SURPLUS AND INCREASES ARE FEATURE OF REPORT

Massachusetts Bonding and Insurance Co. Had Good Year—Increase in Premiums Written of $1,165,484—Results of Operations.

Boston, January 28.—The seventh annual report of the Massachusetts Bonding and Insurance Co. shows on December 31, 1914, a surplus to policyholders of $2,560,737 and a surplus over capital, reserves and all liabilities of $560,737, with no credit allowed for the value of the business and good will of the United States Health and Accident Assurance Co. acquired during 1914 and bringing to the company an annual premium income of more than $1,000,000.

The entire cost of acquiring this large volume of desirable business was paid during the year and is included in the disbursements. Nor is any credit taken for a substantial amount of salvage acquired in the settlement of claims and now in the course of collection.

The increase in premium income of the company by years follows:

Premiums written less cancellations and re-insurance.		Inc. over prev. year
1907	*$6,660	.....
1908	286,976	280,316
1909	524,856	237,879
1910	668,156	143,300
1911	819,154	150,997
1912	2,099,866	1,280,711
1913	3,184,763	1,084,897
1914	4,350,248	1,165,484

* In business only a month.

Dividends paid stockholders in 1914 were 8 per cent ($120,000.)

The results of operations for 1914 follow:

Income:

Net premiums written, less reinsurance, $4,350,248; interest and other income, $700,928; total income $5,051,177. Disbursements: Net losses and loss expenses paid, $2,157,328.

All other disbursements including commissions and salaries of agents, home office expenses, taxes and dividends to stockholders, $2,472,082; total disbursements, $4,629,611.

TORONTO HAS $175,000 BLAZE.

Toronto, January 28.—The five storey brick building of the Rudd Paper Box Company, 376 Richmond street west, was completely gutted by fire yesterday afternoon, and 175 employes are thrown out of work. The flames started from an unknown origin in the basement of the building at the northeastern section. The total damage, it is estimated, will amount to $175,000, and of this amount the insurance will cover $108,000.

WINNIPEG HOTEL FIRE.

Winnipeg, January 28.—The Belmont Hotel, Main street, was destroyed by fire last night. The loss will total about $40,000, the building itself representing $25,000 of this amount. The building was owned by Dugal McArthur.

THE FIREMAN'S DUTY.

"The smashing of windows is unnecessary."—Mrs. Trenca, of Oak Park.

A fireman ought to wipe his feet,
And while at work be nice and neat.
He shouldn't smash the window panes,
Or get the curtains full of stains;
Nor should he try to bust the roof—
A fireman should be more aloof.
When he is done he must be sure
To rearrange the furniture
And things upon the parlor table—
At least as far as he is able.

NATIONAL BREWERIES IN 1914 HAD NET PROFITS OF $493,823.

National Breweries, Limited, for the year ending October 31st last, had net trading profits of $493,823 as against $546,355 in the previous year, a decrease of $52,532, approximately 9.6 per cent. lower than in 1913.

Earnings, after meeting the payments due on bond interest, are equal to over twice the preferred dividend requirements.

A comparison of the profit and loss accounts of the company for the past two years is given in the following table:—

	1914.	1913.
Net profits	$493,823	$546,355
Bonds	120,000	120,000
Balance	$373,823	$426,355
Pfd. divd.	194,250	194,250
Balance	$179,573	$232,105
Deprec. reserve	79,900	.....
Balance	$ 99,673	$232,105
Conting. acct.	7,000	.....
Surplus	$ 92,673	$232,105
Prev. surplus	420,667	188,562
Total surplus	$513,346	$420,667

OTTAWA'S WATER SUPPLY.

Ottawa, January 28.—The Government has decided to contribute $150,000 instead of $100,000 annually for the provision of good water in the capital.

The contribution will be made, however, only if the water supply is taken from Thirty-One Mile Lake.

No grant will be given if the Ottawa River scheme of filtered water is adopted.

SUN LIFE OF CANADA

LEADS THE EMPIRE!

Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life insurance business in the British Empire.

The Sun Life of Canada leads all Canadian Life Companies in Assets, Business in Force, New Business, Net Surplus, and in all other respects in which companies are usually compared.

