

# CO-OPERATION TO CHECK FIRE WASTE

## Chambre de Commerce After Hearing Address Forms Committee to Take Action

### CANADA'S LOSSES GREATEST

Fourteen Times as Much as Germany's—To Stop Incendiarism Destroy Hope of Profit in Property Destruction.

Following an address on Canada's fire losses by their secretary, Mr. Leon Lorrain, the Chambre de Commerce yesterday afternoon appointed a committee to consider a system of co-operation between governments, insurance companies and those carrying insurance which would reduce this waste. Canada at present is paying fourteen times as much as Germany, five times as much as Great Britain and three and a half times as much as France for fire losses.

In her unenviable pre-eminence, said Mr. Lorrain, Canada is not far ahead of the United States. In five cities of Canada, with a total population of 957,712, the loss per capita for the year 1912 was \$2.88, as against \$2.55 in three hundred American cities, 54 cents in cities of England, 84 cents in France, 20 cents in Germany and 30 cents in Austria. In Europe, Italy has the largest loss per capita, with 90 cents per capita in three cities having a total population of 32,082. In 1914, the fire loss in Canada was \$24,321,012, or \$3.15 a head annually.

This tremendous loss had to be met by the insurance companies by imposing premiums high enough to enable them to meet the calls upon them. As a result there was an astonishing difference between the premiums charged in Montreal and those charged in other cities and countries. In the same way, the great fire losses placed Canada under the necessity of paying \$1 for each inhabitant in order to have adequate fire protection, whereas in forty European countries the average cost was only 22 cents a head.

The tax imposed by these great fire losses Mr. Lorrain believed to be one of the greatest obstacles to Canadian industrial success. In that it added a legitimate cost of production. What this meant could be understood when it was known that Canadian industry had to pay a toll of \$8,475,089 for fire losses in 1913, while Germany spent only \$651,075 for the same year.

After dealing with the various causes of fires, Mr. Lorrain said that, by campaigns against negligence, the number of fires caused as avoidable had been reduced from 183 in 1913, to 127 in 1914. Strict enforcement of building regulations was the best means of preventing fires.

He referred to the mysterious origin of many of the fires investigated by the Fire Commissioners, saying that in a large number of cases one was morally certain that they had been set criminally. It was, however, a hard matter to convict an incendiary.

The right method to stop incendiarism was to destroy the hope of profit in the destruction of property. If insurance companies would take measures to see that no premises were over-insured, nor the contents of these premises, there would be far less fire. The total loss would be lessened still more if the companies would accept risks with the same care exercised by bankers as to security for money advanced and by merchants as to credits given.

Chief Tremblay concurred in all that Mr. Lorrain said, pointing out that in sixty per cent. of the cases insured for much more than they should be. There should be stringent regulations, such as obtained in Germany, penalizing a man for a fire occurring through negligence, and making him pay as well for damage done to the property of his neighbor.

The committee, which was formed on the motion of Mr. Ludger Gravel, seconded by Mr. J. N. Cabana, will be composed of the president, Mr. Frank Pauze, the members of the executive council, the presidents of the different committees of the Chambre and Fire Chief Tremblay.

### WROTE MILLION IN MARCH.

The Chicago agency of the Mutual Life wrote a million of paid for business during March, making the 13th consecutive month that Manager Day's agency has paid for a million or more of insurance. This is a great and unprecedented record.

### CLEAN-UP COMMITTEE GETS FUNDS AND ISSUES PROGRAMME

The Board of Control has decided to issue a civic proclamation announcing that the clean-up campaign this year will begin on May 16, and \$500 has been voted for the work, on the request of a delegation including the Hon. Dr. J. J. Guerin, Dr. J. G. Adams, and Messrs. F. Abrahams, U. H. Dandurand and P. A. Cover.

The following programme has been prepared by a special committee of the City Improvement Campaign Committee:—

"May 16, Sermon Day.—It is expected that the ministers of the local churches will refer to the work of the campaign committee during their sermons.

"Monday, Fire Prevention Day.—Bear in mind that carelessness is the chief cause of fires and that this carelessness has indirectly cost \$10,000 last year to every head of a family in Montreal.

"Tuesday, Front Yard Day.—Make the surroundings of your home congenial by sowing grass seed on the lawn, planting flowers, and taking care of the trees.

"Wednesday, Back Yard Day.—Clean your back yards of all rubbish; make it a small vegetable garden; keep the fences in order.

