OL XXIX No. 196

General Assurance Associa-

OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION.

tion, Limited

Chief Office for Canada:

ALEX. BISSETT, Manager for Canada.

Company FIRE INSURANCE SINCE A.D. 1833.

W. R. BROCK President. W. B. MEIKLE Vice-President.

PROVINCE OF QUEBEC BRANCH:

Lewis Building, 17 St. John Street

OMAS F. DOBBIN, Resident Manage Have Vacancies for a few good City Agents.

Founded in 1805

THE LAW UNION AND ROCK

INSURANCE CO. LIMITED

Over \$12,500,000 Invested in Canada.

22 BEAVER HALL HILL

I. E. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

AN IDEAL INCOME

Union Mutual Life Insurance Company,

can be secured to your Beneficiary with Absolute Security by Insuring in the

Portland, Maine

MONTHLY INCOME PLAN

ed by a deposit of \$1,688,902.65 par value with the DOMINION GOVERNMENT in cream of

Canadian Securities.

For full information regarding the most liberal methy Income Policy on the market write, stating at nearest hirthday, to

walter I. JOSEPH, Manager Province of Quebec and Eastern Ontario. Suite 502 McGILL BLDG., MONTREAL, QUE.

North American Life

Assurance Co.

Solid as the Continent."

- 1913 -

Home Office - - TORONTO

UNION ASSURANCE SOCIETY

LIMITED OF LONDON. ENGLAND

FIRE INSURANCE SINCE A.D. 1741.

THOS. BRUCE, Branch Manager.

AGENCIES THROUGHOUT THE DOMINION.

THE BRITISH CANADIAN REALTY

AND INVESTMENT CO. LIMITED

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

Information as to Agency Openings Write to the

FIRE and ACCIDENT Risks Accepted

wanted in unrepresented towns in Canada

OF LONDON

00

Rritish America Assurance

**************** TEAMSHIPS

NADIAN SERVICE

rom Halifax to Liverpool (18,100 tons) Jan. 11th 1 a.m. 500 tons) Jan. 18th, 1 a.m. NIA (15,000 tons) . . Jan. 25th 1 a.m.

ation apply to OBERT REFORD CO., LIMITED,

as, 20 Hospital Street. Steerage Rranch, ment St., Uptown Agency, 530 St. Cath-Vest.

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 Portlano.
Thurs. 14th Jan.
Thurs. 4th. Feb. IIAN"

ars of rates and all further informatio

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

RAILROADS

DIAN PACIFIC

AND NEW YEAR HOLIDAYS.

GLE FIRST CLASS PARE 24 and 25, limit Dec. 26. 31 and Jan. 1, limit Jan. 2 FARE AND ONE-THIRD 23, 24 and 25. Return limit Dec. 28. ALSO

30, 31 and Jan. 1. Return limit Jan. LOR CAR TO STE. AGATHE.

be operated Dec. 25 and Jan. 1

TICKET OFFICES: ames Street. , Place Viger and Windsor St. Stations

ID TRUNK RAILWAY SYSTEM E TRACK ALL THE WAY 1 - - Toronto - - Chicago

AS AND NEW YEAR HOLIDAYS.

122 St. James St., cor. Francis Xavier

— Phon Vain 6905

— Phone Up. 1186

Percenture Station — Main 8219 Windsor Hotel Bonaventure Station

DIAN NORTHERN

SINGLE FARE.

North-West Branch, Winnipeg: nber 24th and 25th. Return limit De-914. hber 31st, 1914, and January 1st, 1915. fanuary 2nd, 1915.

ARE AND ONE-THIRD. aber 22nd, 23nd, 24th and 25th, Return r 28th, 1914, aber 30th and 31st, 1914, and January turn limit January 4th, 1915.

steamship tickets apply to City Ticket James street. 'Phone, Main 6570.

BUYING AT LOW LEVELS. December 24.—Overnight price cha le of decline, but stocks were wanted at

response to the announcement of the lividend at the usual rate.

l Copper, after opening 1/3 off, at 49%.

