### \*\*\*\*\*\*\*\*\*\*\*\*\* RAILROADS

DIAN PACIFIC ED RATES TO PACIFIC COAST, Until October 8.

eattle, Portland o, Los Angeles, San Diego, via o many other points.

CAGO EXPRESS

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., Chicago 8.00 a.m., daily ROVED NIGHT SERVICE. real 11.00 p.m., arrives Toronto 7.30 15 p.m., Chicago 8.40 p.m. Club-Coming Car Montreal to Toronto daily.

ARES TO PACIFIC COAST. oing until October 8th. I class via Chicago to Seattle, Portland Los Ángeles, San Diego .....\$54.00 ares to many other points.

22 St. James St. cor. St. Francols Xarlar
-Phone Main 6331 /indsor Hotel onaventure Station

# AIN WILL SEIZE

dor in Washington Makes Intentions Government Perfectly Clear.— f Copper For Krupps Seized But Paid For.

ectober 1,-Great Britain's intention hich may be classed as conditional when such shipments are carried ps and consigned to neutral ports ced at the State Department by Sir , the British Ambassador.

cargoes of copper shipped from the the Krupp Gun Works in Germany it was believed the copper was to onstruction of torpedoes and that it Payment for the full value of been remitted to the American

s understood that a similar cours such cases in the future y Senator Smoot asking the State eport whether the British Governing with shipments of American cop

ps to Rotterdam.
explained that the edisrupted on account othing should be permitted which per mines in many instances have o close down in the west because rket for the product. The same r, although the silver mines have ved. The object of the emove all doubt as to the rights of while the war is in progr

#### RISK INSURANCE.

nture and sinking of ffered from German guns. There sation in the vessels sunk by float-consequence of this Lloyd's underaccepting war risk business very across the Atlantic it has been war risk at 25s. per cent., and a been covered on the regular liners The rate on cargo to and from tralia remains steady at 40s. per rrana remains steady at 408, per no doubt that this rate will suf-lin the meantime Britain is still est from German vessels captured. rika liner Bethania, a vessel of 7d on board the prisoners taken by n der Grosse has been captured ston, Ja. Three German nitrate Fritz, and Orlanda, with cargoes e £115,000, have been captured in nother ship, the Ponape, is due in time. A list of vessels considered mpiled by Lloyd's shows that 313 e so held. Of these 194 are in 119 in the hands of the Allies. A and neutral vessels are also under and neutral vessels are also unor yeargo. In the case of Austria sen seized or captured by Britain tured by the Allies. It will there the damage already done to German tured by the Allies. ownerships is of a formidable nsa Line, of Bremen, for example, teamers, has already lost half its or seizure. There is no doubt Risk Department will have to reand we should certainly expect uinea, or at most 1½ gs., within ninimum rate on which the cale was 1 guinea per cent., and if conceded it would certainly con-creased volume in oversea ship-

### PERSONALS

VOL. XXIX. No. 125

...... rayton, K.C., chairman of the Railway, has sailed from England to home.

Willie Sutherland, formerly of Scotland, and ow of North Carolina, is at present the guest of his rether, Mr. George W. S. Sutherland, and Mrs. Suand, Pine Avenue West.

Mr. Justice Gervais' condition continues to improve,

Mr. Charles Binks and family have returned from Mr. Charles blinks and taken an apartment in the spirite Claire, and have taken an apartment in the spirite Claire, and have taken an apartment in the spirite Claire, and have taken an apartment in the spirite claire.

Butler (M.Sc. McGill, 1898), of Douglas, Arizon and Mrs. Butler, are visiting his parents, Lt.-Col. and Mrs. T. P. Butler, 52 Fort street, on a short holi-

Dr. Duncan MacCallum and Mrs. MacCallum spent the week-end in Sherbrooke, the guests of Mr. and Mrs. William Farwell.

Montreal brokers who have been frequent risitors at Ste. Agathe des Monts and Lake Manitou sisters at Sie. Against the Stock Exchange, are Mr. on Pitblado, Mr. R. Holden, Mr. Hugh Davidson.