"Thursday, Sanitation Day.—Remove all rubbish; clean all carpets; ventilate your cellars; scrub everything well; using plenty of soap and water.

"Friday, Paint-Up Day.—Make everything radiant with fresh colors; be bright and keep bright.

"Saturday, Children's Day.—Fifty per cent. of the newly-born babies die before they are one year of age; do something to stop these needless deaths. It is worse than murder to keep infants unclean and to give them foods that are worse than poison."

### FIRE PROTECTION ANNUAL.

The nineteenth annual meeting of the National Fire Protection Association will be held at the Hotel Astor, New York, on May 11, 12 and 13.

## REAL ESTATE

David H. Harris sold to Harry H. Harris a property known as lot No. 211, St. Jean Baptiste ward, containing 82 by 71 feet, with all buildings, for \$3,872.

Ovila Vanier sold to E. R. Danseur two lots known as Nos. 48-51-1 and 2, Parish of Sault au Recollet, with buildings fronting on Henriette avenue, each measuring 35 by 62 feet, 5 inches, for \$4,150.

Reginald Lewis Chivers sold to Walter H. Ardley, a certain lot of land composed of lots Nos. 208-42b and 42c, Parish of Montreal, with the dwelling No. 39 Burton avenue, Westmount, containing 20 by 78 feet, for \$7,200.

Mrs. Arthur S. Ritchie sold to Alphonse Leclaire the southeast part of lot 236-9 and the northwest part of lot 236-10, Parish of Montreal, with the dwelling No. 470 Strathcona avenue, Westmount, measuring 24 by 122 feet, for \$10,000.

The Mount Royal Plateau Company, Limited, sold to Lo. Phil. Foust, a certain emplacement fronting on Wilson avenue, in Notre Dame de Grace ward, forming part of lot 176-224 to 228, Parish of Montreal and containing 200 by 98 feet, for \$4,168.

Robert Bickerdike sold to the Mount Royal Agency, Limited, certain vacant lots of land situated in the town of Montreal West, fronting on Herald avenue, and known as lots Nos. 149-17, 18, 19, 20, 21, and 22, Parish of Montreal, each measuring 25 by 110 feet, for \$15,000.

J. B. Wilson sold to Noel Leblond four vacant lots situated on the southeast side of St. Catherine street in the town of Westmount, known as Nos. 378-26, 27, 28 and 29, Parish of Montreal, and containing together a superficial area of 9,000 square feet, for \$3,000, and other good considerations.

Only twenty-nine realty transfers were registered yesterday, the most important involving the sum of \$18,000, when Euclide Perusse sold to Alfred L. J. du Castel, a property at Viauville, in the town of Maisonneuve, being lot No. 2-34, Hochelaga ward, measuring 27 by 100 feet, with buildings fronting on St. Catherine street.

The Osborne Park Land Company, Limited, sold to The Island Investment Co. Limited, a property containing certain emplacements in the city of Verdun forming a part of lot 4679-681, 682, 742 to 747, 829 to 831, 841 to 852, 870 to 876, 881, 902, 903 and 907, Parish of Montreal, fronting on Beatty avenue, on Osborne avenue, on Verdun avenue, each containing 35 by 97 feet, for \$11,475.

### DICTAPHON HELPED TO DISCOVER INSURANCE FRAUD.

For the second time recently the dictaphon has been put to good use by a casualty insurance company. It was used at the office of the Ocean Accident and Guarantee, 59 John Street (New York), to trap two men on a charge of extortion. Morris Drubinsky, a jewelry worker, and his cousin, Abraham Greenbaum, of Brooklyn, got \$300 in marked money it was stated, on their promise to testify in favor of the insurance company in an accident suit, when Paul Tuckalsky, a former employee of the company, lost the sight of his left eye through an injury sustained while at work. Tuckalsky sued for \$25,000.

A few days ago, the police say, Drubinsky called at the jewelry factory and offered to testify in his behalf. He was referred to the insurance company which insured the loss. He went there with Greenbaum, and the dictaphon was put to work with a detective from headquarters on the other end.

### FIRE WARNINGS FOR INDIANS.

Among the variety of subjects that are being dealt with by the British Fire Prevention Committee we hear that they have recently been attending to the protection of the Indian hospitals formed in this country for the Indian wounded and convalescents, and in connection therewith have now issued suitable warning notices in Urdu and Punjabi, which deal with the primary essentials that have to be considered by natives of India who are not conversant with either our methods of illuminating or heating. "Fire warnings" in these two languages are probably the first of their character issued anywhere.