SUN LIFE ASSURANCE COMPANY OF CANADA

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

PERSONALS

Sir George E. Foster was at the Windsor yesterday.

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

Mr. W. K. Phelps, M.L.A., of Huntingdon, is in Montreal.

Mr. A. G. Lomas, of Sherbrooke, is staying at the Windsor.

Dr. Bouillon, quarantine officer of Matane, is in Montreal and is at the Windsor.

Sir Charles Fitzpatrick is in town for a few days and is staying at the Place Viger Hotel.

Col. J. W. Carson will on Saturday return to England to resume his duties at Salisbury Plain.

Lieut. Robert Adair will leave for England to-morrow morning to rejoin his regiment, the Bedfordshires.

Col. E. W. Wilson, commanding the fourth division, is in Toronto for a few days. Col. J. A. Fages is acting O. C. in Col. Wilson's absence.

NO NEED TO WIND UP UNION LIFE WHEN ONLY £75,000 NEEDED

Actuary Says Value at Time of Sale For $400,000 Was $1,300,000—Nothing in it for Shareholders While Developing.

Toronto, January 28.—Charles P. Muckle, actuary of the Union Life from 1903 till the winding up, gave evidence at the trial yesterday to the effect that the "writing-up" method had been adopted on the recommendation of Mr. Harvey, of the Colonial Life Company of New Jersey, a consulting actuary. He showed how a premium was apportioned. The agent took 40 per cent. of it, a fee for medical examination, head office expenses, a proportion towards claims of other policy holders absorbed more, and the balance went into reserve fund.

The first policy and first premium was usually a loss. Subsequently premiums helped to recoup it as the company got 95 per cent. of them. They had gone to England for money. They did not get it in time. They were given till June 15, 1913, to raise the £75,000 to repair the reserve fund, and had only raised £30,000 by that date. Then the winding-up order came.

Mr. Muckle said the value of the company at time of sale to the Metropolitan Life was $1,300,000. It sold for $400,000. He said there was no real need for the winding-up and sale when £75,000 could have saved it.

There was nothing in it for the shareholders while the company was developing, the witness said. When questioned as to the expense the company was at he stated that he had placed the expense at 35 per cent. of the premiums coming in. The Crown, however, showed that the expense was in seven years never less than 50 per cent., and even went as high as 80 per cent. The witness laid much of the blame for what occurred on H. Pollman Evans. He said that the resignation of Evans was not voluntary, but had been asked for by one of the shareholders.

SUN LIFE HAS GOOD YEAR.

The Sun Life Assurance Company has just closed the most successful year in its history. At the end of January, 1914, the total assets amounted to $64,187,000, an increase of nearly $8,500,000 over the figures for 1913. The income derived from premiums, interest, rents, etc., amounted to over $15,000,000, or a gain of over $1,000,000 from the figures of the previous year, while the surplus earned amounted to $1,670,000. The total surplus at the end of the year over the liabilities and capital amounts to over $6,500,000.

During the year which has just closed death claims, matured endowments and profits absorbed $6,161,000, while the payments to policyholders since organization amounted to $45,546,000. This company issued assurances in Canada last year to the extent of almost $16,000,000, while total assurances issued during the year amounted to $32,167,000. The total business in force now amounts to $218,299,000, an increase of almost $16,000,000 over the figures for the previous year. Apparently the war has not adversely affected this company's business.

FINISHING THE CONTRACT.

Kingston, Ont., January 27.—The contract for the completion of the causeway from Kingston to Barriefield on which Fallon Bros. have been working for some time has been taken over by the Thunder Bay Contracting Company, of which Mr. M. J. O'Brien is the president.

The new contractors will press forward the work as rapidly as possible, and it is almost assured that the new structure will be completed in the allotted time.

TWO NEW HEBREW PAPERS.

"The Way," the first newspaper to be printed in Bible Hebrew language, is projected as a weekly and will be issued about March 1st.

It will be a weekly paper of 24 pages, with Mr. Reuben Brainin as editor.

