Proportion to Unearned Premium:

Same Regulations as 1898 Apply

MUST CARRY STAMPS

eign Companies Having Agancies in United States Must be Stamped.

To all of these inquirers the officials of the de-

ich a document, however, will lay the person open to

nterest at the rate of 6 per cent.

alty of \$10, and when the price of the required

eed that until further notice the collectors shall

ded by the regulations of 1898 in imposing the mp tax on promissory notes. These region are now in effect provide as follows:

ory notes, except bank notes issued for cir

eeding \$100, two cents; and for each additional

used in lieu of promissory notes must be

Where a note or notes with detached interest cou-

mp in addition to the stamp placed on the princi-

notes are given, each coupon note requires a

rest coupons attached to bonds and surrender-

ther promissory notes and not as bonds.

sissioner of Internal, Revenue has an

nt have pointed out that failure to stamp such

nent does not invalidate it, atthough no such

be Recorded by Law Unless Bearing Necessamps—Insurance Policies Issued by For-

RAILROADS DIAN PACIFIC

al - Toronto - Chicago 10.00 p.m.

TICKET OFFICES:

Semes Street Phone Water 1121

Place Viger and Windoor Street Strilly

D TRUNK SYSTEM TRACK ALL THE WAY - - Toronto - - Chicago

ERNATIONAL LIMITED. 'e Train of Superior Service. I 9.00 a.m., arrives Toronto 4.30 p.m., . Chicago 8.00 a.m., daily. 11.00 p.m., arrives Toronto 7.30 a.m. Chicago 8.40 p.m. Club Compart-ar, Montreal to Toronto, daily.

2 St. James St., cer. Francois Kavier
—Phone Main 6905 indsor Hotel —Phone Up. 1186
mayenture Station —Main 8229

SLAND ISSUES STRONG. cember 7.—Chicago, Rock Island and issues were notably stronge features, s opening 1/2 up at 56 1/2, while the at 25%, although their price dropped sale.

in the street was light, the rain-bably been a cause in keeping many

NGER INVESTMENT INDICATED IN NEW YORK

ember 7.-The immediate sale of the ian Pacific Railway Company 41/2 nt trust certificates was a surprise cate which offered them. It idninger investment demand than many n the market credit for.

s to a very large proportion from

s, since few dealers are taking on h their shelves are relatively clean. ourse, good reasons why this issue ne maturity is relatively short, and fons are now in especial favor. etically at least, the Canadian Pa-

able to sell bonds on a better basis int of its very small proportion of tal capitalization acific issue is, therefore, one of very

RAYTON'S OPINION

atty personally, however. I have ars. His abilities are such that I

ir but that he will be more than orily discharge any duties that

Company has declared its usual

of 2 per cent., payable January

mber 7.—The Wisconsin Railroad thorized the Wisconsin, Minnesota Corporation, a subsidiary of the

tilities Company to issue \$367,000

gs of the Twin City Rapid Trane week ended November 21 were of \$1,288 as compared with the

last year. For the year to date 36,007, an increase \$398,810, or 5

cent., and for the year to date 167, or 3 per cent.

has decided to increase the high-elevel bridge over the old

arry the proposed heavy through

ered rains. Temperature 32 to 62.

olt-General precipitation, some

est-Light to moderate snow.

st-Scattered snow. Tempera-

SUPERIOR EARNINGS. t the Duluth Superior Traction ast nine days of November were of \$1,940, or 6 per cent., from last th earnings show a decrease of

THENING A BRIDGE. at., December 7.-The St. Cathar-

lectric railway.

E WEATHER.

remperature 26 to 56.

NION CANNERS.

000 common stock. CITY EARNINGS

RAILWAY COMPANY.

ED TO MAKE NEW ISSUE.

any other railway.

er 7 .- Speaking of the appointment tty, chief counsel of the Canadian be vice-president of that corporarayton, chairman of the Don on, said:—
tirely improper for me to express

1. A tax will be assessed on insurance policies issued United States.

1. Fire insurance policies, when assigned or transred, will be taxed in proportion to the unearned

lings. Among them it is found that:

1 Marine insurance policies issued by foreign com-

4 Stamps must be affixed to premium notes as well when the receipts of a mutual insurance campany

rested and profit accrues the policies are sub-

PARCEL POST EXTENSION

movince than an order just issued by the postal autriles at Ottawa. This explains that the post length of Prince George, Fort George, South Fort length of Prince George, Fort George, South Fort length of Prince Penberton Meadows and Pemberton Penberton Meadows and Pemberton Western Land Co., Ltd. (com.).