### YOUNG IMMIGRANTS FOR CANADA.

London, April 8.—Sir George Perley, in addressing seventy-seven boys belonging to the Pean Hoan, who are sailing on Friday for the Mississauga, said that they would always be needed in Canada, which hoped to become even more fully the granary of the Empire.

He congratulated the Institution on the fact that 70 of its old boys had enlisted from Canada, and also on the fact that over 1,000 of the old boys had repaid their \$50 passage money.

Sir George noted with interest that the institution had a Canadian training farm in Kent, which initiated the lads into the special conditions which they would encounter in farm work in the Dominion.

### HOW COMPANY SUCCEEDED.

In an interesting address before the Toronto Advertising Club, at their regular Tuesday meeting, Mr. Russell T. Kelley, general manager of the Hamilton Fire Insurance Co., attributed 75 per cent. of the success of his company to advertising. Mr. Kelley's subject was "Experiments in advertising insurance, and the results," and he told of the many ways in which he had adapted newspaper advertising, circulars, calendars and novelties in advertising his company's business.—Toronto World.

### NEW AUTOMOBILE FACTORY.

London, Ont., April 8.—P. A. Becker, of Marine City, Mich., has purchased three acres of land just east of the city for the erection of a \$65,000 automobile factory.

Some fifty hands will be employed on the start.

### PHILADELPHIA HAS \$200,000 BLAZE.

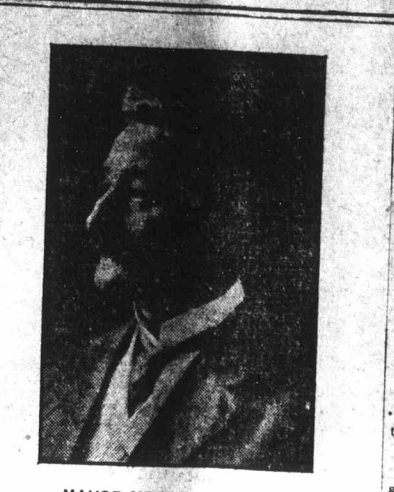
Philadelphia, April 8.—Fire yesterday destroyed the six storey warehouse of the Columbia Storage Company, causing a loss estimated at \$200,000. Six firemen were injured.

### FIRE NEAR TARRYTOWN.

Hastings-on-Hudson, N.Y., April 8.—A \$25,000 fire in a tenement block on Warburton Avenue made thirty families homeless and destroyed eight stores on Monday.

### NOTED AUTHOR PASSES AWAY.

New York, April 8.—F. Hopkinson Smith, author and artist, died last night at his home here. He was 77 years of age.



MAYOR MEDERIC MARTIN. Who is taking an active interest in the clean-up campaign, for which the Board of Control has voted \$500.

## MUTUAL LIFE WINS ACTION PLACING BURDEN ON INSURED

Cannot Depend on Nonforfeiture Clause Under Some Circumstances, Rules Ontario Court of Appeals.

A decision of interest to all holders of life insurance policies has been made by the Court of Appeals for the Province of Ontario. It emphasizes the fact that a policyholder should watch carefully to see that his policy is in force beyond all possibility of dispute.

The case was that of Devitt vs. the Mutual Life of Canada. There had been a partial payment in cash of the current year's premium and a note had been given for the balance. The note was not redeemed at maturity, and a little while afterwards the assured died. The company disclaimed liability, and the question at issue arose out of the interpretation of what is known as the nonforfeiture provision of the policy.

The policy containing a table showing the amount that would be paid in cash at the end of each policy year if the policy were surrendered for cancellation, these amounts being termed the cash surrender value. It also contained a nonforfeiture provision, common to most present-day life insurance policies, whereby in the event of default in the payment of a premium, the contract should automatically continue in force if the cash surrender value to the credit of the policy were sufficient to cover the annual premium or even a half-yearly or quarterly premium.

Owing to a loan existing against the policy, there was not a sufficient amount of cash surrender value, as determined by the table of the surrender value, shown in the policy, to continue it in force through the operation of the nonforfeiture provision, and, in consequence, when the premium note remained unpaid at maturity, the policy terminated.

It was contended by plaintiff's counsel, and concurred in by the trial judge, that the cash surrender value applicable in the case of the nonforfeiture provision was something different from the amounts set out in the table of cash surrender values in the policy; that for the former purpose the cash surrender values must not be considered as increasing only at the end of each policy year but as increasing day by day throughout the year, and that, as the policy had continued in force for part of the current year, there should be a corresponding increase in the cash surrender value that was available at the beginning of such year; that if such increase were taken into account there was sufficient value to continue the policy in force under the operation of the nonforfeiture provision beyond the point of death.