#### At the Hotels.

At the Place Viger: Hon. Honore Mercler, Chateauguay; L. S. Odell, Toronto; Mr. Charles Johnson, De-troit; G. Duncan, Ottawa; J. Malone, Three Rivers; ith. Toronto; Eugene S. Whitmore, Mr. George Smi antwerp, N.Y.: Mrs. J. J. Dunn, London.

At the Queen's: C. C. Lobeck, Chicago; Mr. F. C. At the Queen's C. C. Loveck, Chicago; Mr. F. C. Greenwood, St. Catharines, Ont.; J. Litner, New York; G. de Bernis, Edmonton; Geo. G. Mitchell, Toronto; Joseph E. Lewis, Baltimore; D. M. Dickie, ronto; Joseph D. Better, St. George, N.B.; James Hallfax; C. H. Synott, St. George, N.B.; James Hamilton, Grand Rapids; Mr. W. E. Agnew, Charl lotte, P.E.I.; Mr. and Mrs. L. Barrell, Quebec; K. Vavasour, Frederickton. At Freeman's: R. R. Snyder, Reading, Pa.; G. C.

Moseley, San Francisco; E. G. Davis, Fort William; A. D. Russ London; H. Gilchen, Ottawa; W. L. Dugan, Seattle; J. P. Wright, Boston.

#### BANK RATE UNCHANGED. London, Cctober 1.-Bank of England minimu

rate of discount remains unchanged at 5 per\_cent. 000000000000000000000000

BIG JUMP IN RATES.

Portland, Me., October 1.-The most radi- O O notice from the National Board that there O O the extraordinary ultimatum from the Nation- O O al Board. A meeting of the local underwriters. O
O was held at the Board of Trade rooms to pro-

# LIFE COMPANIES PROTEST

Casualty Companies Are Also Affected by New Law

an appreciable demand upon the prospective policy holders of life and casualty companies. The Federal war tax revenue bill provides that 8 cents for each Mr. Justice dervais that a cents for each and His Lordship is now on a fair way to complete \$100 life insurance shall be paid and that casualty policies, or fidelity or guaranty bonds are taxable one

made upon any life or lives, for each \$100 or fractional part thereof, 8 cents on the amount insured: Provided, That on all policies for life insurance only, issued on the industrial or weekly payment plan of insurance, the tax shall be 40 per centum of the amo of the first weekly premium. And it shall be the duty of each person, firm, or corporation issuing such policies to make within the first 15 days of every month sworn statement to the collector of internal revenue in each of their respective districts, of the total nount of first weekly premiums received on such policies issued by the said person, firm, or corporation, during the preceding month and upon the total amount so received, the said person, firm, or corporasociation, or employes' relief associations operated on At Freeman's: R. R. Snyder, Reading, Fa., G. C. the longe system, or local co-operation plan, organized and conducted solely by the members thereof for the exclusive benefit of its members and not for prothe lodge system, or local co-operation plan, organized

> The clause in the bill applying to casualty insurance reads as follows:

"Insurance (casualty, fidelity and guaranty): Each policy of insurance, or bond or obligation of the nature of indemnity for loss, damage, or liability issued. ture of indemnity for loss, damage, or liability issued, or executed, or renewed by any person, association, company or corporation, transacting the business of accidents, fidelity, employer's liability, plate glass, steam boiler, burglary branch of insurance (except life, marine, inland, and fire insurance), and each bond undertaking or recognizance, conditioned for the performance of the duties of any office or position, or total disbursements 2,688,204 Early in the forenoon the Cumberland O fied, or other obligation of the nature of indemnity, O County Board of Fire Underwriters received O and each contract or obligation guaranteeing the validity or legality of bonds or other obligations ison each dollar or fractional part thereof."

There will probably be no protest on the part of the insurance law. O was held at the Board of Trade rooms to proO test against the sudden and enormous raise
O in rate.