But even so, Mr. Phelps considers that the death of a soldier is not more probable than the death of a soldier is not more probable than the death of a civilian within certain time limits. He compares the death rate of soldiers with the death rate of wortally and finds that a soldier's chances for living from these offices are now subject to the ordary parcel post rates, instead of to the special activilian for living from the age of 25 to the age o

e MMLs

The fact that the successful business man is. an advertiser is usually incidental. He is an advertiser because he is wise and possessed of good, sound business sense and an analytical mind. At some time or other he came to the conclusion that advertising could be made one of themightiest factors of his business organization,

e MMs.

erly, dividend of 1% per cent. on of Dominion Canners, Ltd., has le January 2nd, to shareholders 15th. The books will close Deand having arrived pen January 2nd. at this conclusion, METAL QUOTATIONS. he just naturally er 7.—Metal Exchange quotes tin went to it and d 25 ton lots \$32.75 to \$33.25. ; spelter, \$5.55 to \$5.65. advertised

*************** REAL ESTATE

Transport

Policies Transferred, Taxed in 18-714 and part of 18-715 Hochelaga ward, with buildings on Bourbonniere street for \$10,000.

The Sheriff of Montreal sold to J. P. Lemarche lots 1225-96 and 97 St. Mary ward, with buildlings thereon in Dorion street, for \$12,000.

Edmund Greenwood sold to Mrs. William Meik! the southeast portion of lot 225-3 and the north-west portion of 227-3 parish of Montreal, with No 615 Belmont avenue, Westmount, for \$15,500.

Arsene Latour sold to Joseph R. Gauthier, lot 18 sieged with various questions relating to the besieged with various questions relating to the 346 Hochelaga ward, measuring 33 feet by 100 feet, with buildings thereon in Ontario street east, Maister revenue stamp tax which has come into efonneuve, for \$17,800.

Twenty-one real estate transactions we ment does not invalidate it, atthough no such tered on Saturday last. Phidime Lemieux sold to one on the carries the Onesime Daoust lots 10-1223 and 1224 Cote St. per stamps. In the old stamp act of 1898 the law per stamps. In the old stamp act of 1898 the law Louis, together measuring 50 feet by 100 feet, with lared that such an instrument unstamped could the buildings thereon known as Nos. 2863 to 2869 be presented as evidence, but this restriction has St. Lawrence Boulevard, the purchase price being stricken from the present law. Failure to stamp \$30,000.

perceeds \$50 an additional penalty in the form A CLEAR STUDY OF PROBABLE terest at the rate of 6 per cent. MORTALITY OF A YEAR OF WAR

Wars of the Last Half Century and the Possible Lossion, and for each renewal of the same, for a sum es of the Present Great War," for the American Underwriter, of which he is the editor, Edward Bunnell nal part thereof in excess of \$100, two Phelps, makes an interesting estimate of the past and future mortality, resulting from the fighting in Europe, basing his estimate on the death rates of the ipts accepted in lieu of promissory notes, as the Franco-Prussian War, the British army in the age of money loaned, must be stamped as prom- Anglo-Boer War, and the Japanese army in the Russo-Japanese War.

On the probability of the death rate in the presen war approximating the average death rate of the four armies, Mr. Phelps takes the position that the ten dency of modern military sanitation and steel-jacketed bullets to reduce the death rate will be more than counterbalanced by the application of newly discovered forces to the mechanism of war and the practically continuous fighting since the beginning of the war. It is his opinion that the death rate of the a as receipts for interest paid do not require a present war will exceed materially the average death rate of the recent wars.