The contention, however, was not sustained by the four justices who constituted the court of appeal and who held that the surrender values at the beginning of each year, as shown in the table in the policy, were the ones that should apply in connection with the nonforfeiture provision, and judgment was accordingly rendered in favor of the company.

The decision places an important responsibility on policyholders who do not keep their premiums paid up regularly and who are depending on the nonforfeiture clause to keep their policies alive.

## EQUITABLE LIFE ISSUING NEW FORM OF INSURANCE

The Equitable Life has issued a new policy by the terms of which the premiums will cease under the new disability clause after the insured becomes permanently and totally disabled, and, if desired, the policy will thereupon mature as a life income contract. It is an annual dividend policy on a 3 1/2 per cent. reserve basis.

The Society makes the statement that this is not a special competitive policy and that its issuance has no connection with the keen competition growing out of recent legislation in the United States. The same commissions will be paid as on the Equitable's thirty-year endowment, 40 per cent, and renewals.

### DISASTROUS FIRE AT TIGNISH.

Charlottetown, P.E.I., April 8.—Fire in the village of Tignish this morning destroyed the Tignish Trading Company's general store, loss \$5,000; J. E. Gallant's drug store, \$2,000; J. H. Myrick's tailor shop and furniture rooms; \$3,000.

The fire started at 7.30 in the first-named store from a stove pipe.

A large portion of the contents of the buildings were saved.

The losses are partially covered by insurance. At the time of writing (ten a.m.) the fire is still burning but under control.

The Tignish Trading Company's store was mainly owned by Senator Murphy now in Ottawa.

### NEGOTIATING FOR LARGE ORDER.

Pittsburgh, Pa., April 8.—Westinghouse Electric is negotiating with the Russian government for a large contract for electrical equipment. A representative of the company has been sent to Russia to conduct the negotiations.

### CITY OF QUEBEC OFFERING.

The \$2,125,000 City of Quebec 5 per cent. debentures which Amellus Jarvis & Co. recently purchased jointly with New York bankers, are now being offered to yield the investor 5 1/4 per cent. The bonds are a direct obligation of the City of Quebec.

## PERSONALS

Mr. J. C. B. Walsh has returned from Quebec.

Mr. E. M. Hunter, of Ottawa, is at the Windsor.

Mr. L. McNeill, of Winnipeg, is at the Windsor.

Mr. E. Linton, of Ottawa, is at the Ritz-Carlton.

Mr. H. E. Coney, of Winnipeg, is at the Windsor.

Mr. L. B. Baron, of London, is at the Ritz-Carlton.

Mr. J. A. L. Caron, of Quebec, is at the Place Viger.

Mr. W. B. Graves, of Halifax, is at the Ritz-Carlton.

Mr. J. L. Lachance, of Quebec, is at the Place Viger.

Mr. G. F. O'Halloran, of Ottawa, is at the Ritz-Carlton.

Mr. F. Orr Lewis has returned to the Ritz-Carlton from New York.

The Hon. N. Proulx is in Quebec, staying at the Chateau Frontenac.

Mr. K. G. Spangenberg, private secretary to the Minister of Public Works, is at the Ritz-Carlton.

### JOHN COLLINS DISCOVERS FIRE OF INCENDIARY ORIGIN.

A fire, which was apparently of incendiary origin, was discovered by Lieut. John Collins, of No. 28 Police Station, at 8 1/2 o'clock last night in the vacant flat on the ground floor at 2851 Notre Dame street west. The officer found a quantity of straw in a clothes-closet, where the fire originated.

When the fire arrived the flames had communicated to an upper flat, occupied by Louis Leblond. The flats on either side of the empty flat where the outbreak occurred were damaged by water, but the firemen prevented the flames from spreading to them.

### QUEBEC Y. M. C. A. DAMAGED.

Quebec, April 8.—A fire in the rear of the local Y. M. C. A. building here yesterday afternoon resulted in some \$8,000 damage, which was caused chiefly by smoke and water to the empty flat where the building. When the fire broke out the ladies' gymnasium class was in progress.

### NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

### BIRTHS.

NEITHORPE.—On the 7th inst. at the Montreal Maternity Hospital, to Mr. and Mrs. W. H. Neithorpe, of 214 Oxford Ave., Notre Dame de Grace, a daughter.