An eight page daily in Yiddish, "Der Weg," will also make its appearance on the same date. Later on it is hoped to have the latter appear concurrently in English.

OPTION FOR MOLSONS BANK.

Calgary, Alta., January 28.—The finance committee of the city council recommended that the city give to Molsons Bank an option on $2,000,000 worth of three years treasury notes at 98. The rate of interest is six per cent.

DULUTH-SUPERIOR EARNINGS.

Duluth-Superior Traction Co. earnings for month of January:—

	1915.	Decrease.	P.C.
1st week	$22,402.50	$ 574.07	2.5
2nd week	22,104.65	690.25	3.0
3rd week	22,420.26	707.91	3.1
Month to date	66,927.50	1,972.23	2.9

MEDICINE HAT PASSES BY-LAWS.

Medicine Hat, Alta., January 28.—By an almost unanimous vote the ratepayers passed deficiency by-laws aggregating $155,000, and by almost as large a vote a small sum of money for improving an industrial site and granting aid to the agricultural society. The extension of time for the C.N.R. to build into the city, and provisions for its right-of-way were also passed.

MR. T. B. MACAULAY.

Managing-Director Sun Life, whose preliminary report for the past year has just been issued.

SALVATION ARMY ASSURANCE.

The report of the Salvation Army Assurance Society for the year ended June 30 last shows that in the ordinary branch the premium income was £83,077. Claims absorbed £37,571. In the industrial branch the premium income was £285,330, and claims £94,833. To assurance funds £97,567 has been added during the year. At the close of the year the assurance funds amounted to: Ordinary branch, £508,291; industrial branch, £470,430; total, £987,722. The premium income has increased £31,787. The total income amounted to £403,985, against £362,367. During the year 3,859 policies were issued in the ordinary branch, assuring £272,402, and producing a new annual premium income of £12,120. In the industrial branch 505,504 policies were issued, representing £1,887,120.

UNITED STATES STEEL COMMON.

New York, January 28.—The Consolidated Stock Exchange has established a minimum of 40 on United States Steel common.

