## DL. XXIX. No: 274



lateral Trust Bonds Likely Ited April 1st.

29 .- The International Merthe first an unwieldy aggrempanies consolidated b 2, has now drifted perilous the is a question if it will not eiver April 1. As a comle Marine has never qualified ges on its boats have consum-

be remembered, did not pay 1 last on the \$52,700.000 4½ ds, but under a provision in 'grace is allowed before the in default. April 1, therefore test. These bonds are now

dicative of receivership. has been formed in Holland tely \$17,000,000 of the bonds country. The Dutch comfer over plans of reorganize bondholders' committee ard. Whether a reorganiza out recourse to receivership een determined.

boor year for the lines con Mercantile Marine, as the prarily demoralized the oceaas, however, been a notable ginning of this year, and we past four months earnings ormal by reason of the very ling, which are more than inter rates. Passenger trafy nil.

npany puts it, there is great where the company stands truck at the end of the war of one of the most extraord nas ever seen can be dete

cantile Marine fleet of som en requisitioned by the Bri as been about the average ser for three or four week company. Although there diate cash consideration for understand that final settle arbitration board at the end eral process of paying the

be determined getting profitable om the high freight rates, mpic, first and foremost idle. Here is an \$5,000 is figured at 5 p.c. and in t 5 p.c., not earning a er as several other big passen

a ship, has a carryin re than 2,000 tons, while a ons has a 15,000-ton ian of the Leyland Line. ine subsidiaries, which Olympic e freight boat is garnerin rly the day of the tram that freight boats are b Star line in New Yor oom in freight rates. The g and the prices are rigi steamship owner. The rea assenger business and th ed into the suppon

## D OPENING.

s, 2842 to 2942, and 100 ce an advance of 4 points. ADS.

## N PACIFIC TURN - \$11.45

leturn April 12th. \*8.00 p.m. ....

CURSIONS. FARE. Return April 2. NE-THIRD.

Return April. 6, 1915 EXCURSIONS. sday. and Int. Statio



## REMEDY IS IN EDUCATION With Field Man to Determine Conception of urance Formed by Policyholders, Says

Superintendent of Insurance. policy loans of Canadian life insurance comhad increased from \$2,600,000 in 1893, to mor an \$36,000,000 last year, was the assertion of Mr. G. avson, Superintendent of Insurance, in a re address before the Ottawa Life Underwriters' The ratio to reserves was now 17 per tion. whereas twenty-one years ago it was 11 per

licyholders were compelled in olden days to what they could get," said Mr. Finlayson, "and was often nothing at all, and when they were unto pay their premiums they forfeited all right any share in the assets of the company. This unfair, and it has now come to be recognized when a policyholder adopts a level premium y instead of a step rate plan, he has an equity the portion of the assets of the company repreed by the excess of the amount of the net prems contributed by him over and above that neces-

has generally been recognized as the amount of the ve, less the amount necessary to enable the comto replace its policy with another just as good. "The step from recognized surrender values to re

realized on at will, and this is borne out by the

mans in 1893 amounted to \$2,600,000, or 11 per cent. Co. The latter company had insurance in force to with this rapid increase in the tendency to bor-

and or policy loans increases not only in times of MERCHANT APPEARS BEFORE MIS and divell development. The descent of the development

ble cash reserves of the companies has already been nized, and provision has been made that applions for loans may be deferred for various perbis; in some cases three months, in others six tary statement yesterday afternoon. Israel Livinson, 10th gitation

