

RAILROADS

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TRACK ALL THE WAY
Real-Toronto-Chicago
INTERNATIONAL LIMITED.
Train of Superior Service.
Real 9.00 a.m., arrives Toronto 4.30 p.m., Chicago 8.00 a.m., daily.

PROVED NIGHT SERVICE.
Real 11.00 p.m., arrives Toronto 1.30 p.m., Chicago 8.40 p.m. Club-Compartment Car Montreal to Toronto daily.

TO PACIFIC COAST.
Leaving until October 8th.
1st class via Chicago to
Seattle, Portland, etc. \$52.95
Los Angeles, San Diego, etc. \$54.00
Lares to many other points.

SEEKERS' EXCURSIONS.
Ticket to Western Canada, via Chicago,
leaving until October 27th, at very low
are good for two months.

32 St. James St. cor. St. Francis Xavier
— Phone Main 1991
— Uptown 1151
— Main 1121

325—Smoky, calm. Out 4.30 a.m.,
10.30 p.m., yesterday, Georgetown.
Mac—Cloudy, west.

438—Cloudy, southwest.
Foggy, north, 2 bers.
6—Clear, north, 2 bers.
Quebec to Montreal.

5—Clear, calm. In 12.05 a.m.,
Saguenay, 7.20 a.m., City of

Clear, west.
71—Clear, southwest. In 3.45 a.m.,
ed in 4.10 a.m., St. John and tow.

05 a.m., Hudson and tow.
Clear, west.
Foggy, southwest. Out 6.15 a.m.,

27—Clear, southwest.
Clear, southwest. Arrived down, 1
5 a.m., Port Colborne, Out 3.20 a.m.

ar Office is advertising in London
supply of blankets in hands of man-
wholesalers has been exhausted and
submit bids. A million and a half
are needed.

Railway Company

and St. Cesaire

Daily	Daily	Saturday
p.m.	p.m.	only
5.20	6.20	8.40
5.35	6.35	8.55
5.45	6.45	9.05
5.47	6.47	9.10
5.52	6.52	9.17
5.59	6.59	9.27
6.13	7.13	9.40
6.16	7.21	9.45
6.22	7.26	9.50
6.37	7.37	10.05
	7.56	
	8.05	

Saturday	Daily	Sunday	Saturday
only	p.m.	only	only
3.55	4.01	8.30	10.32
4.01	4.05	8.35	10.37
4.20	6.55	8.40	10.42
	7.07	8.45	10.47
	7.12	8.50	10.52
	7.17	8.55	10.57
	7.29	9.07	11.02
	7.39	9.16	11.07
	7.45	9.21	11.08
	7.48	9.24	11.11
	7.58	9.28	11.29
	8.15	10.15	11.35

Phone Main 655

AN"

REAL

CENTRAL

TO GO

EASTBOUND.

NE

COAST

manville, Oshawa, Whitby.

OCT. 27.

ate Stations. 9.45 p.m.

or Hotel. Place Viger and

Endowments of the Mutual of Canada

Dejected speculators in mining stocks, real estate, bargains of shares, etc., bestrew the landscape thick as autumn leaves these days. Their hopes have fallen "thick in the blast."

The lucky man to-day is the one who invested his money in Mutual Life Endowment policies. These combine household protection with a safe and remunerative investment.

Each \$100.00 invested has produced all the way from \$127.00 to \$132.00, according to the term of the endowment, exclusive of the insurance feature.

Mutual Life endowments are the very thing to buy and to sell in days of panic and in war-time.

The Mutual Life Assurance Co. of Canada

WATERLOO ONTARIO

The London & Lancashire Life & General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men
GOOD OPPORTUNITY FOR MEN TO BUILD UP PERMANENT CONNECTION.
We particularly desire Representatives for City of Montreal.

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.
ALEX. BISSETT, Manager for Canada.

