PERSONALS

Mr. H. Halsey, of Ottawa, is at the Windsor.

Mr. H. S. Lambton is in town for a few days from Toronto.

Mr. F. U. Ford, of Windsor, is in Montreal and is staying at the Ritz-Carlton.

Mr. J. C. Parrish, of New York, is at the Ritz-Carlton.

The following gentlemen were introduced on 'Change yesterday at the Board of Trade: Hugh Calderwood, Barrie, Ont.; J. F. Matthews, Toronto; J. A. Outterson, and F. Augesbury, Pryitis, N.Y., by L. L. Henderson.

REALTY EXCHANGE ELECTIONS.

The first meeting of the directors of the Montreal Real Estate Exchange elected for the current year was held in the Exchange Offices yesterday. The officers for the current year were unanimously elected as follows: Mr. D. W. Ogilvie, honorary president; Mr. John Findlay, president; Mr. J. B. Peloquin, first vice-president; Mr. Olivar Asselin, second vice-president, and Mr. A. Woodley, secretary-treasurer.

It was unanimously resolved that owing to improved conditions the necessity for a real estate moratorium no longer exists and that the confidence which is gradually being restored would be shattered by such a law being passed.

The president was instructed to telegraph this resolution to Sir Lomer Gouin, Prime Minister, and later write him fully stating the directors' reasons, and arrange for a deputation going to Quegec if necessary.

The annual statement of the Security Insurance Company of New Haven shows total assets of $4,173,-901.26, an unearned premium reserve of $2,150,543.10 and a surplus as regards policyholders of $1,794,712.05. The assets and reserve have been materially increased while the surplus is within a small sum of last year's figures.

Switzerland uses a greater proportion of its available water power than any other country.

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
Bleury 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. Cottrell, 7% (pfd.)	—	17
Credit National	—	119
Crystal Spring Land Co.	—	58
Daoust 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
K. & R. Realty Co.	78½	100
Kenmore Realty Co.	—	70
La Compagnie D'Immeubles Union, Ltd.	55	67
La Compagnie Immobiliere du Can., Ltd	40	73
La Compagnie Immobiliere Ouest de N. D. de Grace	91	94
La Compagnie Industreille D'Immeubles, Ltd.	—	90
La Compagnie Montreal Est., Ltd.	90	92
La Compagnie Nationale de L'Est	80	98
Lachine Land Co.	—	125
Landholders Co., Limited	—	97
Land of Montreal	—	100
La Salle Realty	—	97
La Societe Blvd. Pie IX	—	64½
Lauzon Dry Dock Land, Limited	—	80½
Longueuil Realty Co.	—	100
L'Union de l'Est	—	101
Model City Annex	—	40
Montmartre Realty Co.	—	10
Montreal Deb. Corporation (pfd.)	—	44
Montreal Deb. Corporation (com.)	—	34
Montreal Western Land	—	89½
Montreal Extension Land Co., Limited	—	92
Montreal Factory Lands	55	66
Montreal Lachine Land	95	101
Montreal Land & Imp. Co., Limited	—	94
Montreal South Land Co., Ltd. (pfd.)	40	58½
Montreal South Land Co., Ltd. (com.)	10	18½
Montreal Welland Land, Ltd. (pfd.)	—	78
Montreal Welland Land, Ltd. (com.)	10	15
Montreal Welland Land Co.	—	75
Montreal Westering Land, Limited	—	85
Mountain Sights, Limited	—	84
Mutual Bond & Realties Corporation	76	95
Nesbitt Height	50	84
North Montrael Centre, Limited	123	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.	175½	178
Rivera Estates	—	70
Rivermere Land Co.	—	65
Riverview Land Co.	100	113½
Rockfield Land Co.	27	30
Rosehill Park Realties Co., Limited	—	16
St. Andrews Land Co.	7½	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	95	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
Newbank 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.		
Alex. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds	—	76
Arena Gardens, Toronto, 6% Bonds	—	79½
Caledonian Realties Co., Ltd., 6%	75	83
Cath 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

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Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION.

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PROVINCE OF QUEBEC BRANCH:
Lewis Building, 17 St. John Street
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THOMAS F. DOBBIN, ... Resident Manager.
Have Vacancies for a few good City Agents.