Cloudy, light to moderate precipitati
Temperature 34 to 62.

t Belt—Partly cloudy. Light scatter.

f the River. Temperature 2 to 14.

rthwest—Partly cloudy. Light scat-emperature 20 below to 18 above, thwest—Generally clear. Light snow

0 bushels of cash oats at Winnipes

perature 28 below to 20 above.

cember 24.—British gover

of steadying itself.

WEATHER MAP.

to 141.

50.

J. T. BETHUNE

Managing Director,

ROS-606 TRANSPORTATION BUILDING. Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bentley. , and a few minutes after opening, the Reading was at 140, compared with

esday's close, but stock almost immey selling ex-dividend opened at 128, a 4. entral was the only important issue to control the first transaction. It opened to the appropriement of the

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000.

TAL BENEFITS PAID - 42 MILLION DOLLARS FRED. J. DARCH, S.S.

> ELLIOTT G. STEVENSON, S.C.R. Temple Bldg., Toronto, Can.

INSURANCE AND REAL ESTATE
BII Roard of Trade Building
Phones:
Main 7682; Up. 1829
Your Patronage Solicited.

London & Lancashire Life NOVEMBER FIRE LOSSES HAVE INCREASED BY \$6,165,150

Losses for Eleven Months in U.S. and Canada Were \$212,084,200—Daily Average for Last Menth \$712,425, ly desire Representatives for City of Montreal.

A material increase is shown in the fire losses last month. They exceeded those of any month since June, when the Salem conflagration occurred, and almost equalled those of last February.

The average daily fire loss during November was \$712,425, as compared with \$451.764 in October, \$479,435 in September, \$379,537 in August and \$565,-800 in July. Acording to the records the fire losses in the United States and Canada last month amounted to \$21,372,750, as against \$15,207,600 for the same month last year and \$16,172,300 in November, 1912. The losses for the eleven months of 1914 were \$212,084,200, as compared with \$208,596,900 for the corresponding period of 1913 and \$207,335,600 for that of 1912

There were 362 fires during the month just blosed,

The most serious of these occurred at Jeannette, Pa., glass factory warehouse (\$1,000,000); Farmville, Fa., Stabs factory warehouse (41,000,000); Farmvine, N.C., cotton warehouse and other property (\$609,000); Beaumont, Tex., business district (\$500,000); New York, N.Y., rubber products plant (\$500.000); Phoenix, Ariz., business block (\$300,000); Springfield, Mo., saddlery plant (\$265,000); Girardsville, Pa., business ection (\$250,000), and Houston, Tex., business block

SASKATCHEWAN'S FIRE LOSS.

The aggregate loss from fire in Saskatchewan for the period from January 1st, 1914, to September 30tl 1914, as tabulated by the acting fire commission was \$1,080,064.59. This amount seems to have bee pretty well covered by insurance, the total amount of insurance being \$785,846.16. The greatest monthly loss was recorded in April when the damage amount ed to \$190,023.25, while July was a close second with \$181.4428.

DIFFICULTIES BEING ADJUSTED. Commercial Union Assurance Co Toronto, Ont., December 24.-Work on the Toronto IMITED :: :: OF LONDON, ENG.
the Largest General Insurance Company in the World.

AS AT 31st DECEMBER, 1913.)

Toronto, Ont., December 24.—Work on the Toronto. Hamilton highway is being pushed ahead steadily despite the adverse weather. All who apply for work are given it.

AS AT 31st DECEMBER, 1913.)

Grital Fully Subscribed. \$14,750,000

Use Fund and Special Trust Fund. \$9,826,740

Use Fund and Special Trust Fund. \$9,826,740

Total Annual Income Exceeds. \$42,500,000

Ital Fire Losses Paid. \$124,500,000

Ital Fire Losses Paid. \$164,420,230

Ital Office, Canadian Branch—Commercial Union

Building, 232-236 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented districts.