REAL ESTATE AND TRUST COMPANIES

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

	Bid	Asked
Aberdeen Estates	—	125
Beudin Ltd.	—	197
Bellevue Land Co.	70	75
Fleury Inv. Co.	97	104
Caledonian Realty (com.)	—	15
Canadian Consolidated Land, Limited	3	5
Cartier Realty	—	78
Central Park, Lachine	100	107
City Central Real Estate (com.)	—	8
City Estates, Limited	—	120
Corporation Estates	—	55
Cote St. Luc & R. Inv.	50	52
C. C. Coutrell, 7% (pfd.)	—	47
Credit National	—	119
Crystal Spring Land Co.	—	58
Faust Realty Co., Limited	45	50
Denis Land Co., Limited	75	90
Dorval Land Co.	15	20½
Drummond Realties, Limited	—	100
Eastmount Land Co.	90	97
Fort Realty Co., Limited	—	24½
Greater Montreal Land Inv. (com.)	174	189
Greater Montreal Land Inv. (pfd.)	100	118
Highland Factory Sites, Limited	25	38½
Improved Realties Limited (pfd.)	50	60
Improved Realties Limited (com.)	—	15
Kenmore Realty Co.	78½	100
La Compagnie D'Immeubles Union, Ltd.	55	70
La Compagnie Immobiliere du Can., Ltd	60	67
La Compagnie Immobiliere Ouest de N. D. de Grace	—	75
La Compagnie Industreille D'Immeubles, Ltd.	90	94
La Compagnie Montreal Est., Ltd.	90	90
La Compagnie Nationale de L'Est	80	92
Lachine Land Co.	—	98
Landholders Co., Limited	—	125
Land of Montreal	—	97
La Salle Realty	—	100
La Societe Blvd. Pie IX	—	97
Lauzon Dry Dock Land, Limited	—	64½
Longueuil Realty Co.	—	80½
L'Union de l'Est	—	100
Model City Annex	—	101
Montmartre Realty Co.	—	10
Montreal Deb. Corporation (pfd.)	—	10
Montreal Deb. Corporation (com.)	—	44
Montreal Western Land	—	54
Montreal Extension Land Co., Limited	—	89½
Montreal Factory Lands	90	92
Montreal Lachine Land	90	96
Montreal Land & Imp. Co., Limited	90	101
Montreal South Land Co., Ltd. (pfd.)	90	94
Montreal South Land Co., Ltd. (com.)	10	58½
Montreal Welland Land, Ltd. (pfd.)	10	18½
Montreal Welland Land, Ltd. (com.)	—	78
Montreal Welland Land Co.	—	15
Montreal Westering Land, Limited	—	75
Mountain Sights, Limited	—	85
Mutual Bond & Realties Corporation	75	84
Nesbitt Height	50	95
North Montrael Centre, Limited	125	130
North Montreal Land, Limited	150	155
Notre Dame de Grace Realty	—	100
Orchard Land, Limited	100	124
Ottawa South Property Co., Limited	—	148½
Pointe Claire Land	100	124
Quebec Land Co.	175	178
Rivera Estates	—	70
Rivermere Land Co.	—	65
Riverview Land Co.	100	113½
Rockfield Land Co.	25	30
Roehill Park Realties Co., Limited	—	16
St. Andrews Land Co.	—	9
St. Catherine Road Co.	—	50
Security Land Reg.	75	79½
St. Denis Realty Co.	—	90
St. Lawrence Blvd. Land of Canada	—	117
St. Lawrence Heights, Limited	—	55
St. Lawrence Inv. & Trust Co.	—	80
St. Regis Park	65	102½
South Shore Realty Co.	45	47
St. Paul Land Co.	650	680
Summit Realties Co.	50	55
Transportation Bldg. (pfd.)	—	62
Union Land Co.	80	86½
Viewbank Realties, Limited	—	130
Wentworth Realty	140	147
Westbourne Realty Co.	—	75
West End Land Co., Limited	—	80
Windsor Arcade Ltd. 7% with 100% bonus	—	79
Bonds and Debentures.		
Mex. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds	—	76
Arena Gardens, Toronto, 6% Bonds	—	79½
Caledonian Realties Co., Ltd., 6%	75	83
City Central Real Estate Bond	—	50
City R. & Inv. Co., Bond	—	75
Marcil Trust Gold Bond	95	101
Montreal Deb. Corp. 6% Deb.	—	39½
Transportation Bldg. 7%	—	70
Trust Companies.		
Crown	110	112½
Eastern	—	160
Marcil Trust Co.	250	299½
Montreal	181	200
National	—	221
Prudential (com.)	490	505
Prudential 7% pfd., 50% paid up (pfd.)	95	116
Eastern Securities	—	85

REAL ESTATE

Mr. Charles Levesque sold to L. P. Coulombe lot 4615-20, parish of Montreal, with buildings Nos. 85, 85a, 85b Gordon avenue, Verdun, measuring 25 by 122 feet, for $7,800.

Miss Marie Caroline Lafalmme sold to the City of Montreal a property with buildings Nos. 355, 357, 359, 361, 365, 625 and 621 DeMontigny street, 3752, 31 x 100 feet, for $18,761.

Joseph Marot sold to the City of Montreal lots Nos. 329-219, 220 Cote St. Louis Ward, fronting on De La Roche street, St. Denis Ward, and containing 4,000 feet, for $7,600.

Goodman Bernstein sold to Archie H. Jackson an emplacement known as lot 909 St. Louis Ward, with buildings Nos. 821 to 845 Cadieux street, measuring 145.3 x 78.9 feet, for $[illegible],500.

J. A. Lefebvre sold to "La Societe d'Administration Bilodeau, Limited" part of lot No. 639 St. Mary's Ward, with buildings Nos. 924, 926, 928 Demontigny street east, 36 by [illegible] feet, for $6,500.

Joseph Jodoin [illegible] others, es qual, sold to Albert P. Fugon, lots Nos. [illegible] and 2 parish of Sault au Recollet, first lot [illegible] area, bounded in [illegible] containing 1,000 feet in superficial area, bounded in [illegible] by Boulevard Gouin, in Ahuntsic Ward; another [illegible] of lot known as 218-34, containing 305 feet x [illegible] feet, and bounded in front by Back River avenue [illegible] at one end by the Boulevard Gouin for $7,150.