But he does not think this excess is certain enough, or will be sufficient to make his comparisons valuenotes secured by a deed of trust are used as less, so he goes on to give his estimates. By his callateral, the deed of trust and the notes are required statistics the average strength of the Union army to be stamped not on the basis of their face value, but was 806.755 men. of whom 67.058 were killed in bat. was 806,755 men, of whom 67,058 were killed in bat-the amount for which they are pledged (that is to be the memorandum of their pledge must be so ten anomal of their pledge must be so 24,782 died from accidents, making a total death camped). This pledge of notes and deed of trust does roll of 359,528, or 105.9 deaths a year for every 1,000 of require to be stamped again because of renewals men engaged. The corresponding figures for the other three armies given are:

Promissory notes which have matured and have battle 17,572, died of wounds 11,023, died of disease German army, average strength 723,556; killed in battle 17,572, died of wounds 11,023, died of disease battle 17,572, died of wounds 11,023, died of disease battle 17,572, died of wounds 11,023, died of disease 12,174, total deaths 40,763; ratio of deaths 96.6 per 1,000 men. The British army, average strength 208,326; with relinquishing his right of action for any stated disease 14,210; total deaths 22,005; ratio 40.2 per 1,000 disease 14,210; total deaths 22,005; ratio 40.2 per 1,000 disease 14,210; total deaths 22,005; ratio 40.2 per 1,000 disease 14,210; total deaths 22,005; ratio 40.2 per 1,000 disease 14,210; total deaths 22,005; ratio 40.2 per 1,000 disease 14,210; total deaths 22,005; ratio 40.2 per 1,000 disease 14,210; total deaths 22,005; ratio 40.2 per 1,000 disease 14,210; total deaths 40,763; ratio of deaths 96.6 per 1,000 deaths 96.6 per It is also understood that some of the old regula-form of 1898 relating to insurance contract will hold did not battle 47,387, died of wounds 11,425, died of disms of 1898 relating to insurance contract will hold der the new law, and the commissioner has an-

bed that he will be guided by the terms of these oreign insurance companies having agencies in this number 508,256 died from all causes, making an average of 90.1 deaths a year for every 1,000 men killed in those months was 225,000. If the average did not materially exceed 5,000,000, as Mr. Phelps believes, 125,000 men were killed, according to his estikilled in those months was 225,000. If the average La

civilians given in the American Experience Table of Mortality and finds that a soldier's chances for living through a year of the war are greater than those of a civilian for living from the age of 25 to the age of 36, from 30 to 41, from 35 to 45, from 40 to 49, from 46 to 52, from 50 to 56, from 55 to 60, or from 60 to 63 years.

FIRST NATIONAL APPOINTS CHICAGO AGENTS. The First National Insurance Company of Washington, D.C., has appointed Enger & Barnett, of Chicago, as one of its three Chicago agents. The other appointments will be made later.

OWNERS RECEIVING TOP FIGURES
FOR CARRYING FREIGHT.

New York, December 7.—About 5,000,000 tons of vessels has been lost to the ship market since the besinning of the war. The German mercantile marine has suffered particularly heavy, and the shortage of vessel bottoms has sent the freight rates up.

With 7s 9d the top figure paid for grain tomage, and 20s per gross ton per month for a general cargo boat, rates for full cargo steamers continue their upward advance with little indication that the crest of the ascending movement has been reached. Throughout the last two weeks the factors in the chartering market have been watching rates increase, and in view of the extraordinary tendency in this direction, have not been inclined to commit themselves as to future prospects.

NORTH Montreal Land, Limited 150 North Montreal Land, Limited 100 Ottows South S

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE B11 Eoard of Trade Building Telephones: - - - Main /682; Up. 1329 Your patronage solicite.



HON. WALTER RUNCIMAN,

President of the Board of Trade in the Asqui ernment, says: "The people of Britain to-day are stronger, comparatively richer, more valorous and more spiritual after four months of warfare."

CHARTERED ACCOUNTANT DEAD. Mr. P. C. Shannon, at one time secretary-treased of the Dominion Cotton Mills, is dead.

Mr. Shannon founded the Colonial Bleaching and Printing Company, which was afterwards merged with the Dominion Textile Company.

Latterly he was a chartered accountant, building up a wide connection throughout Quebec and Oh-

FIREMENS COAST GENERAL AGENTS. E. E. Potter and Sons have been appointed Pacific Coast General Agents of the Firemen's Insurance Company of Neward, and Miller, Henley & Scott become Pacific Coast General Agents of the Fireme

AUTOMOBILE REGISTRATION. The number of automobiles registered this year up to October 1 in the United States reached 1. New York State headed the list 160,475 and Illinois came next with 126,681.