I McGREGOR - Mgr. Canadian Branch

I, S. JOPLING - Asst. Manager

Way

The Canada Life limited premium policy, after all its premiums have been paid, conti to receive substantial dividends

This May Mean Hundreds of Dollars

to the estate of the assured, in dividends earned by the policy after all premium payments on it have ceased.

> HERBERT C. COX President and General Manager

The Provident Accident and Guarantee Company

Issues the following policies:

rance in force over. \$52,000,000.00
8. 14,043,814.69
Surplus 1,781,117.49
me. 2,563,115.88 Plate Glass, Fidelity Bonds Contract Bonds, Judicial Bonds. Employers' and Public Liability. HEAD OFFICE: — — MONTREAL.

160 St. James St. — — Tel. Main 1626.

LEGAL DIRECTORY

F. J. CURRAN,
Barrister and Solicitor
Savings Bank Chambers, 180 St. James St., Montrea
Phone Main 127

ACCOUNTANTS

'Phone Main 3898'
Audits:—Commercial, Municipal, Financial Investigations, Liquidations, etc

ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS and AUDITORS

J. J. Robson, L.I.A.; M. S. Temple Hill, C. A.: Chas. F. Ritchie, C.A. (Can.), C.A. (Soot.): John H. Davy, C.A. McGILL BUILDING, MONTREAL

ALFRED WALFORD, L.I.A. ACCOUNTANT AND AUDITOR.

Investigations, Reports, Annual Audits 410 LAKE OF THE WOODS BUILDING

SUN LIFE OF CANADA LEADS THE EMPIRE!

The Sun Life of Canada leads all Canadi Life Companies in Assets, Business in For New Business, Net Surplus, and in all oth respects in which companies are usually cor

SUN LIFE ASSURANCE OF CANADA ROBERTSON MACAULAY, President

T. B. MACAULAY, Managing Director Head Office - - - MONTREAL



SIR ROBERT BORDEN. Who, on Tuesday next, will deliver another of his the estimated property damage in each case amount-ing to \$10,000 and over.

Who, on Tuesday next, will deliver another of his patriotic addresses before the Canadian Club at Win-nipeg.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real

BID ASKED

	Estate	Exchange,	Inc.	Were	21
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	Drummond	Realties, Lin	nited		
e	Fort Parlan	Land Co			
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ш	Lachine Lan	nie Nationale			
	Land of Mo	ntreat			
	La Saile Rea	lty		July 1	

Land of Montreal.

La Salle Realty.

La Societe Blyd. Pie IX
Lauson Dry Dock Land. Limited.

Lonzueuil Realty Co.

L'Union de l'Est.

Model City Annex.

Montreal Deb. Corporation (pfd.).

Montreal Deb. Corporation (com.)

Montreal Deb. Corporation (com.)

Montreal Western Land.

Montreal Extension Land.

Montreal Extension Land.

Montreal Extension Land.

Montreal Lachine Land.

Montreal South Land Co., Ltd. (pfd.).

Montreal South Land Co., Ltd. (pfd.).

Montreal Welland Land. Ltd. (com.).

Montreal Welland Land, Ltd. (com.).

Montreal Western Land Co.

Montreal Western Land.

Montreal Western Land. Ltd. (com.).

Montreal Mountain Sights, Limited.

Mountain Sights, Limited.

Mountain Sights, Limited.

Mountreal Wontreal Centre. Limited.

Montreal Westering Land, Limited —
Mountain Sights, Limited , 74
Mutual Bond & Realties Corporation , 75
Nesbitt Height , 50
North Montreal Centre, Limited , 125
North Montreal Land, Limited , 150
Notre Dame de Grace Realty , 50
Notre Dame de Grace Realty , 50
Ottawa South Property Co., Limited , 100
Ottawa South Property Co., Limited , 100
Cuebec Land Co. , 175
Fivera Estates , 175
Fivera Estates , 175
Fivera Estates , 175
Riverimere Land Co. , 100
Rockfield Land Co. , 27
Rosehill Park Realties Co., Limited , 27
St. Andrews Land Co. , 7
St. Catherine Road Co. , 27
St. Catherine Road Co. , 27
St. Lawrence Blvd. Land of Canada , 27
St. Lawrence Blvd. Land of Canada , 28
St. Lawrence Inv. & Trust Co. , 27
St. Lawfore Inv. & Trust Co. , 27
South Shore Realty Co. , 45

St. Lawrence Inv. & Trust Co.
St. Regis Park.
South Shore Realty Co.
St. Paul Land Co.
Summit Realties Co.
Transportation Bldg. (pfd.)
Union Land Co.
Viewbank Realties, Limited.