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THE LAW UNION AND ROCK INSURANCE CO. LIMITED
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Assets Exceed $48,000,000.
Over $12,500,000 Invested in Canada.
FIRE and ACCIDENT Risks Accepted.

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Agents wanted in unrepresented towns in Canada

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LIMITED :: :: :: OF LONDON, ENG.
The Largest General Insurance Company in the World.
AS AT 31ST DECEMBER, 1913.)

Capital Fully Subscribed	$14,750,000
Capital Paid up	1,475,000
Life Fund and Special Trust Fund	69,826,740
Total Annual Income Exceeds	42,500,000
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

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can be secured to your Beneficiary with Absolute Security by Insuring in the
Union Mutual Life Insurance Company, Portland, Maine
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Backed 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 Monthly Income Policy on the market write, stating age at nearest birthday, to
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T. L. MORRISEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
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Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

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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

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Savings Bank Chambers, 180 St. James St., Montrea
Phone Main 127

ACCOUNTANTS

Phone Main 3898
Audits:—Commercial, Municipal, Financial
Investigations, Liquidations, etc.
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ACCOUNTANTS and AUDITORS
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Phone Main 6586.

EMPLOYERS FAILED TO SUPPORT SAFETY

Did not Respond to Accident Board's Efforts so Lost Opportunity of Saving $1,800,000

AN ALARMING IN REASE

Number of Non-Fatal Injuries Rose 6.9 Per Cent. and Fatal Injuries 28.2 Per Cent. in Year.

New York, January 23.—The second annual report of the Massachusetts Industrial Accident Board shows an increase in the number of claims under the Workmen's Compensation Law of that state. The report states that the insurance companies have paid out $3,976,902 in benefits to injured employes since the act became effective, of which $2,299,521 was paid last year. All payments were made under the supervision of the Industrial Accident Board.

The Board's report contends that both of the failure of employers generally to respond to its efforts to organize committees of safety and remove the causes of preventable injuries an opportunity to effect a possible saving of $1,800,000 annually in insurance costs has been lost.

During the second year the act was in force there were 95,963 non-fatal and 608 fatal injuries, as against 89,694 non-fatal and 474 fatal cases during the preceding year. There was an increase of non-fatal injuries of 6.9 per cent. and in the fatal injuries of 28.2. The Board considers this latter increase alarmingly high and undoubtedly due to the failure of employers to take greater interest in the safety work which the Board is fostering.

The report shows that a greater percentage of employers are covered by insurance than formerly, 87 per cent. of those filing reports of non-fatal injuries with the Board stating that they were insured to provide for the payment of compensation to their injured employes and 71 per cent. reporting fatal injuries, stating that they were so covered. The corresponding percentage rates for the previous year were 81 and 61 per cent. respectively.

There should be noted the fact that upward of 60,-000 municipal and state employes have been covered under the statute during the past year under the act providing for the payment of benefits to "laborers, workmen and mechanics." The estimated number of employes covered by insurance is 800,000.

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The Provident Accident and Guarantee Company
Issues the following policies:

Accident, Health
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The Canada Life Way

The Canada Life limited premium policy, after all its premiums have been paid, continues 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

Founded by JOHN F. DRYDEN
THE PRUDENTIAL HAS THE STRENGTH OF GIBRALTAR
Pioneer of Industrial Insurance in America

We Will Teach You

Not only Life Insurance Theory, but Life Insurance selling as well. You learn, work and earn.

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THE
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Home Office - - - Newark, N.J.
Incorporated as a Stock Company by the State of New Jersey.

REAL ESTATE

Out of the forty-five transfers of real estate registered yesterday the most important was a sale made by Mr. Victor Morel, to Mr. Emmanuel Lepage of lots Nos. 9-164-1 and 2, 9-165-1 to 3, 9-166-1 and 2, 9-172 and 173, Cote de la Visitation, with buildings Nos. 1211 to 1215, 1263 to 1279 Messier street, in Delorimier ward, for $61,000.

Miss Annie Somerman sold to Mrs. Shosshee Lubush part of lot 158, Cote St. Louis, containing 110 by 100 feet, with buildings at 904 to 932 Henri Julien avenue, for $39,240.