## Urgent Needs Must Be Met.

Is legitimately acquired property by a loan from the insurance company may be put off under such a Archambault, at whose hotel at 667 Ontario street. It is because a way. wision until it is too late. If loans were applied east, a fire started at 11.35 o'clock on the night of Following is the record of the past ten years for only in cases of urgent necessity such provisions March 24. Archambault testified that he did not the opening of navigation: and not be necessary, but the danger is that the live at the hotel, but at 485 St. Andre street. On the ower will suffer by reason of the day of the fire he had left the Ontario street p.e se of the privilege by the undeserving borrower. mises about 3 o'clock and knew nothing of the fire A check on unnecessary borrowing is provided by the until he was notified. Mrs. Archampault said the ments in Canada that the beneficiary must be with her brother and her sister-in-ias, she had left party to the loan agreement, but the salutary effect this provision is often avoided by having the in-ared name as big to the avoided by having the inred name as his beneficiary, not one or more of his fire, which had started in a box under the bar. He ents, but his estate. "This practice has probably something to commend ously, either cigars or cigarettes, and was not always but its affect in the probably something to commend ously, either cigars or cigarettes, and was not always and the cigarettes. but its effect is undoubtedly to aggravate the pol-l's would annes to the remedy for this state of afthe would appear to be again the education of the smoking and playing cards in the private office at suring mubile ring public, and here the scope of influence of the end of the bar, but it would have been impose field man is imposed to the end of the bar, but it would have been imposed to the end of the bar. the field man is immeasurable. It rests with him is part of the one of the one of the bar, but the bar thrown a cigar end into the box from which the fire is said to have ori-mance formed by the bar of the box from which the fire is said to have oriurance formed by the policyholder is to be and ginated. thether the beneficiaries are to have the full pro-



Mr. L. M. Wood, of Toronto, is at the Ritz-Carlton Mr. W. H. Kelly, of Buckingham, is at the Queen's.

Dr. N. Dussault, of Quebec, is at the Place Viger. Mr. G. T. Roche, of Toronto, is at the Winds

Mr. J. A. Richardson, of Kingston, is at the Wind-

Lieut.-Col. B. A. Scott is in town from Quebec and s at the Ritz-Carlton.

The following were introduced on 'Change yesterday at the Board of Trade: Messrs. F. N. McCrea, M.P., Shebrooke, by H. K .Starnes; William Steel, Sheffield, England, by George J. Crowdy: D. D. E. Cooper, Toronto, by A. F. Read.

ANOTHER MERGER.

VALUED EMPLOYE DEAD.

MAIL INSURANCE FRAUDS ary to carry the risk, and the amount of the equity

the existence of a cash value on surrender, why not eash value to prevent surrender. The company mply invested its reserve in a different form of

meeption of the objects and purposes of the insur-mee, and field men must ask themselves, first, whe-ther the new conception is an improvement on the while awaiting sentence. Young Anthony and Eren-The three thousand tons of hay, it is s the new conception is an improvement of the answer of the answer of the stated will work and secondly to what extent they have been inmental in creating this new conception. It is United States Marshal Farry and two deputies. wed that too often there is held out to the prosset not so much the idea of protection for his de- York, who has not been apprehended, was dropped so treated. It was estimated that the loss in hay lents, but the idea of an investment which can with the others.

pid increase in recent years, not only in the absohte amount of loans on policies, but in the ratio of

the companies' reserves. Ten years later, in 1903, the amount of \$2,225,000. the amount was approximately \$8,000,000, but still nly 11 per cent. of the reserves. In 1913, ten years ter, the amount was \$30,800,000, but the ratio to reserves was 16 per cent. In 1914, from figures it present available, the amount of the loans will be

on policies, the question arises as to what posia company will be in when, say 15 or 20 years ans or surrender values, and how it will meet a heavy demand for loans in time of financial panic or ncial boom, for it must be remembered that the demand for policy loans increases not only in times of

nining and oil-well development. The danger of the being too great for the immediately avail-COMMISSION ON ARSON CHARGE

### ent of these periods. ower must not be overlooked.

## "He who is in financial straits and desires to save in June.

easure of protection largely impaired by the amount loans often unnecessarily obtained."

UNIFORM COMMERCIAL LAWS.

 

 NAVIGATION THAN USUAL.
 AGENTS- \$50 WEEKLY SELLING AUTOMATIC swivel base eggbeater: entrely new, sample and that the river St. Lawrence will Montreal to the ocean by April WANTED-A FEW GOOD ACENTS TO SELL Canadian Pacific Railway farm lands. Apply to Joseph H. Smith, Rooms 506-7-3 C P. R. Building, Taronto, Ont.

 It is anticipated that the river St. Lawrence Appearing before the Fire Commission for volum- be clear of ice from Montreal to the ocean by April aths, and it is probable that the future will see an the drygoods merchant committed for trial on a Already the channel is open from well above Three tation on the row of a as Guebee

The effect on the deserving at 321 St. Paul street on February 2, confined his Should these expectations prove correct, naviga-overlooked. statement to "I am not guilty." Bail of \$2,000 was tion will start about ten days earlier than the continued for his appearance before the King's Bench average.