British America Assurance 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
MONTREAL
THOMAS F. DOBBIN, Resident Manager.
Have Vacancies for a few good City Agents.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

Assets Exceed \$7,000,000.
Over \$11,000,000 Invested in Canada.
FIRE AND ACCIDENT Risks Accepted.
CANADIAN HEAD OFFICE:
22 BEAVER HALL HILL
Montreal
Agents wanted in unrepresented towns in Canada
J. E. E. DICKSON, Canadian Manager.
W. D. Aiken, Superintendent Accident Dept.

Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.
The Largest General Insurance Company in the World.
AS AT 31st DECEMBER, 1913.
Capital Fully Subscribed..... \$14,750,000
Life Fund and Special Trust Fund..... 1,475,000
Total Annual Income Exceeds..... 69,326,740
Total Funds Exceed..... 124,500,000
Total Fire Losses Paid..... 164,420,230
Deposits with Dominion Government..... 1,077,033
Head Office, Canadian Branch—Commercial Union Building, 232-236 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented districts.
J. Mcgregor, Mgr. Canadian Branch
W. S. JOPLING, Asst. Manager

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1741.
Canada Branch, Montreal:
T. L. MORRISSEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION.

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Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.
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605-606 TRANSPORTATION BUILDING.
Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bentley.

North American Life Assurance Co.

Solid as the Continent.
— 1913 —
Insurance in force over..... \$52,000,000.00
Assets..... 14,043,814.69
Net Surplus..... 1,781,117.49
Income..... 2,563,115.88
For Information as to Agency Openings Write to the
Home Office - - - TORONTO

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by insuring in the Union Mutual Life Insurance Company, Portland, Maine on its
MONTHLY INCOME PLAN
Backed by a deposit of \$1,688,902.65 per value with the DOMINION GOVERNMENT in cream of Canadian Securities.
Monthly Income Policy on the market write, stating age at nearest birthday, to
WALTER I. JOSEPH, Manager
Province of Quebec and Eastern Ontario.
Suite 502 MCGILL BLDG., MONTREAL, QUE.

MORTALITY OF SAME DISEASE DIFFERS AT CERTAIN AGES

Actuaries Should Devote More Time to the Mortality of the Same Disease at Different States.

In insurance work it is profitable to study the mortality for the same disease at different ages. Some diseases are recognized as belonging particularly to one period of life; for instance, the zymotic diseases are almost altogether confined to childhood. One of the most disastrous diseases for insurance companies is typhoid fever. "In the medico actuarial reports covering a vast number of cases," says Dr. John L. Davis, medical director of the Amicable Life Insurance Company, "we find from this disease, among persons insuring under thirty, the mortality is seven times as great as it is with persons taking insurance at forty-five or over. Tuberculosis among these young entrants shows a mortality five times as great as among those insuring after forty-five. From appendicitis the mortality is three times as great with these young entrants as with those of the older class. And, finally, another source of high death rate in young lives is accident, which is two and one-half times as great in these earlier ages as it is with the older policyholders. On the other hand, some diseases belong conspicuously to the period after middle age. Cancer, and other malignant tumors, show a mortality more than twice as great among the older entrants. And all diseases of the cardio-vascular system are strikingly more common among the older class than among the younger; for instance, apoplexy, with its allied diseases, shows a mortality among the older persons more than five times as great as among young lives; heart disease is three times as prevalent among the older lives; Bright's disease two and one-half times as common. In selecting lives for insurance, therefore, it is important that the examiner should realize this differing mortality from the same disease at different ages. Bearing in mind, for instance, that tuberculosis causes relatively a high mortality in young applicants, the examiner will be especially painstaking in his examination for early signs and symptoms of this disease in the personal and family record. And if the applicant is middle aged, mindful of the excessive mortality at this period from cardio-vascular diseases, his special attention will cover the blood pressure, urin analysis, etc., often necessitating repeated tests with the most delicate instruments of precision."—Insurance Times.