Adbimar Lalande sold to James Monette part of lot 2-45, Hochelaga ward, with buildings 189 to 191 St. Catherine street east, in the town of Maisonneuve, measuring 27 x 100 feet, for $14,000.

Francis Villeneuve sold to Albert Lacaillade lot No. 906-47, St. Louis ward, with buildings at 182 Roy street and 222 to 230 Laval avenue, measuring 33 x 85 feet, for $28,000.

Max Dolman sold to Abraham Mendelsohn lot No. 710, St. Louis ward, with buildings Nos. 34 to 44 Marie Louise avenue, and 235 to 237a Sanguinet street east, for $1 and good considerations.

Charles Larin sold to Joseph Edmond Morin, trader, lot No. 8-195, St. Jean Baptiste ward, with buildings Nos. 145 to 149 Christophe Colomb street, measuring 25 x 135 feet, for $10,000.

F. X. Maher sold to L. Philippe Fournier part of lots 489-57 and 58, South au Recollet parish, measuring 50 x 108 feet, with buildings on Chateaubriand street, for $10,360. A piece of land 16 feet in width on Levesque street is to be deducted from this property.

PUBLICITY FOR SOCIETIES.

Toronto, Ont., January 23.—The friendly societies of Ontario, desire to have their organizations on the same basis as New York societies, viz., that every society must be on a firm financial footing, and have means of publicity and valuation. They formed a deputation to wait on Hon. I. B. Lucas, to advance these views, in view of the fact that a general insurance bill is about to be brought in, and they received a favorable hearing from the Minister.

STANDARD OIL OF INDIANA.

Chicago, January 23.—Standard Oil Company, of Indiana, declared regular quarterly dividend of 3 per cent., but withheld an extra dividend.

Dividend is payable February 27th to stock of record February 1st. For three previous quarters the company declared 3 and 3 per cent. extra and for the first quarter of 1914 declared 3 per cent. and 4 per cent.

UNITED FARMERS' CONVENTION.

Calgary, Alta., January 23.—Mr. P. P. Woodbridge, Secretary of the United Farmers' Society, has left for Edmonton to arrange the preliminaries for the big convention that is to open there on Tuesday next.

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

BIRTHS.

FLYNN—On Tuesday, Jan. 12, 1915, at 231 Sherbrooke street west, to Mr. and Mrs. J. J. Flynn, a daughter. (Toronto papers please copy.)

McCREADY—On Wednesday, Jan. 13th, 1915, at 1733 St. Urbain street, to Mr. and Mrs. D. J. McCready, a son.

MARRIAGE.

CREVELING-THOMPSON—On Saturday, Jan. 16, 1915, at the parsonage of the Erskine Presbyterian Church, Ottawa, by Rev. D. M. Morden, Warne S. Creveling, of New York, to Jessie Ester, youngest daughter of Mr. and Mrs. Wm. Thompson, of Ottawa.

DOYLE-DALEY—On Monday, Jan. 18th, 1915, at St. Joseph's Church, Ottawa, by Rev. Father W. J. Collins, O.M.I., Annie Loretta, second daughter of the late James and Mrs. Daley, of Ottawa, to Edward Thelan Doyle, of Edmonton, Alta.

DEATHS.

MACDOUGALL—At Westgarth, Bournemouth, England, on Monday, 18th inst., in the 84th year of her age, Harriet Lucy Boston, widow of the late D. Lorn Macdougall, of this city.

OSTIGUY—In Montreal, on Sunday, January 17th, 1915, Anna Emard, beloved wife of Dr. Paul Ostiguy, and daughter of Mr. J. U. Emard, K.C.

DAWE—On Sunday, Jan. 17, 1915, at the residence of his son-in-law, Mr. J. Smart, 699 Shuter street, Nathaniel Dawe, father of C. W. Dawe and Mrs. J. A. Smart.

CODD—In Toronto, on Sunday, Jan. 17th, 1915, Rev. Francis Codd, second son of the late Rev. Charles Codd, of Letheringsett, Norfolk, England, in his 92nd year.

KER—At the residence, 388 Acacia avenue, Rockcliffe, Ottawa, on Monday, Jan. 18, 1915, James Ker, only surviving son of the late Adam Ker, of Galt, Ont.