A block of land [illegible] Dr. Arthur Mignault [illegible] for $59,767. It forms [illegible] Hochelaga Ward [illegible] Notre Dame street [illegible] in the southwest [illegible] line, having a [illegible] and is bounded [illegible] street, towards [illegible] Harbor of Montreal.

Hochelaga [illegible] and was sold by Mr. Louis [illegible] yesterday [illegible] southwest corner of lot No. 23 [illegible] 100 feet on the line of [illegible] feet in the rear and [illegible] feet and 184.6 feet on the northerly [illegible] area of [illegible] square feet [illegible] the northwest by Notre Dame street [illegible] southeast by the lands of the [illegible]

STEAM AS FIRE EXTINGUISHER.

The use of steam instead of water as a fire extinguisher was [illegible] by J. T. McCabe, of Detroit, Mich., in [illegible] before the American Society for Municipal Improvements [illegible] Boston. He argued that if buildings were filled with steam pipes so that [illegible] could be admitted to a room in such a way that through the expansion it would force out the [illegible] much of the fire, then water could be eliminated. The conversation of the steam would dry quickly and would cause little or no water loss.

OLD BOARD RE-ELECTED.

The Provincial Bank at its annual meeting re-elected the old Board of Directors, as follows: President, H. Laporte; vice-presidents, W. E. Carsley and [illegible] Tancrede Bienvenu, Hon. L. Beaubien, G. M. Bosworth, Alphonse Racine, L. J. O. Beauchemin.

LOST QUARTER FINGER BUT GOT COMPENSATION FOR HALF

New York, January 28.—The first decision of the State Workmen's Compensation Commission to be appealed to the Appellate Division of the Supreme Court in Western New York for review has been upheld. The case is that of Petrie against the Oneida Steel Pulley Company. Petrie lost part of his finger below the second joint and the commission awarded him compensation on the basis of the loss of half a finger. The insurance company carrying the risk contended that Petrie was entitled to compensation for only one-quarter of his finger, and that where amputation did not include all of a phalange compensation should be paid for only the part cut off.

The case was referred to the courts because cases of this sort have been so numerous as to amount to a large sum in excess of the amount which the claim departments of the companies felt called upon to pay in justice.

It is considered that the decision upholding the award is an important one because it seems to indicate a disposition on the part of the courts to give the commission extreme latitude in deciding how much damage has been done by an accident to a worker.

The compensation law itself in [illegible] leaves room for considerable difference of opinion and [illegible] to say that feeble [illegible] are liable to be [illegible] employees in the [illegible] of advanced [illegible]

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

BIRTHS

FLYNN—[illegible] Jan. 17, 1915, at 231 Sherbrooke [illegible] to Mr. and Mrs. J. J. Flynn, a daughter. ([illegible] please copy.)

McCREADY—[illegible] Tuesday, Jan. 26th, 1915, at 1733 St. Urbain [illegible] to Mr. and Mrs. D. J. McCready, a son.

MARRIAGE

[illegible] on Saturday, Jan. 16, [illegible] at the Erskine Presbyterian [illegible] by Rev. D. M. Morden, Wayne S. [illegible] Esther Longueil [illegible] Mr. Wm. Thompson, of Ottawa.

DEATHS

[illegible] 18th inst., at St. [illegible] Father W. J. [illegible] beloved daughter of [illegible] aged 2 years and 11 months. Interment Friday, [illegible]

[illegible] January 17th [illegible] by Revd Canon [illegible] Mr. J. C. Chaplin, K.C. [illegible] the residence of his son-in-law, Mr. [illegible] Dorchester street, Nassau Beach, Florida, C. W. Davis and Mrs. J. [illegible]

[illegible] 1914, Rev. [illegible] Charles [illegible] Lord, son of the late [illegible] Kew, Surrey, England. [illegible]

[illegible] Jackson, [illegible] James Kerr, [illegible] of Gold [illegible]

CLASSIFIED ADVERTISEMENTS

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

FOR SALE OR EXCHANGE

SOUTH SHORE—A FARM [illegible] acres with buildings, very suitable for a dairy or not far from the Armstrong Wiscasset Mammoth Plant, now in operation, [illegible] or will trade equity for built property and approach. Apply for further particulars to [illegible] Box 2645, Montreal.