SERIOUS FIRE IN SHIP'S HOLD.

New York, October 3.—Fire started in No. 2 hold of the Fabre Line steamer Sant' Anna early Wednesday and caused a good deal of damage. It was discovered by a longshoreman who was engaged in taking off the cargo. He saw smoke coming out of No. 2 hold forward, and when the hatch was lifted a dense cloud of smoke rolled out, which was soon followed by sheets of flames.

Special Patrolman Schlemm turned in an alarm, which soon brought Deputy Chief Langan and a company to the dock. The fireboats David A. Boddy and the New Yorker tied up alongside, and each turned four hoses into the hold.

No. 2 hold contained 1,000 tons of silk, velvet, herbs, and olive oil, and the damage, it is estimated, will be close to \$100,000. The Sant' Anna sailed from Naples, September 14, and docked Tuesday morning at the foot of Thirty-first Street, South Brooklyn. It is supposed that the fire was caused by spontaneous combustion, and that it had been smoldering for several days. The flames were confined to No. 2 hold, and finally extinguished.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE

B11 Board of Trade Building
Telephones: - - - Main 7682; Up 1329
Your patronage solicited

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.
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.
TOTAL BENEFITS PAID - 42 MILLION DOLLARS
FRED J. DARCH, S.S.
Temple Bldg., Toronto, Can.
ELLIOTT G. STEVENSON, S.C.R.
Temple Bldg., Toronto, Can.

The Provident, Accident and Guarantee Company

Issues the following policies:
Accident, Health,
Burglary, Plate Glass,
Contract Bonds, Fidelity Bonds,
Automobile, Judicial Bonds,
Employers' and Public Liability.
HEAD OFFICE: - - - MONTREAL.
160 St. James St. - - - Tel. Main 1625.

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

EDUCATIONAL

THE ART OF NOT FORGETTING
Students desiring some assistance in their studies should apply to
THE REV. M. O. SMITH, M.A.
No. 73, MCGILL College Ave., Montreal
INSTRUCTOR IN THE LANGUAGES AND MATHEMATICS.

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Audits:—Commercial, Municipal, Financial
Investigations, Liquidations, etc.
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WOULD ESTABLISH NATIONAL INSURANCE INSTITUTE

Scientific Study of Insurance is Essential, Says President Forest F. Dryden, of the Prudential Insurance Company.

The establishment of a national institute for the scientific study of insurance is one of the numerous suggestions embodied by President Forest F. Dryden, of the Prudential Insurance Company of America, in an article prepared for the World's Insurance Congress to be held at the Panama-Pacific International Exposition in San Francisco next year. In the same paper Mr. Dryden also advocates the inclusion in the institute of an insurance museum for the collection and preservation of insurance literature, experience, and the documentary methods and means by which the business has been carried on in the past, and is being carried on at the present time.

Those plans would tend measurably to advance the dignity of insurance as a social institution," writes Mr. Dryden, "and make manifest in the most convenient form the services rendered by sound insurance in all its branches to governmental, associated or individual efforts to make the world a better place to live in by eliminating the risks of the individual life. Such an institute would also serve as a means of welding together all of the numerous and at present widely separated insurance interests into one vast national and even international organization for the development and conservation of insurance as a science and an art making effectively and progressively for human betterment."

Mr. Dryden, along the same lines, also urges anew the practical teaching of insurance as a science in universities, commercial high schools, and other public institutions of learning, the same as is now being included in the curriculum of some colleges and preparatory schools.

The Prudential President's article was prepared at the request of Commissioner of Insurance W. L. Hathaway, who is to be in charge of the World's Insurance Congress to be held at the San Francisco Exposition, and besides the three features already referred to, also includes a brief explanation concerning the exhibit the Prudential Insurance Company intends to present to the Exposition visitors. This exhibit, which will be unusual, will not be limited, Mr. Dryden states, to the methods and results of insurance, but is expected to embrace an extended consideration of insurance history from the earliest times, insurance practice throughout the world, insurance architecture as it appears in the buildings of the leading institutions, insurance mortality experience, and insurance in its relation to public welfare as illustrated by the numerous problems of public health and personal hygiene all over the entire western hemisphere. The Prudential exhibit will be in the section on Social Economy, which has been assigned space in the Mines building instead of the Education building, as originally planned.