1905



COL. W. C. MacDONALD,

Managing Director Confederation Life Assuran



Serious Fire in Harbor Shed 24 Destroyed 3,000 Tons of Hay-Loss Divided Between Six Insurance Companies.

Damage amounting to about \$150,000 was caused PUNISHED WITH JAL TERMS Damage amounting to about \$150,000 was caused by a fire which broke out in the Harbor Commissioners' shed 24, near Sohmer Park, yesterday after-

wide loan values was not a long one. Granted F. Brennen, also of Brooklyn, who pleaded guilty contained 3,000 tons of hay, which, being compressed for \$5,200, which will be a cash value on surrender, why not recently in the United States District Court here of to a suitable size for shipment.

 Whe he devent of guarancee on panies became, in a sense, sav-lates, insurance companies became, in a sense, sav-lag backs, with large amounts payable on de-and.
 On the motion of District Attorney Nields, the cases gainst ex-United States Senator Richard R, Kenney and Daniel M. Ridgley, both of Dover, Del., on similar charges, were nolle prossed. The same action was taken in the case against Harry A. Woodcock, of gs, and at the same time to change the popular meeption of the objects and purposes of life insur-ace, and field men must ask themselves, first, whe Not the motion of District Attorney Nields, the cases against ex-United States Senator Richard R, Kenney and Daniel M. Ridgley, both of Dover, Del., on similar charges, were nolle prossed. The same action structure of concrete and steel. Owing to the high wind, however, the fire quickly spread throughout with pressed hay. Two hours of hard work were necessary to get the blaze under control.
 WOULD LOSE SHARE OF CONTROL.
 Notices of the insertion.

 On the motion of District Attorney Nields, the cases gainst ex-United States Senator Richard R, Kenney and Daniel M. Ridgley, both of Dover, Del., on similar charges, were nolle prossed. The same action structure of concrete and steel. Owing to the high wind, however, the fire quickly spread throughout with pressed hay. Two hours of hard work were no provision for those who hold industrial publicies.
 GOSTWYCK Montreal, by Smyth, base on provision for those who hold industrial publices. Col. Gostwyce

The case against Berka Donnell Jacobs, also of New and water, and horses and cattle refuse to eat hay

Dallas, Tex., March 30 .- Announcement has been made that the Southwestern Life Insurance Co, has absorbed the National Temperance Life Insurance absorbed the National Temperance Life Insurance with the southwestern Life Insurance is the to estimate until the fire was out and the hay removed. When this is done a survey will be made

William Henry Lavers, who was for thirty-six taken over for hay shipping purposes by the Deyears connected with Messrs. Henry Birks & Sons, partment of Agriculture before they were quite com for a number of years as manager of that concern, pleted. They cost in the neighborhood of \$350,000, died yesterday at his late residence, 64 Mance street, while the hay pressing machinery inside was also

The association of the deceased with the firm men. of considerable value. The buildings were insured for \$250,000, with the tioned commenced when he was only fourteen years from now practically all its reserves become liable for of age. At that time-1879-he assumed duties as following companies: Continental, \$35,000; General, messenger to Mr. Henry Birks, the store being then \$40,000; Scottish Union, \$75,000; Royal. \$50,000; Western, \$25,000 and Royal Exchange, \$25,000. The

hay itself is in control of the Department of Agri-culture, and is understood to be fully insured.

## MUCH EARLIER OPENING TO

on the part of companies for an enlarge- charge of starting a fire which destroyed his stock Rivers as far as Quebec.

WANTED--AN, ENERGETIC AGENT WHO CAN sell an up to that Accident and Health Policy, for old established company. Reply with full particu-lars to P. O. Box 1267. A good many vessels have wintered here and these