FOR SALE MEDIUM SIZE [illegible] nearly new; no reasonable offer refused. [illegible] sold at once. Apply M. S., Journal of Commerce, 25 St. Alexander street.

PROPERTY FOR SALE

CLARKE STREET, ABOVE [illegible] central property, 76x148, at bargain price. [illegible] lots or second mortgages for [illegible] Witherscomb.

NOTRE DAME DE GRACE, [illegible] nine room house for sale at 35 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, [illegible] Notre Dame St. W. Telephone Main 4825 or West [illegible]

BUSINESS OPPORTUNITIES.

THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the services of two or three good business men, [illegible] or other. Life insurance underwriters now [illegible] a respected profession, beneficient in its work [illegible] and well paid in its results. To men who [illegible] to make a move to an independent position and who are without capital this opening should [illegible] strongly. Write stating previous business to Manager, P.O. Box 2035.

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, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7390.

OFFICES TO LET.

BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone G. J. Goddard, 52 Cartier Building, 212 McGill St.

PART OF BEAUTIFUL CORNER OFFICE TO LET. Desk, chairs, telephone, light and two stenographers included in rental. $12 per month. 31 C. P. R. Telegraph Bldg., Tel. Main [illegible]

PART OF OFFICE IN EASTERN TOWNSHIPS Bank Building to rent, with desk, typewriter, telephone, etc. Post Office Box 2812.

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.

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

MACHINERY.

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

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill College Ave. Or apply at Miss Poole's, 45 McGill College Ave., Tel. Uptown. 210.

SITUATIONS WANTED—FEMALE.

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

MISCELLANEOUS

[illegible] meeting of the Shareholders of the [illegible] Company will be held at 11 St. James street, on the 27th day of January, 1915. F. W. Frith, Secretary.

[illegible] SILVERWARE, JEWELRY. This firm [illegible] the same [illegible]. Made of the best [illegible] silver, plate, Tiffany [illegible] the coarse substitute for [illegible] appreciate the Trip of Trustworth Quality. [illegible] on use. [illegible] With Love. [illegible] Catherine Street West, Montreal.

WANTED TO BORROW.

$200 WANTED, FOR REPAIRS & CORPORATION [illegible] ample security, 6% interest. Apply East 6849.

WANTED TO BORROW [illegible] AND $10,000, or $15,000 [illegible] on first mortgage, will pay high interest. Write to Proprietor, P.O. Box 43, Station "C", Montreal.

$15,000 FIRST MORTGAGE ON $18,000 PROPERTY well built, but not [illegible] to commercial purposes preferred. I will [illegible] to 9 per cent. interest. For particulars address "A" Gagnon, Prop., 332 9th Ave., Rosemount.

BUSINESS CHANCES.

MANUFACTURING AGENCY with office in Hamilton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 2008, Montreal.

QUARRY FOR SALE. 24 acres cut limestone quarry, with up-to-date machinery, crusher, derrick, etc., 29 miles from Montreal on C. P. R. line. Private siding. Write Box 246, Star Office, or phone St. Louis, 2091.

AUTOMOBILES FOR HIRE.

AUTOS 'PHONE EAST 4366. Light cars and Packard Limousine for hire. Montreal Auto Livery, 12 Berri. A. Goudron, Prop.

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. 551, or call at 200 St. Joseph Boulevard West.

SOMERVILLE AVE., Ahuntsic—Gentleman's residence, with 34,500 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 Dorcl[illegible] W. Main 1784.

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

COUNTRY HOUSES TO LET.

REST, RECREATION AND SOLID COMFORT — These are the attractions 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 fireplace, running water in the house; own gas plant; best cuisine in the Laurentians. Rates $2 a day. American plan. 'Phone or write for particulars. G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.