The subject of taxation of insurance as a social and economic problem, the commercial aspects of insurance, which always has been an integral element of commerce, the more effective and comprehensive supervision of new forms of insurance so that the chances of unintentional error or deliberate fraud minimized, the co-ordination of life and other forms of insurance to public health activities, and the great problem of social insurance, are other matters touched upon by Mr. Dryden in his paper.

LIFE COMPANIES GREATLY CONCERNED OVER DROWNING

Resident of St. John, N.B., Was Drowned After Insuring Himself to the Extent of \$100,000, Makes Companies Suspicious.

St. John, N.B., October 3.—Because he was found drowned at Lakeside on September 19, after having insured himself recently against death and accident to the extent of about \$100,000, insurance companies are greatly concerned over the circumstances of the end of J. W. Kierstead, formerly a Baptist minister, and latterly in the insurance and fox ranch promoting business.

Mr. Kierstead's friends are convinced that his death was accidental, but the insurance companies concerned took the precaution of having the stomach of the deceased man sent to the McGill laboratory at Montreal. Here, it is said, no traces of poison were found, and there was no evidence that the man had died from drowning. It is stated that the insurance companies are still not satisfied with the result of the autopsy, and that they will insist on further examination.

Mr. Kierstead was 46 years old, and retired from the Baptist ministry about five years ago on account of ill-health. He was aide-man for Prince Ward. In 1912 he was Liberal candidate for St. John.

GERMAN CLAIMS ON EMPRESS FUND WILL NOT BE PAID

Canadian Claims Will be Paid by Huge Lump Sums Through the High Commissioner's Office in Weekly Installments.

London, October 3.—Over 250 claims on the Mansion House Fund for the sufferers by the Empress of Ireland disaster were received up to September 30th, which was fixed as the final date for filing such claims, but owing to the difficulties created by the war the date has been extended slightly for overseas applicants. Of these claims, nearly 150 were by dependents of the crew, and nearly 250 by dependents of passengers, although in each class some applications cover several dependents. The cases enumerated are only those originating on this side, and the Canadian claims have not yet been completed by the High Commissioner's Office.

Certain German claims will now be ignored, while other claims from survivors are only being entertained where health has been shattered. One claim comes from relatives of a family in which father, mother, two sisters, three brothers and a son-in-law all perished.

The claimants on this side will receive weekly allowances, but the Canadian claims, which are few, will be met by the payment of lump sums through the High Commissioner's office. The Salvation Army suffers have individually made few claims in comparison with the large numbers of members lost, as the Salvation Army took charge of all claims of direct character.

BANK OF ENGLAND BUYS GOLD.

London, October 3.—The Bank of England bought £774,000 in United States gold coin.

PERSONALS

Abbe A. A. Ethier, of Bureau, Louisiana, who has been visiting his mother, Mme. Ethier, St. Denis st., will return to the south next week.

Mr. R. E. Thorne sailed for England on Monday last.

Mr. F. R. Adelheim has left his house in Westmount and taken up residence in the San Remo Apartments for the winter.

Senator Gilmer returned to town early in the week after spending the summer in the Maritime Provinces.

Mr. H. A. Pepler and Dr. Throby are spending a short time at the former's camp on Lake Megantic, Que.

Mr. and Mrs. Burton Harris and children are leaving for Florida to spend the winter.

Mr. James R. Moore, of Richards Landing, is visiting his brother, Rev. D. E. William Moore.

Dr. Richard Kerr has returned from an extended trip through the west.