April 19

## \* **REAL ESTATE** \*

The largest of yesterday's thirty-one real estate transfers was one involving the sum of \$26,185. Joseph Amedee Therrien, sold to J. A: Davis & Company, New York, March 30 .- The expected revision of automobile liability rates in the New York city sub-Limited, a lot of land extending from the southwest urban field has again been deferred. The Workmen's part of Cote St. Michel Road, in the Parish of Sault Compensation Service Bureau held a meeting at au Recollet and known as lot No. 12-553, having a which the subject of automobile liability rates au reconst and known as lot No. 12-553, naving a which the subject of automobile hability rates superficial area of 39,520 square feet; and 36 other va-throughout the country, and particularly those for cant lots situated in the same place under lot Nos. the New York city territory, came up for general 126-511, 912, 925, 926, 927, 928, 929, 930, 931, 932, 933, discussion. The meeting of the governing committee and as a set as a 120-311, 312, 329, 329, 329, 329, 329, 329, 329, 330, 331, 332, 330, discussion. The meeting of the governmic commit-934, 936, 937, 938, 939, 940 to 959; also four other lots. Lee of the Casualty Insurance Exchange, held last

Onezime Massicotte and others sold to Louis Broswidth by the depth of the distance between Chemin in the suburban territory. du Bois and Riviere des Prairies, with building. The exchange meeting ronting on the public road, being part of lot No. 86 automobile committee to so change the rule as of said parish, for \$10.000.

feet, for \$7,400.

Charles Larin et al. sold to Fortunat Rhom property fected. ander lot No. 8-52. Cote St. Louis, containing 34 x 100 eet, with buildings 534 to 536 de St. Valier street, for \$5,000.

Paul Olivier Colombe sold to Joseph Beaulac a property situated in Laurier ward under lot No. 641-1-67, Parish of St. Laurent, having a superficial area of 1,946 square feet, with buildings fronting on Grand avenue, for \$3,500

Aldehemar Perreault sold to Eugene Sansfacon lot Wilmington, Del., March 30 .- Claire Webster An- noon. The building was temporarily under the the No. 329-115, Cote St. Louis, with buildings Nos. 280. thony, of 466 Ocean avenue, Brooklyn, and Ronald control of the Department of Agriculture, and it 282 and 284 Brebocuf street, measuring 25 x 80 feet,

recently in the United States District Court here of to a subtaine size for simplicing, misuse of the mails in operating fake fire insurance. A large force of men is employed in this work, in companies, have been sentenced to 13 months and 15 which thirty-six electrically operated presses are used and it is baliaved that the fire way started by amply invested its reserve in a different form of companies, have been sentenced to 13 months and 15 which thirty-six electrically operated presses are the emplacement situated in Laurier ward, known as months imprisonment, respectively, at the Atlanta used, and it is believed that the fire was started by lot No. 641-1-67. Parish of St. Laurent, with build- the Princess Patricia's Canadian Light Infantry Registry form the advent of guaranteed loan and surrender costs and Brennen was fined \$500 and costs.

no provision for those who hold industrial policies The three thousand tons of hay, it is stated, will working people with a few hundred dollars insur-

The three thousand tons of hay, it is stated, will grow a total loss, since while a good deal of it was damaged by fire, the rest was saturated with smoke and water, and horses and cattle refuse to eat hay would amount to about 3,000 tons, most of which had been bought by the Government at \$17 a ton, making about \$50,000. Lynn, Mass. March 30.—More than two square miles of woods in West Peabody and Lynnfield in the fore was out and the hat it was stated that it is some a survey will be made which will show whether the heat from the burning hay has seriously damaged the steel structure of the shed. The sheds were only finished last August, and were taken over for hay shipping purposes by the Department of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken over for hay shipping purposes by the Deepartment of Agriculture before they were quite come taken

hold its next convention in St. John, June 22-24, 1915. at the residence of his brother, George P. W 1048 Dorchester Street West, Funeral private

2c. Per Word for the First Insertio

onto, Ont.

request.

AGENT N WANTED.

CLASSIFIED ADVERTISEMENTS

communicate with each emplacement. York city rates should prevail. It was then decided

ACTION AGAIN DEFERRED

PAGE THREE

IN REVISION OF AUTO RATES

to appeal to the automobile committee of the burville, Parish of St. Laurent, measuring 130 feet in within and without the bureau, on cars operated

The exchange meeting agreed to apply to the to New York city territory that all cars operated in Nassau County, Richmond County (Staten Is-Henri Perreault sold to Mrs. W. Bourassa the south-land) and Westchester County down to the north-ern limits of Yonkera, Mount Vernon and New ings fronting on Chambly street, measuring 20x125 Rochelle shall hereafter take the country rate instead of the New York city rate. This would mean a reduction of \$1. to \$25 per car in the territory af-

The Chicago Casualty Exchange had also voted in favor of a reduction of automobile rates for that city and its petition was also discussed by the bureau members, with more or less reserve, as they recognized that a condition of high nervous tension pervaded the entire automobile question. It was finally decided to shift the burden of respon-sibility and both the New York and Chicago automobile ratep roblems were referred to the governing ommittee of the bureau to deal with at a meeting to to be held early next week.