O the casualty companies regarding this tax, but the now being printed, will contain abstracts of all reo become a law without fighting against the imposi-

## \* Real Estate and Trust Companies

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

	Bid.	Asked	1	Bid.	Ask
Aberdeen Estates	120	1241/2			81
Beaudin, Ltd		199	Montreal South Land Co., Pfd.	. 40	
Bellevue Land Co	70	781/2		. 10	5
Bleury Inv. Co	97	104	Montreal Welland Land Co. Pfd		11
Caledonia Realty, Com	15	18	Do., Com	• • • • • • • • • • • • • • • • • • • •	. 79
			Montreel Western T	10	20
Can. Cons. Lands, Ltd	3	5	Montreal Western Land	75	80
Cartier Realty	• • •	79	Mutual Bond & Realties Corp of Can.	- 76	95
Central Park, Lachine	100	1071/2		,	-
Corporation Estates	55	69	Common	10	- 12
Charing Cross Co., 6 p.c	4 3/4	241/2		50	
City Central Real Estates, Com		15	North Montreal Land, Ltd	150	84
City Estates 5		63	North Montreal Centre	125	156
Cote St. Luc R. & Inc. Co			Notre Dame de Grace Realty Co		133
C C Cottroll I to 7	50	52	Ottawa South Property Co., Ltd	• • • •	102
C. C. Cottrell, Ltd., 7 p.c., pfd	14	171/2	Orchard Land G-	• • •	154
Credit National	120	122	Orchard Land Co	100	125
Crystal Spring Land Co	60 1/2	75	Pointe Claire Land Co	100	125
Daoust Realty Co., Ltd	45	50	Quebec Land Co	1751/2	178
Denis Land Co	75	941/2	Rivermere Land	65	70
Dorval Land, Ltd			Riverview Land Co	100	113
		201/4	Rivera Estates Co		
Festmount Land G	100	101	Rockfield Land Co	27	79
Eastmount Land Co	90	100	Rosehill Parl Realties, Ltd		35
Fairview Land Co	100	125	Security Land Co., Reg	• • • •	16
Fort Realty	25	311/2	Summit Realties Co	75	80
Greater Montreal Land, Com.	174		St Androws Lord Co.	50	65
Do., Pfd.	100	190	St. Andrews Land Co	71/2	9
Highland Factory Sites, Ltd		118	St. Catherine Rd. Co.		50
Improved Realties, Ltd., Pfd	***	41	South Shore Realty Co		34
Do., Com.	50	60	St. Paul Land Co	650	693
K. & R. Realty Co.	15	18	St. Denis Realty Co	75	
Kennore Barbara	62	75	St. Lawrence Blvd. Land of Canada	100	98
Kenmore Realty Co	70	781/6	St. Lawrence Inv. & Trust Co	85	133
Les Teresa Ciment, Ltee	55	68	St. Lawrence Heights Ltd	OU	90
Lachine Land Co.	100		St. Regis Park	•••	55
Land of Montreal	40	64	Tennementation and	95	103
Zanunoiders Co., Ltd.		A STATE OF THE PARTY OF THE PAR	Transportation, pfd	***	63
Dry Dock Land Ltd	80	98	Union Land Co	63	871
Societe Blvd., Pie IX		97	Viewbank Realties, Ltd		1421
Compagnie des Terres de Company		641/2	Wentworth Realty	140	149
La Compagnie National de L'Est	40	65	West End Land Co., Ltd	€5	
La Compagnie Montreal Est	80	99	Westbourne Realty Co	75	89
La Salle Position	90	921/	Windsor Arcade, Ltd., 7 per cent. with		77
La Salle Realty	97	98	100 per cent. bonus		
Tagine d'Immemble Tratan T 4-	55	68	Bonds:—		79
La Compagnie Immobiliere du Canada					
La Company	40	73	Alex. Bldg. 7 pe rcent. sec. mtg. bonds,		STALL T
compagnie industrial at direct			with 50 per cent. bonds co. bonds .	75	76
Liee,		19,19	Arena Gardens, Toronto, 6 p.c., bonds	1.00	80
		921/2	Caledonia Realties Co., Ltd., 6 p.c.	75	83
	4		City R. and Inv. Co. bond	80%	REPORT WITH
	91	95	City Central Real Estates	- 400	32
	110	100	Marcii Trust Gold Bond	95	641
		101	Montreal Deb. Corp. 6 p.c. deb		101
Model City Annex	85	89	Transportation Bldg., pfd.		42
Montmartre Poster		4614	Trust Companies:-	***	70
	10	10%			as ever
			Crow n	110	112%
	35	45	Eastern	160	161%
			Financial	100	125
	Market 1		Marcil Trust Co	250	299 14
Montreal Land & Investment Co	1000		Montreal	181	200
	No. of the		National	221	22214
	55		rudential, common	490	500
	95	\$45,900,500 at 15	Do., i p.c. pfd., 50 n.c. paid up	95	
		10916	Eastern Securities Co	80	116