REAL ESTATE AND TRUST COMPANIES

Ltd...
se Land Co...
Inv. Co... Remy In. Co.
Caledonian Realty (com.).
Canadian Consolidated Land, Limited
Cartier Realty
Central Park Lachine
City Central Real Estate (com.).
City Estates, Limited.
Corporation Estates.
Cote St. Euc & R. Inv.
C. C. Cottrell, 7% (pfd.). "Should the war, continue a full year," he goes on, "at this rate of mortality, the total number of deaths in the contending armies will range from about 450, 000 to 900,000, as the average fighting force varies thin.

RCEL POST EXTENSION

To B.C., December 7.—Nothing better 11
To progress in railway development in this an an order just issued by the reaction.

"Should the war, continue a full year," he goes on, "at this rate of mortality, the total number of deaths in the contending armies will range from about 450, 000 to 900,000, as the average fighting force varies from 5,000,000 to 10,000,000 men."

If the average fighting force for the year is 6,000, Montreal Deb. Corporation (pfd.). Montreal Deb. Corporation (com.). Montreal Deb. Corporation (com.). Montreal Extension Land Co., Limited Montreal Factory Lands. Montreal Lachine Land. Montreal Land & Inn. Co., Limited. Land & Inn. Co

Trust Companies: Crown.
Eastern.
Marcil Trust Co.
Montreal.
National.
Prudential (oni.)
Prudential 7% pfd.
Eastern Securities.

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

Baron Aliotti, of Toronto, was visiting friends

The Duke of Connaught and the Prin attended divine service in St. Alban's Anglican Church this morning. They were accompanied by Miss Adams and Lord Neville. The visiting governors to the Western Hospital for

the ensuing week are: Messrs. R. Macauley, T. W. McAnulty, R. Macfarlane, Hon. Robert Mackay and Mr. Randolph and Lady Elizabeth Bruce, of Win-

dermere. B.C., are expected here for a day on their way to New York, whence they san to spend Christ-At a meeting of the Montreal Electrical Society to

be held at Room 33, Engineering Building, McGill University, this evening, Mr. A. Gaboury, superintendent the Montreal Tramway Company, will give an illus trated address on "Safety First."

Two nephews of Mr. W. E. Philipotts of Ottawa, Lieut. FitzRoy Charles Philipotts, of the 7th Glouces-ters, and Lieut. Alfred Reginald Philipotts of the 3rd Gloucesters, will leave shortly for the front. They are sons of the Rev. Ernest Phillpotts, rector of Stapledon, England.

THIRD TIME HONOURED. For the third year in succession R Reading, Can-dian Pacific Rallway agent at Fernie, B.C., has

again received the \$50 prize for the best kept station garden in the Alberta division.

PETERBORO'S PUBLIC UTILITIES. H. O. Fiske has been appointed manager of the Peterboro, One., utilities in succession to C. L. Howse.

BORROWING FROM DEPENDENTS. During the three months to Sept. 30, 13 leading companies in the United States, increased their olicy loans by \$9,200,000, and by nearly \$17,000,000 for the fine months. The total amount of loans made against policies as of Sept. 30 by these 13 nies stood at almost \$250,000,000

HEAVY SHIPMENTS OF HORSES. New York, December 7.—Receipts of 20,168 head of orses and mules at St. Louis in November reflects he activity in that branch of trade for military exort purposes. A year ago the total was 17,608 head. ents during the month were 16,265 head against

ANOTHER GOOD SIGN FOR 1915. Toronto, Ont., December 7.—The Canadian North-ern's head office has received from all station agents on their lines in the Canadian West detailed returns showing the increase in the acreage ploughed down this fall in the country contributory to that

The figures show the average increase over 1914 in land ploughed to be forty per cent., and this, with a fair crop, would promise a yield in 1915 of at least 50 per cent. over this year, and with a good yield a much higher increase.

The general returns for the whole of the western

provinces show a large increase in land ploughed down in the fall of 1914. A prominent bank manager Toronto on Saturday stated that this, more than any other single feature, made for the improvement

BUCHANAN—At \$82 Oxford Avenue: N. D. G., on November 28th, a non-to s, and Mrs. G. W. Bu-

LIVERMAN—On December 2, 1914, at 1651 Mance street, to Mr. and Mrs. Max Liverman a son. SMITH-At West Fort William, Ont., November 23, 1914, to Mr. and Mrs. Herbert G. Smith, 115e Brock street, a daughter.