KING RECEIVES MAJOR GAULT.

Notices of Births, Marriages and Deaths, 25e each

# MARRIAGES. OSTWYCK - HROUGH - At St. George's Church, Montreid, by the Venerable Archdeacon Paterson-Smyth, Isabel Brough, daughter of the late Redmond J. Brough and Mrs. James Lawson, of Ottawa, to G. Harold Gostwyck Gostwyck, youngest son of Lt.-Col. Gostwyck Gostwyck, of Ayr, Scotland. MARRIAGES.

DEATHS.

Ic. Per Word for Each Subsequent Insertion

two-bushel jute bags. John H. Rowell, flour and grain merchants, Montreal.

FIRE ESCAPES -Factories, Hotels, etc. The Geo. B. Mendows Wire, Iron & Brass Company, Limited, Toronto.

LIVE STOCK

FREE-WE WILL GIVE FREE TO ANY PERSON

Interested in stock or poultry one of our 80-page interested in stock or poultry one of our 80-page illustrated books on how to feed, how to build hen-houses; tells the common diseases of poultry and stock with remedies for same; tells how to cure roup in four days; tells all about our royal purple stock and poultry foods and remedies. Write W. A. Jenkins Mfg. Co., London, Canada.

PERSONAL

good order; also

SHORTS AND FEED SACKS-In

to Sixty Days.

### FFICES

Phone Main 3152 and Windsor St. Station

## UNK RAILWAY SYSTEM CURSIONS

rn - - \$11.45 leturn - \$12.30 n limit, April 12.

### **DLIDAYS** CLASS FARE.

**return same** date. E & ONE THIRD. return April 6.

es St., Cor. St. Francols-Cavier-Phone Main 6905 el "Uptown 1187 Station Main 8229

HIPS.



## SERVICE

Liverpool:-..... Apr. 19th

CO., LIMITED, General Steerage Branch, 23 St ency, 530 St. Catherine

# etion apparently granted them by the policy, or a MARITIME PROVINCE SECURITIES

(Quotations furnished by J. C. Mackintosh & Co. Members Montreal Stock Exchange, 166 Hollis Street,

I I Muse	(Quotations furthered by the system)	4101
UNIFORM COMMERCIAL LAWS.	Members Montreal Stock Exchange, 16	6 Holli
St. John, N.B., March 30The St. John Board of	Halifax, N.S.)	
Trade has asked the various Boards of Trade in the Maritime Provinces to urge their		Asked
Maritime Provinces to urge their representatives to endeavor to secure uniform commenced	Eastern Canada Savings & Loan	140
endeavor to secure uniform commercial laws for the provinces of New Brunswick Nove Statistics	Eastern Trust Company	160
provinces of New Brunswick, Nova Scotia and Prince	xMaritime Tel. and Tel., pfd	98
Island, failing the passage of	xMar. Tel. and Tel., common	75
Edward Island, failing the passage of a uniform	Nova Scotia Underwear, pfd	95
and the second	Do., common	35
Grand Pre MAS BORDEN'S FUNERAL.	Porto Rico Tel., Pfd	105
Grand Pre, N.S., March 30.—The runeral of Mrs.	Porto Rico Telephone Common	50
Borden, mother of Sir Robert Borden, will take place	Stanfield's, Limited, pfd	95
o-morrow afternoon at 3 o'clock, to the old Presby-	Do., common	45
trian burial ground.	Trinidad Electric	72
The remains will be placed beside those of her usband, who died fifteen years are	Bonds.	
usband, who died fifteen years ago.	Brandram-Henderson, 6 p.c	95
Sir Robert plans to leave for Ottawa Wednesday vening or Thursday morning	Eastern Car, 6 p.c.	98
vening or Thursday morning.	Maritime Nail 6 p.c.	103
Fifty and	Maritime Nan o p.c	100
Fifty autos and many other vehicles were destroy- i by fire that wrecked the buildings of the Collings	Barto Pico Telephone 6 DC	100
arriage a	Chandeld's Limited 6 p.c.	98
d by fire that wrecked the buildings of the Collings arriage & Auto Body Co., Camden, N.J., at a loss of 150,000.	Mainidad Floatria 5 D.C.	85
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	1914																					29