10915 Eastern Securities Co. .. .. .. 80

# N.Y. INSURANCE DEPT. INTERESTING COMPARISON ISSUES ITS REPORT New York Life Compared Death Rate in Time

New York, October 1.—The war tax will make Financial Returns of Insurance Companies of all Kinds are Given for Year 1913

#### FIGURES ARE ACCURATE

Tables are Based on the Department Audit of the Annual Statements of the Various Companies and

Insurance (life): Policy of insurance, or other instrument, by whatever name the same shall be summary of the report is shown by the following called, whereby any insurance shall hereafter be called, whereby any insurance shall hereafter be

		1913.	Increase.
t	Assets \$	132,961,600	\$11,437,228
v	Liabilities	17,464,151	1,119,349
y	Received from members	81,193,089	731,721
-	Total income	88,790,947	2,144,858
1	Claims paid	65,721,192	1,629,847
9	Total disbursements	76,781,995	2,304,548
l	Total insurance in force6,:	200,064,879	37,044,327
1	Insurance in force in New		
,	York State'	313,343,794	x 835,433

-xDecrease amount so received, the said person, f.rm, or corporation shall pay the said tax of 40 per centum: Provided
further, That the provisions of this section shall not
apply to any fraternal beneficiary society, of order,
or farmers' purely local co-operative company or associetion or exprisons' relief associations over the second of the section with the above stated liabilities of
fraternal orders, attention is called to the fact that
at the present time fraternal orders carry no statutory policy reserve, which accounts for the large excess of assets over liabilities.

Grain orders attention is called to the fact that
at the present time fraternal orders carry no statutory policy reserve, which accounts for the large excess of assets over liabilities.

BUILDING REPAIRS

BUILDING REPAIRS

	cess of assets over nabilities.		
n	Co-operative fire corporations:	<u> </u>	
1	Assets	1,057,587	18,5
e	Liabilities	932,577	43.8
	Received from members	1.830.889	x28,1
	Total income	2,281,552	x11.0
	Claims paid	1,356,347	26,1
	Total disbursements	2,218,181	49,6
	Total insurance in ferce in Ne	w	
	York State	522,272,775	11,229,8

x136,753 92.161,088

York State ..... 69,994,838 x-Decrease. O notice from the National Board and the validity or legality of points of other obligations is of wall the premiums on dwellings, churches and O cent. in premiums on dwellings, churches and O cent. in premiums on dwellings, churches and O body or organization, or guaranteeing titles to real annual statements of the various companies and asseveral other classes of buildings. This gave ostate or mercantile credits executed or guaranteed by sociations included therein. It also includes de-O several other classes of buildings. This gave 0
O the local underwriters less than three hours' O notice and they felt very much disgruntled by O notice and they felt very much disgruntled by O amount of premium charged, one-half of 1 per cent. surance organizations now being liquidated by the department under the provisions of section 63

> ports of examinations of companies made by the department during the year ending July 1st, Court of Appeals decisions, Attorney Generals opinions, rulings of the Superintendent of Insurance amendments of 1914 to the insurance law, circular fees and taxes charged insurancec orporations by the various states, and other matters of general terest to the insuring public.

## UNION MUTUAL LIFE MAKE CHANGES IN BOARD OF DIRECTORS

Portland, Me., October 1.-Announcement is made that the following changes in the official staff of the Mutual Life Insurance Company, took place at the

for twenty years, was elected president.

Mr. J. Frank Lang, who has been secretary for the same period, was elected vice-president.

ed, and Mr. Sylvan B. Phillips, who has held that position, was elected secretary.