Bonds and Debentures:
Alex. Bldg. 7% sec. ntg. bonds. wita
50% bonus com. Bonds.
Arena Gardens. Toronto, 6% Bonds.
Caledonian Realities Co., Ltd., 6%.
City Central Real Estate Bond.
Ci y R. & Inv. Co., Bond.
Marcil Trust Gold Bond.
Montreal Deb. Corp. 6% Deb.
Transportation Bldg. (7 p.c.) Trust Companies:

LEAVE TRAMWAYS TO NEXT COUNCIL. The Council of the Board of Trade held its regular ekly meeting yesterday afternoon.

In the matter of the decision of the special general neeting of December 16th, the Council felt that the solution it submitted thereat was defeated by such a mall majority as to render it quite likely that the ouncil's views are endorsed by a very large proporion of the Board's membership

In view, however, of the fact that its term of office s nearly at an end, the Council decided to leave any further action in this connection to the incoming Council. This decision applied also to the communication from the Builders Exchange suggesting the formation of a special committee to follow the development of negotiations between the city and the Tramways Company.

IMMIGRATION DROPS TWO-THIRDS.

Washington, December 24.-Allen immigrants arriving in the United States from the comm of the European war to December 20th totalled 206. 057, as against 653,355 for the corresponding period

************* PERSONALS

************ Hon. Frank Cochrane will spend Christmas in Ot-

Hon. Louis Coderre will spend Christmas in Ot-

Sir Robert Borden is back in Ottawa after a trip

Sir Francois Langelier, the Licutenant-Governor

Mr. Peleg Howland, of Toronto, has been elected President of the Imperial Bank of Canada.

Hon. W. T. Crothers, the Minister of Labor, has gone

to St. Thomas, Ont., to spend Christmas. Mr. W. D. Reid, president of the Reid Newfoundland empany, is expected in the city for Christmas.

Sir Robert Borden is to address the Canadian Club at Winnipeg; his first visit to the West since becom-

Mr. Aifred Tarus, Paris representative of O'Brien and Williams, sailed from New York by the Baltic

Mr. J. J. Warren, of Toronto, has been added to the directorate of the Consolidated Mining and Smelting Company, Limited. Mr. W. S. Tilston, manager of the Transportation

CAMPAIGNING FOR CROPS.

Toronto, Ont., December 14.-Mr. A. P. Westervelt has been appointed by the Dominion Government to conduct a campaign throughout Ontario for an in-

BANK OF NOVA SCOTIA. North Sydney, C.B., December 24.—J. H. Maicolm, who has been manager of the bank of Nova Scotia here for the past two years and a half, is to leave in a few days to take charge of the bank's business

FEDERAL RESERVE EMPLOYES

Notices of Births, Marriages and Deaths, 25c each

TIMMINS—On December 19, 1914, at 195 St. Joseph Boulevard West, to Mr. and Mrs. P. J. Timmins, a-daughter.

MARRIAGES.

BLUCK-MARSHALL—At the First Presbyterian Church, on December 16th, 1914, by the Rev. Mai-colm A. Camphell, Margaret Alisson, younger daughter of Mr. Chas. Marshall, of Montreal, to Harry Pomiret Bluck, of Alcester, Warwickshire, England.

England.

STEPHENS-AGNEW—On Wednesday, October 28th.