HOVE.—At 2039 Esplanade Ave., on April 6, the wife of G. Hove, of a daughter.

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

### MARRIAGES.

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

PARSONS-SUTHERLAND.—On April 5 by Rev. Dr. Clark, Richard H. Parsons, of St. John, N.B., to Gertrude May, daughter of Mr. and Mrs. Gordon C. Fletcher.

### DEATHS.

SIMPSON.—At Saranac, April 7th Victor D. Simpson, aged 25 years, youngest and dearly beloved son of Mr. and Mrs. John Simpson, Brooklyn, a nephew of Mr. and Mrs. G. H. Pratt, Montreal. Funeral private, Friday, 9th inst. 2.30 p.m., from J. C. Wray's undertaking parlors, Mountain St.

CLARKE.—On April 6, (Philip) Stewart Clarke, aged 13 years and 6 months, youngest son of the late Joseph E. Clarke, at 977 St. Catherine West.

KERFUT.—In this city, April 6, William H. Kerfut, 88 years. Funeral private.

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2c. Per Word for the First Insertion 1c. Per Word for Each Subsequent Insertion

### AGENTS WANTED.

AGENTS—\$50 WEEKLY SELLING AUTOMATIC excel base eggbeater; entirely new; sample and terms 25c; money refunded if unsatisfactory. Collect Mfg. Company, Collingwood Ont.

WANTED—A FEW GOOD AGENTS—TO SELL Canadian Pacific Railway fare books. Apply to J. H. Smith, Rooms 506-7, 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 particulars to P. O. Box 1267.

### APARTMENTS TO LET.

"THE RIG" 271 Prince Arthur street west. There are a few vacancies in the desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Janitor; phone 721, or R. P. Adams, Main 7550.

### ROOMS TO LET.

OVERDALE AVENUE, No. 6. To let, bright large room, with hot and cold water, gas, and all home comforts, use of phone and piano; very reasonable, central to both stations, suitable for two gentlemen or married couple.

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

### ASSIGNEES & ACCOUNTANTS.

EDWARDS, MORGAN & CO., Chartered Accountants, Toronto, Montreal, Winnipeg, Calgary and Vancouver.

E. R. C. CLARKSON & SONS, Trustees, receivers, liquidators, established 1884, Clarkson, Gordon & Dilworth, chartered accountants, Toronto.

### BUSINESS CHANCES WANTED.

ADVERTISER, WHO IS A THOROUGHLY PRACTICAL man, would like to meet party or parties with some money to invest in a small woolen mill. Address Box 341, Journal of Commerce.

EGERTON R. CASE, Registered Patent Solicitor, Temple Bldg., Corner Bay and Richmond Sts., Toronto. Offices: Ottawa, Washington, Booklet on request.

### BUSINESS OPPORTUNITIES.

FOR SALE—COMPLETE SAW MILL—Consisting of log haul up, circular mill, Wickes gang, complete filling room equipment, trimmers, edgers, slash tables, live rolls, etc., just as erected, and running only few months from new; great bargain. Address 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 Riding, 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, 123 George street, Toronto.

## INSURANCE CLUB CATERS TO EXHIBITION VISITORS

Underwriters Going to Panama-Pacific Exposition Will Find Welcome in New Institution—Starts With Good Membership.

San Francisco, April 8.—The Panama-Pacific Insurance Club celebrated the opening of its new club rooms in suite 801-2-3-4-12-13 Insurance Exchange Building by holding a reception. The club quarters occupy about 2,500 square feet of floor space, and starts with a good membership embracing the leading men of San Francisco, representing all branches of the underwriting profession.

The main room is a large lounging or reception room, opening into a reading room with writing desks, card tables, books, magazines, insurance journals from all over the world, daily papers, illustrated monthlies and weeklies. Another good room has been set aside for the executive officers, special committee meetings, and adjoining this is the assistant secretary's room.

Visiting underwriters are urged to make the Panama-Pacific Insurance Club their headquarters while in the exposition city. A register will be kept so that friends will be able to easily locate each other. Information in regard to hotels, resorts, autos, etc., will be on file, and every effort made to assist visitors in having a good time while in San Francisco, at a minimum cost.

Presidents of insurance companies and agency managers are requested to send out letters to local agents, field men and employees informing them of the location of the club rooms, and urging them to call and make themselves at home there while in San Francisco or vicinity. Mail can be addressed care of the club and will be held until called for.

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