MARHIAGES.

ARNOTT-GOBLE—On Wednesday, December 2nd, at the Cathedral, Shanghai, China, Charles Dudley Arnott, Assoc. M. Inst., C.E., and A.R., I.B.A., Chinese Customs, eldest son of H. Dudley Arnott, Esq., J.P., Gorleston-on-Sea, England, to Ivy Ellen, eldest daughter of Mr. and Mrs. P. W. Burkitt-Goble, Montreal, Canada. (By cable.)

DEAN-MACKAY—At the residence of the bride's' parents, \$1 Arlington Ave., Westmount, on the 1st December, by the Rev. John Lochead, Clare, daughter of Mr. and Mrs. William Mackay, to George L. Dean, of Quebec, son of Mr. and Mrs. C. W. Dean, of Montreal.

HILTON-JOHNSTON—At the Church of the Ascen-sion by the Rev. James L. Franzigan on December 1, 1914, Margaret Christina Mary Johnston, of Co. Louth, Ireland, to Ernest Clifford Hilton, of Man-chester, England.

WEBSTER-In Cobourg, Ont., November 26th, W. J. Webster, of Montreal, in his 72nd year. Funeral fock place Saturday, 28th, to Mount Pleasant Ceme-tery, from the residence of his nephew, Mr. R. J. McLaughlin, K.C., of 82 Bedford Road, Toronto.

BLAIN—At Montreal, 30th November, 1914, at the age of 55 years and five months, Valerie Trudeau, wife of Narcisse Blain, carriage maker. Funeral will take place on Thursday, December 3rd, from the house, 74 Casgrain street, at 8.30 a.m., to Church of Le Enfant Jesus, from thence to Cote des Neiges Cemetery. Relatives and friends respectfully invited to attend.

BROSSEAU—Eloise Prefontaine, widow of late Louis
BROSSEAU, died at St. Hilaire at the age of 37 years.
Funeral service at St. Hilaire Wednesday, the 2ni
inst., after the arrival of the train leaving Bonaventure station at 7.15 o'clock.

venture station at 7.15 o'clock.

BLACK—In Montreal, November 30th, 1914, Mary Jane McMuilin, dearly beloved wife of Christopher Black, at 125 Canning street. Funeral will leave above address Wednesday morning at 8 o'clock, to St. Anthony's Church thence to Cote des Netges Cemetery. Relative and friends are respectfully invited to attend, contawa, Ormstown, Alberta, and Boston and Los Angeles papers please copy.)

FIRE LOSSES

months to four years, the children of Mr. Zenon Cyr, were burned to death at Shawbridge yesterday morning, when their home caught fire from some cause that has not yet been determined. The children were alone in the house at the time, Mrs. Cyr having gone to church at Lesage, the next village south of Shawbridge, while the father had gone to a store only a few yards from his home to make a purchase. The two eldest children, frene aged four, and Reini, aged three, were in the kitchen when the father left the house. Lucien, two years of age, with the four months old baby, were in bed asleep.

London, Ont., December 7.-Fire of unknown origin gutted the Grand Trunk City freight sheds, York St., yesterday morning. The loss is estimated at \$30, 600, mostly covered by insurance.

Richmond, Que., December 7.-At 8 o'clock Satur A" day night, fire which it is believed originated in the kitchen of the G.T.R. depot restaurant did damage es-

Stockholders of Metropolitan Life Insurance Co. voted unanimously in favor of plan for mutualiza-

CLASSIFIED ADVERTISEMENTS

1c. Per Word for Each Subsequent Insertion

BUSINESS OPPORTUNITIES. 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, \$4.25; Mill Blocks, \$2.00 p load. ("Molagatit" for horses. J. C. McDiarmi 402 William Street. Tel. Main 452.

WANTED TO PURCHASE, A SECOND HAND safe, inside size about 19 x i5 x 13. State maker and price. M. S., Journal of Commerce, 35 St. Alexander Street.