BRITISH-AMERICAN TOBACCO COMPANY VERY PROSPEROUS.

London, England, January 23.—The shareholders of the British-American Tobacco Company are pleased, not only with the exposition of accounts for the past year and the evidence of expansion, but also with the confident expectation that the current year will be a successful one.

The company is in the happy position of supplying what British soldiers and sailors value above all else, so that the factories are being kept busy at the present time.

An impressive reminder of the company's financial importance was given at the annual meeting, when it was shown that the aggregate of Preference and Ordinary capital amounted to 10¾ millions.

The earning capacity of the company is even more impressive, seeing that the board were inclined to be apologetic about distributing no more than 24½ per cent., free of income tax, on the Ordinary capital for the past year.

LONDON HAS GREAT STOCKYARD AMBITIONS.

London, Ont., January 23.—The City Council plans to take 50 per cent. stock in a new municipal stock yards to be established here with a view of locating the biggest cattle market in the Dominion in the heart of the district from which Toronto, Montreal, New York and many American buyers now secure their supplies. The other half of stock has already been subscribed by cattle men and stock breeders and many applications have been turned down.

A steering wheel instead of the familiar handle bars, features a new type of bicycle.

CLASSIFIED ADVERTISEMENTS

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

FOR SALE OR EXCHANGE

SOUTH SHORE—A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision, not far from the Armstrong-Whitworth Mammoth Plant, now in operation, for cash, or will trade equity for built property and some cash. Apply for further particulars to Post Office Box 2645, Montreal.

FOR SALE—MEDIUM SIZED SAFE, nearly new; no reasonable offer refused. Must be sold at once. Apply M. S., Journal of Commerce, 35 St. Alexander street.

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. Withycomb.

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.

BUSINESS OPPORTUNITIES.

THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the services of two or three good business men, salesmen or other. Life insurance underwriters now form a respected profession, beneficient in its workings and well-paid in its results. To men who wish to make a move to an independent position and who are without capital this opening should appeal strongly. Write stating previous business to Manager P.O. Box 2015.

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 7990.

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 592.

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.

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

MACHINERY.

THE FOSS & HILL MACHINERY CO., 344 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.

NOTICE. The Annual General Meeting of the Shareholders of The Craddock Simpson Company will be held at the company's offices, 120 St. James street, Montreal, on Wednesday, the 27th day of January, 1915, at 3 p.m. By order, F. W. Frith, Secretary-treasurer.

FOR 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. You will appreciate the True worth of Trustworthy Cutlery when you use it. Made by Webb Jewellers, St. Catherine Street West, Montreal.

WANTED TO BORROW.

$200,000 WANTED FOR RELIGIOUS CORPORATION, ample security, 6% interest. Apply East 6849.

WANTED TO BORROW $7,000 AND $10,000, or $15,-000 on first or third mortgage; will pay high interest. Write to Proprietor, P.O. Box 43, Station "C," Montreal.

$15,000 FIRST MORTGAGE ON $40,000 PROPERTY; well built, hot water heating, on commercial corner preferred. I will pay 8 to 9 per cent. interest. For particulars address M. Gagnon, Prop., 332 4th Ave., Rosemount.

BUSINESS CHANCES.

MANUFACTURING AGENT with office in Hamilton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 2596, Montreal.

QUARRY FOR SALE—24 acres cut limestone quarry, with up-to-date machinery, crusher, derrick, etc., 20 miles from Montreal, on C. P. R. line. Private siding. Write Box 2796 Star Office, or phone St. Louis, 2651.

AUTOMOBILES FOR HIRE.

AUTOS 'PHONE EAST 4263—Light cars and Packard Limousine for hire. Montreal Auto Livery, 13 Berri. A. Goudron, Prop.

GARAGES TO LET

FIRST-CLASS GARAGE FACILITIES FOR RENTAL until May. Near Pierrefond Apartments (above Villeneuve street.) Address enquiries to 559 St. Catherine street W. Phone Up. 594, or call at 309 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 Dorchester 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; the 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. S. Wheeler, Proprietor, Ste. Jovite Station, Quebec.