Union Mutual during his entire business life, covering a period of nearly forty-five years, beginning a junior clerk, and advancing through the several departments of the Home Office until attaining the positions, in successive order, of cashier, assis secretary, secretary, and vice-president. He has been a member of the Board of Directors for more than twenty years, and has had not only long office ex- BURNSIDE PLACE, 38, COR. McGILL COLLEGE. perience, but is thoroughly familiar with the work from the field standpoint, having personal acquaintance with every representative agent of the company, as well as a personal knowledge of the sur-roundings and difficulties which so with various lo-calities. He is, therefore, especially thoroughly equipped for the responsibilities assumed, and his election and clerical staff, but also by the many policyholders of the company, particularly in Portland, where he is best known personally.

LEADS THE EMPIRE!

#### SUN LIFE ASSURANCE OF GANADA FORERTSON MACAULAY, President. T. B. MACAULAY, Managing Directo:

Head Office - - MONTREAL

New York, October 1.—Some of the figures which the life insurance companies are issuing regarding the chances of death on the battlefield have excited considerable interest in view of the accounts of the mortality which are being sent in from the "front."

According to the actuaries of the New York Life insurance Co, there are striking analogies in the chances of soldiers surviving battles and the chance. chances of soldiers surviving battles and the chances of men at various ages to live through certain per-

includes, according to the law, accident, fidelity, employers' liability, plate glass, steam boller, burglary, elevator, automatic sprinkler, and every other branch of the casualty business.

The life companies are protesting against the imposition of the tax on the ground that policyholders are already taxed many times and in many times and the northwest corner of St. Michel de Laval purchased from Rev. J. E. Belair part of lots 347 and 348, particular and the northwest corner of Monte du Sault and Cote St. Michel pour times the total loss of life was 55.5 out of every 1,000 men.

The Corporation of St. Michel de Laval purchased from Rev. J. E. Belair part of lots 347 and 348, particular and the northwest corner of Monte du Sault and Recollet, 25,584 square feet, situated at the northwest corner of Monte du Sault and Recollet,

president of the company, "each soldier who went into battle at Gettysburg had the same chance of surviving that a man aged 49 now has of living to parish of Montroel, with 634 Victoria avenue, Westage 53." At the battle of Antietam, the Federal loss age 53." At the battle of Antietam, the Federal loss was 39.7 per \$1,000 men. Those who went into that battle had the same chance of coming out alive as a man now 40 years old has of living to be 44. At the battle of Chickamanga the Federal death rate was on, for the sum of \$15,000, equal to \$1 per square 47.6 per 1,000; equivalent to the peace risk of a man foot.

25 the ordinary death rate is about a per 1,000 an-25 the ordinary death rate is about 8 per 1,000 annually. Of 1,000 men living at use 25 about 166 will die within the next 20 years. At use 26 the death partment, City Hall building operations registered during the month lust ended total \$4,041,514. This, however, includes the formal registration of all the work in the control of the statistics of the Building Department, City Hall building operations registered during the month lust ended total \$4,041,514. This, however, includes the formal registration of all the the deaths per 1,000 will be about 271 within the next the Montreal Harbor Co 640 20 years.

During the four years of the Civil War the enlist-During the four years of the Civil Will the enlist-basis, were, 2,320,272. The mortality was as follows.

Killed and died of wounds, 110,670, dail of disc. e, 224,586; accidents and all other causes 24.872 33.07 case, 224,550, accorded and at the following is the death rate for per year, 52 per 1,000. These figures are for the Fed-From battle, 47 per 1,000; from disease 97 per 1,- present and not engaged.

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

Real estate deals formally registered yesterday numbered fifty-one, the largest being one for \$21,-American Civil War and Peace Death Rate.

American Civil War and Peace Death Rate.

500. This was the transfer from Joseph Horace David to George A, Marsan of lot 24a-265 parish of Montreal, with the residence, No. 480 Bloomfeld avenue. Outremonts

Jean Baptiste Peloquin sold to W. Gobet lots 201-

47.6 per 1,000, equivalent to the peace risk of a man row 23 years old living to be 29. At Shiloh the loss was 42.2 per 1,000 equivalent to the peace risk of a man livink from age 30 to 35.