1914, at St. Gabriel's Church, by the Rev. Canon
O'Meara, P.P., Mary Ellen, only daughter of the
late James Agnew, of Belfast, Ireland, and eldest
daughter of Mrs. John Connelly, to George Stepheths, second son of Alfred Stephens and the elder
son of Mrs. Stephens, both of Montreal. London,
St. Helen's, England, and Belfast, Ireland, papers
please copy.

DEATHS.

MOSSMAN—At Prescott Ontario, on Wednesday, December 16th, 1914, William Home Mossman, aged 64 Years, formerly of Quebec City.

VAREY—At her son-in-law's residence, 671 Bloomfield avenue, Outreinont, on Saturday 19th Instant, Sarah Jane (Stephenson) Varey, sister of W. A. Stephenson, niece of the late John Parslow. Private funeral. Toronto papers please copy.

McCREADY—At New York, after a lingering illness, James McCready, eldest son of the late Robert McCready, and brother of Mrs. J. W. Mulligan and Mrs. C. F. Waud, of this city.

BUILD \$70,000 STRUCTURE.

Fort George, B.C., December 24.-The Port Angeles Brewing and Malting Co. is said to be negotiating for the purchase of the site and holdings of the Peace River Brewing and Malting Co. at Fort George. If the Bureau of the Board of Trade, left yesterday to spend the Christmas season with relatives in Toronto.

How or Drewing and Malting Co. at Fort George. If the deal goes through construction will shortly commence on a \$70,000 structure.

AMERICAN PASSPORTS TO GERMANY.

conduct a campaign throughout of an ingerman passport regulations require that, in addicrease in the production of foodstuffs in war time.

defining a cappaign throughout of the conference at the Parliament Buildings here it tion to the official, certified photograph and signa-At a conference at the Parliament Buildings here it than to the official, certified photograph and signature of the bearer of a passport, the vise of Germany's diplomatic representative must be attached.

Americans who fail to observe these regulations will be turned back at the border.

\$100,000 FIRE IN OTTAWA.

Ottawa, December 24.— Fire of unknown origin, starting in the basement of the Ketchum Company's sporting goods store on the corner of Bank and Sparks streets late 1st night, caused an almost com-MAY GET CHRISTMAS PRESENTS. plete loss to the large stock and gutted the Medford MAY GET CHRISTMAS PRESENTS.

Washington, December 24.—The Federal Reserve
Board has officially announced that Christmas presents to employes of the twelve Federal Reserve
Banks could properly be made and the expense charged under the law to the Federal Reserve Banks.

plete loss to the large stock and gutted the Medford Apartment House building above the commercial presents to employes of the twelve Federal Reserve building, etc., is estimated at nearly \$100,000, most of which is covered by insurance. Several tenants of the apartment house had narrow cacapes.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE.

FOR SALE—YULETIDE NOVELTIES OF ALL DE-scriptions. See the fine announcement in this paper by G. A. Holland & Son Co. Their store is located at 519 St. Catherine St. and is a scene of beauty. FOR SALE—LEATHER NOVELTIES AND ALL varieties of high grade leather goods, also beautiful carriage and auto accessories. Note the trade-mark—Alligator. Lamontagne Limited, 338 Notre Dame St. W., and up town at 413 St. Catherine St. W., 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. Withy-

comb.

FINE REVENUE PROPERTY, situated on a commercial corner; consisting of stores and dwellings; stone front; would take well situated lots; first or second mortgages; well guaranteed and some cash. Address P. O. Box 1024. Montreal.

NORTH END PROPERTY—100 feet frontage, 18 flats; new; well built; close to car line, church and schools; price \$33,000; mortgage \$15,000. Owner being pressed for money; would take building lots, or balances of sale price with a few thousand dollars in cash for balance. Fontaine & Co., 60 Notre Dame Dast. Main 1861. NOTRE DAME DE GRACE—Beautiful nine room house for sale at 35 Royal Ave, above Sherbrooke St. Apply to W. A. Hayman, 221 Notre Dame St. W. Telephone Main 4825 or West. 5267.