### GET AUTHORITY TO PAY INTEREST.

St. Louis, Mo., March 30 .- U. S. Circuit Judge San-Bid as granted receivers of the Frisco authority to 155

previously defaulted by Frisco. The \$1,249,000 takes care of interest and rentals on all securities and properties not in default. All equipment, trust, principal

45 and interest maturing on these three dates will be paid 90

by order of the court.

102

68

### WEATHER MAP.

- Cotton Belt.-Cloudy, light to heavy rains in parts of Texas. Oklahoma, Arkansas and Tennessee. Tem-
- 94
- perature 36 to 64.

18.

- Winter Wheat Belt .- Cloudy, light to moderate
- snow in parts of Nebraska, Kansas, Missouri and
- Ohio. Temperature 18 to 32.

American Northwest .-- Clear. Temperature 6 to

"THE RIGI," 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all medern conveniences, balcon-ies. Apply Janitor; phone Up. 521, or R. P. Adams, Main 7650. 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 plano; very reasonable, central to both stations, suitable for two gentlemen 590 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 Vancou

APARTMENTS TO LET.

ver. E. R. C. CLARKSON & SONS, Trustees, receivers, liquidators; established 1864. Clarkson, Gordon & Dilworth, chartered accountants, Toronto. BUSINESS CHANCES WANTED ADVERTISER, WHO IS A THOROUGHLY PRAC-tical man, would like to meet party or parties with some money to invest in a small woollen mill. Ad-dress Box 441, Journal of Commerce.

EGERTON R. CASE, Registered Patent Solicitor Temple Bidg., Corner Bay and Richmond Sts., Tor-onto. Offices: Ottawa, Washington, Booklet or

BUSINESS OPPORTUNITIES

bern has granted receivers of the Frisco authority to pay \$1.249.000 interest and rental on certain bonds and properties which will become due April 1. May 1 and June 1. This does not cover interest on any of the bonds previously defaulted by Frisco. The \$1.249.000 takes onto, 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. 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. BEED CORN-CANADIAN GROWN SEED CORN for sale. G. T. Crow, Prairie Siding, Ont. SOLDIERS' SWAGGER STICKS AND CAVALRY and artillery whips; large stocks and all made-in-St. West. CORRUGATED GALVANIZED IRON SOLD DIRECT to consumers by the manufacturers; write for cata-logue and prices. W. E. Dillon Co., Limited, 182 George street, Toronto.

HE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 544 Sherbrooke St. West. Formerly at No. 78 McGill College Ave-nue. Tel. Uptown 3306.

IF MISS MARY ALICE DAVY, now or formerly of St. Hubert Street. Montreal, will call on Ross & An-gers, Solicitors, 120 St. James Street, she will hear of something to her advantage.

### SITUATIONS WANTED.

SITUATION WANTED AS MILLER- Any wheat, and system, any capacity. Box 127 Journal of Commerce

SITUATION WANTED AS CHIEF by railroad de-tective: age 50; expert claims adjuster; 10 years' experience; give me a trial; my railroad experi-ence is a very valuable asset. Box 53 Journal of Commarce 10 and 10 an

WANTED-POSITION AS TINSMITH and plumber or assistant salesman and plumber; good reference. Box 71 Journal of Commerce.

YOUNG MAN REQUIRES SITUATION-Bookkeeper stenographer, references. Box 44. Journal of Commerce.

### TYPEWRITER REPAIRS.

GENTS FOR AMERICAN OLIVER TYPEWRIT. ers. Expert repairs on all makes. American Machin ists, Limited, 324 Craig West. Main 1615.

### TUNGSTEN LAMPS.

EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star Electrical Co., 803 St. Catherine West. Up. 1375.

REST. RECREATION AND SOLID COMFORT --These are the attractions of Gray Rocks Inn. These