EXCEPTIONALLY SITUATED O: CES TO LET.
Well fitted in every particular. St. Peter Street,
corner St. James. Apply The Eastern Trust Co.,
Canada Life Building.

FOR SALE— CROSS FOXES. HALF PRICE; crowded for room. Write for breeding and prices. T. R. LYONS. Waterville. Kirc's Co., N.S.

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.

James street. Main 7990.

TO LET—CLAREMONT APARTMENTS, WEST—MOUNT, Claremont Avenue, just below Sherbrooke. Beautiful location: all new: finished inside with modern dade effects, different colors; tiled bathrooms, elaborate papering and novel electric fixures: blinds and gas stoves with each; laution service: everything up to date. Reasonable rentain to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount.

PHILLIPS SQUARE. Near St. Catherine str Store to let, heated, no taxes. Apply Jas. H. Maher, 724 Transportation Building, 120 St. James street. Phone Main 2510. HIGH CLASS APARTMENTS.

690 SHERBROOKE WEST, Ritz-Cariton Block Single and double rooms, suites, First-class board

Single and double counts, suites, rirst-class board; evening dinner.

POINCIANA APARTMENTS, 56 Sherbrooke Street West-Very desirable apartments, four to six rooms, hot water and janitor service; immediate occupancy; moderate rentals. Further information, apply to Janitor, or The Crown Trust Company, 145 St. James Street, Main 780.

St. James Street. Main 7990.

FOYAL GEORGE APARTMENTS—Beautiful furnished apartments of five and seven rooms, equipped with all modern conveniences, cold storage, vacuum cleaner, electric dumb waiters, elevator service, ianitor service, centrally located. Rents moderate. Apply at the office, 214 Bishop street. Tel. Up. 3375. vacuum cleaner, electric dumb waiters, elevator service, innitor service; centrally located. Rents moderate. Apply at the office, 214 Bishop street. Tel. Up. 3375.

SHAKESPEARE APARTMENTS, 2248 Hutchison—7 rooms, heated, hot water all year round; electric fixtures, gas ranges, refrigerator; janitor service. Apply Janitor or phone Main 5498; evenings. St. Louis 2518

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

Street by Janutro or with the function of the first patents of the first pat

PERSONAL "IT'S A LONG WAY TO TIPPERARY" but its only 76 miles to THREE RIVERS from Mont. al. Three Rivers is inviting all capitalists to turn their eyes in that inection as a ideal spot for lactories. Excellent location; unequalled shipping facilities and a hundred other attractions. A dainty booklet free for the asking. To-day is the day to write for it. Bureau of Publicity. Three Rivers. Que.

SITUATIONS WANTED-FEMALE.

COMPETENT LADY STENOGRAPHER (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.

OR SALE, TRUSTWORTHY CUTLERY ine cutlery is all that the name implies. Made of the best Sheffield shear steel, fitted into the handles by a patent method. Handles of Steing Silver, Prince's Plate, Tusca (the nearest substitute for Ivory), or Fias. "Ou will appreciate the True worth of Trustworthy Cutlery when you use it. Wappin & Webb, Jewellers, St Catherine Street West, Montreal.

AUTOMOBILE STORAGE. TOMOBILES STORED FOR WINTER MONTHS, in heated building: cement floors, finest in city; low insurance rates: touring cars, \$7 per month; runabouts and coupes, \$5 per month. Terminal warehouses, \$8 Grey Nun Street, Phom Main \$660. LARGE STORAGE FOR AUTOMOBILES, CAR-riages, waggons, also repairs of all kinds at rea-sonable price. Jes. Bonhomme, Limited, 200 duy.

FARMS FOR SALE.

FARM—40 acres, near Smith's Falls, \$1,400; 10 acres. Kemptville, Ont. \$1,800; 97 acres. Morin Heights. Que \$1,200; 182 acres. Magog. \$1,800. Corb. tt, 532A St. Denis.

COUNTRY HOUSES TO LET. BEACONSFIELD—Two good winter houses, at very low rent till May; also for year round; close to station; all conveniences; can be seen any time. Apply to H. Wood, Beaconsfield.

O-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor. Rosenkzwey, 866 St. Lawrence. REST, RECREATION AND SOLID COMFORT —
These are the attractions of Gray Rocks Inn. These