OXFORD AND MELROSE AVE., Notre Dame de Grace, about 200 feet south of Sherbrooke, 12 flats of 6, 7 and 8 rooms, hardwood floors, finished in oak, hot water system, electric fixtures. Well-de-corated, rented up to 1st May, 1916, big revenue. Being in great need of money, would sell one side of three flats far under cost price. To a quick buyer. For more particulars apply to proprietors, Bourgon, Gagne & Co., 1882 Notre Dame West, Tel. West 1858.

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 7996.

APARTMENTS TO LET.

MOUNT, Claremont Avenue, just below Sherbrooke, Beautiful location, all new; finished inside with modern dado effects, different colors; tiled bath-rooms, elaborate papering and novel electric fix-tures; blinds and gas stoves with each; junitor's service; everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount.

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

"LAURENTIAN"

ROOMS TO LET.

95 MANSFIELD STREET-Large pleasant room in TWO-FLAT SOLID PROPERTY TO EXCHANGE English family; central, with all modern conveniences; terms very reasonable; with home comforts MACHINERY.

SAW MILLS AND PULP MILL MACHINERY, EN gines, steam plant accessories, tank work, convey-ing and elevating systems, transmission machinery, Write for price and specifications, Waterous Engine Works Co., Limited, Brantford.

THE FOSS & HILL MACHINERY CO., 244 ST.
James, sells Tungsten Hack Saw Blades. They cost
no more than common blades, cut faster and keep

CARRIAGES, ETC.

HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new and second-hand harness; watmanufactured; new and second-hand harness; waterproof horse and wagon covers: repairs of all erican plan. Phone or write for particulars, G whieler, Proprietor, St. Unite Station, Quebas

I HORSES. HARNESS AND VEHICLES of all kinds for sale by auction every Monday and Thursday at 2.30 p.m.: private sales at all times; 24 hours, trial siven on all horses, guaranteed. We buy and pay the highest cash prices for good young horses. Parties having anything in the horse in the to dispose of will please send them in at the Hay Market Stables, Ottawa and Nazareth Sts. T. W. Foster & Co., Telephone Main 720.

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.

WAINTED TO BORROW ts \$200,000, WANTED FOR RELIGIOUS CORPORAtion, ample security, 6% interest. Apply East 6849.

PERSONAL.

HE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill Col-lege Ave. Or apply at Miss Poole's, 45 McGill Col-lege Ave., Tel. Uptown. 216. TTS A LONG WAY TO TIPPERARY" but its only 75 miles to THREE RIVERS from Mont. al. Three livers is inviting all capitalists to turn their eyes in that irection as a ideal spot for factories. Excellent location; unequalled shipping facilities and a hundred other attractions. A dainty booklet free for the asking. To-day is the day to write for it, Bureau of Publicity. Three Rivers, Que.

SITUATIONS WANTED-FEMALE. COMPETENT LADY STENOGRAPHER languages), experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A. M. 1290 Cartier street. City.

FOR SALE TRUSTWORTHY CUTLERY OR 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. "Ou will appreciate the Trus worth of Trustworthy Cutlery when you use 1. Mappin & Webb. Jewellers, St. Catherine Street West, Montreal.

FIRST CLASS FIRE LIGHTER, Patented in Canada and United States, Patent for sale, For par-ticulars 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 merchandlae; highest references. Reply in first instance P. O.

BLACKSMITH SHOP FOR SALE, \$300; very good place; easy condition: must go away; a good chance for the right man. Beauchamp. 2160 St. Hubert. 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 Bidg.

Janitor, or Jas. H. Maher, 724 Transportation Bidg.

Janitor, 2519

Janitor, 2529

Jani

COUNTRY HOUSES TO LET.

fer a farm, lots for balance of sale. Apply proprietor, Rosenkzwey, 866 St. Lawrence.



Louis, 2691.

place, running water in the house; own gas plant; best cuisine in the Laurentians. Rates \$2 a day, Am-

The Independent Order of Foresters Policies issued by the Society are for the

ection of your family and cannot ought, pledged or sold.

Bldg., Toronto, Can.

FRED W. G. JOHNSON