Mr. Selwyn Ibbotson has gone on a hunting trip in the Laurentian Mountains.

STAGE SCENERY MAKES PICTURE THEATERS DANGEROUS

No Plays Will be Allowed on Stages of Moving Picture Theatres, As They Increase Fire Hazard.

Art and moving pictures do not usually move in the same groove, and the Board of Control, despite a vigorous protest from some fifty French actors and actresses, decided to keep the two branches of amusement apart. This was not done with any idea of promoting culture, but simply as a fire prevention, which was regarded as being in the interest of the general public.

The chief inspector of public buildings, Mr. J. Chauveau, was opposed to any change in the existing regulations. He remarked the scenery and stage properties of a theatre were all inflammable material and should not be allowed where moving pictures were exhibited to the public.

As Building Inspector Chauveau approved the recommendation of his chief inspector, the Board of Control resolved not to entertain the petition though otherwise they would have been pleased to do anything possible in the case which would not infringe on what was considered a regulation for the safety of the amusement-going public.

CLASSIFIED ADVTs.

BUSINESS OPPORTUNITIES.

PARTNER WANTED IN WELL ESTABLISHED business netting six thousand dollars annually. (Business received between ten and eleven thousand and). Can be made to produce fifteen. New and modern machinery. Best growing city. Invoice ten thousand. Partner to take charge of business and office. Partner to start any time before October first. Enough cash required to make a fair agreement. No agents need answer. Address for particulars, Geo. W. Hawthorne, Mgr. Clifford's North Bay, Ont.

SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine, East. East 7279.

FOR SALE OR EXCHANGE.

KINDLING WOOD FOR THE MILLION—Kindling, \$2.25; Cut Hardwood, \$3.00. Mill Blocks, \$2.00 per load. "Molascul" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

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 7990.

FACTORY CONSTRUCTION BUILDING, containing four floors and cement basement, approximately 1,500 square feet each, to rent, for light manufacturing or storage. Windows on two sides. Modern, with Elevator. On Fortification Lane. Apply P.O. Box No. 940, Montreal.

HIGH CLASS APARTMENTS.

500 SHERBROOKE WEST. RITZ-CARLTON Block. Single and Double rooms, suites. First-class board; evening dinner.

BURNSIDE PLACE, 38, COR. MCGILL COLLEGE.—Store in good condition to let immediately at cheap price, \$30.00. Apply East 1933.

BUSINESS FLAT FOR LIGHT MANUFACTURING, low rental to good tenants. Apply James Baggerley, Janitor, Hecla Building, on premises, 45 Cote street, or S. E. Lichtenstein, 173 Common street.

CORNER PARK AND BERNARD—SPLENDID new store, cement cellar, heated, water tax, suitable for any kind of business. Apply 2481 Park Avenue. Phone St. Louis 1785. Evening, Rockland 639.

PATENT FOR SALE.

AN INDESPENSIBLE KITCHEN SINK STOPPER converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 68 Anvers Street, Montreal.

PATENT FOR SALE—AN INDESPENSIBLE device for every home; converting an ordinary sink into a set tub; also preventing the escape of gas from the sewer. Just patented in United States and Canada. Write or call for particulars. George A. Cote, 68 Anvers Street, Montreal.

REAL ESTATE

Real estate deals formally registered yesterday number fifty-two, prominent among which was the purchase by the Hon. Judge J. Alderick Oulmet of the residence, No. 215 Drummond street, near Sherbrooke street. The property, which stands on lot 1759-11 St. Antoine ward, measuring 50 feet by 127 feet 4 inches, was sold by William Ewan Staver, banker, for the sum of \$67,500, or at the rate of \$10.60 per square foot, including buildings.

Albert Emile Dumont and others sold to Israel Rabinovitch lots 148-1781 to 1783 Hochelaga ward, measuring superficially 6,438 feet, with buildings on Ontario street, for the sum of \$70,000.