In other words a man of 23 has the same chance of living to age 29 as those who entered the battle of Chickamauga had of surviving that battle. "Your of Chickamauga had of surviving that battle, "Your and others the northwest part of lot 331-225 and the southeast part of 381-225 Cote St. Louis, with

#### BUILDING PERMITS.

next 20 years however, includes the formal registration of all the annually and work to be carried out during the current year by mmissioners, including docks, elevators, and sidings amounting to the sum of \$3,-250,000. Ordinary building permits and permits for

eral army only and no allowance is made for troops

# 

2c Per Word for the First Insertion .

1c Per Word for Each Subsequent Insertion

#### -BUSINESS OPPORTUNITIES.

PARTNER WANTED IN WELL ESTABLISHED POSITION AS HANDY ALL ROUND MAN IN ART PARTNER WANTED IN WELL ESTABLISHED POSITION AS HANDY ALL ROUND MAN IN ART business netting six thousand dollars annually.

(Business received between ten and eleven thousand). Can be made to produce fifteen. New and city, in newspaper and trade journals. Address modern machinery. Fast growing city. Invoice P. C. 7277, Journal of Commerce. ten thousand. Partner to take charge of business -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. 1. 1. 7279.

#### FOR SALE OR EXCHANGE.

regular meeting of the Board of Directors held Tuesday afternoon, September 29th:

Mr. Arthur L. Bates, who has been vice-president for twenty years was elected procedure.

Mr. Arthur L. Bates, who has been vice-president for twenty years was elected procedure.

#### BUSINESS PREMISES TO LET.

The office of second vice-president was discontinued, and Mr. Sylvan B. Phillips, who has held that position, was elected secretary.

Mr. Arthur L. Bates has been in the service of the Union Mutual during his entire business life, cover-

#### HIGH CLASS APARTMENTS.

590 SHERBROOKE WEST, RITZ-CARLTON Block, Single and Double rooms, suites, First-class

Store in good condition to let immediately at cheap price, \$30.00. Apply East 1983.

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

not only by the entire oficial, agency 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 5788. Evening, Rockland 639.

BOOK BARGAINS NEW AND SECOND-HAND theology; poetry; travels; science; philosophy; law; \$1.00, \$2.00 and \$3.00 books for 10c each. Chamber's Journal and Strand Magazines, 5c. Country customers can have mixed lots; published at \$15, for \$1; books exchanged but not bought for cash at present; Encyclopaedias and other sets sold on commission. (No cash; no re-Norman Murray, 233 St. James street; stairs up; Montreal.

#### 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 Angus Street, Montreal.

PATENT FOR SALE-AN INDISPENSABLE 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 Agnes Street, Montreal.

#### WANTED.

(Young or middle age). FIRE INSURANCE INSPECTOR; ENERGETIC and office end of work. (Young or middle ages.)

Agreement to start any time before October first.

Agreement to start any time before October first, good record; well known in Ontario and Quebea. 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 ommission. Box A, Journal of Commerce, Toronto, Ont.

> WANTED BY A BRIGHT, WELL-EDUCATED coung lady of 18 years, living at home, a position es stenographer in a private office where she would earn the routine of business, and at the same time be treated generously. Has just graduated from iness school and can write considerably over a hundred words a minute accurately. view 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

#### 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.

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 is one of the finest Sales and Commission Stables in the city. Large and roomy stabling for one hun-dred horses and one of the best sale yards in the city to show horses. Also large offices and wait-ing rooms. Will open for business Monday, August 24th, with large stock of choicely selected horses, suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Priauction sales every Monday and Thursday. Pri-vate sales at all times. T. W. Foster & Co., Pro-prietors, 68 to 76 Ottawa street. Telephone Mais 720. Mr. Tom W. Foster, who officiated as King's auctioner 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

These are the attractions of Gray Rocks Inc



business men and their families live at the Inn-with every home comfort at can at home. This

time of year the place is ideal; 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. Jovite Station, Quebec.