Oscar Deautels purchased from Francois Deautels, notary, lot 36-349 and the north-east portion of lot 36 339 parish of Montreal, with buildings thereon in St. Cyrille street, Outremont, for \$18,000.

The Sisters of the Holy Name of Jesus and Mary sold to Benjamin C. St. Aubin lots 15-16 and 17 and 12-92 and 93 parish of Montreal, 6,025 square feet, vacant, on Rockland avenue, Outremont, for \$18,075, equal to \$1.50 per square foot.

The Standard Realty Investment Corporation Ltd., sold to the Eastern Realty Company Ltd., lot 1100-3 St. Antoine ward with No. 254 Lagache street, for \$17,500.

Charles Vigne and others sold to A. Doucet lot 11-339 Cote St. Louis with Nos. 10, 12 and 14 Fairmount avenue, Clark street, for \$16,100.

Joseph H. David sold to G. A. Maroon lot 34a-361 parish of Montreal, with the residence No. 498 Bloomfield avenue, Outremont, for \$15,900.

RECENT FIRES.

The inmates of the houses at 217 and 219 City Hall avenue, a boarding establishment kept by Mrs. C. Loisele, were forced to make a speedy exit from their rooms at an early hour this morning by a fire which, originating from the explosion of a coal-oil lamp, badly gutted both tenements.

UNLISTED RULINGS.

Boston, October 3.—The Committee of Five on Unlisted Securities has made the following rulings:
1.—Unlisted stock or bonds closing prices of which on July 30 were \$10 or under may be dealt in without submitting trades to committee.
2.—All cotton and woolen mills securities may be dealt in without submitting trades to committee.
3.—Publication of quotations resulting from trades under above ruling should be withheld.
Above rulings have the sanction of the Boston Stock Exchange Committee.

WANTED.

POSITION AS HANDY ALL ROUND MAN IN ART Dept. in Newspaper Office. Expert in horses, cattle, dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address P. C. 7277, Journal of Commerce.

FIRE INSURANCE INSPECTOR; EXPERIENCED Young Man, Canadian, several years' experience; good record; well known in Ontario and Quebec. Controls about \$10,000 premium at tariff rates. Desires position either with good Company or with firm of General Brokers. tariff or independent, where he could assist in building up business by expert, intelligent application either on salary or commission. Box A, Journal of Commerce, Toronto, Ont.

WANTED BY A BRIGHT, WELL-EDUCATED young lady of 18 years, living at home, a position as stenographer in a private office where she would learn the routine of business, and at the same time be treated generously. Has just graduated from business school and can write considerably over a hundred words a minute accurately. An interview would be appreciated. M H 927, Journal of Commerce Office, city.

WANTED \$4,000 TO BORROW ON FIRST MORTGAGE. Apply 431B Sixth Avenue, Rosemount, 7 per cent.

EDUCATIONAL.

PIANO LESSONS—MRS. W. MARRIAGE, LATE of Buffalo, N.Y., will give piano lessons and theory. Those wishing such instruction, will please call at 80 Hutchison, near Milton.

MISCELLANEOUS.

THE HAY MARKET STABLES, CORNER OF Ottawa and Nazareth Streets, one block south of the Hay Market, has been remodelled and rebuilt into one of the finest Sales and Commission Stables in the city. Large and roomy stabling for one hundred horses and one of the best sale yards in the city to show horses. Also large offices and waiting rooms. Will open for business Monday, August 24th, with large stock of choice selected horses, suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Private sales at all times. T. W. Foster & Co., Proprietors, 68 to 76 Ottawa street. Telephone Main 726. Mr. Tom W. Foster, who officiated as King's auctioneer for the late Boer war horses, and also has officiated in Cincinnati, Chicago, Lexington, St. Louis and New York. Auctioneer, Montreal's greatest horse auctioneer.

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 sunny; great big fire-place, 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. Justine Station, Quebec.