OL. XXIX No. 237

IN INSURING AGAINST

for War Damages Expected—General Manage of Alliance Member of Investigating Com-

forden. February 15.— The enrollete of the warentinues to furnish plenty of items of special interis to those engaged in insurance business, and last
sak brought no exception to the rule, the arrival of
the enem's-airships and the raid on Yarmouth and
teringham being events of undeniable significance.

As might be expected, the underwriters and the

from bombardment by the enemy's ships or air-

found their services in greater requisition for articular purpose indicated than at any previ-

a bigger scale is almost certain to be attempted as convenient time later on. And until a definite

they propose to take to compensate sufferers

should prefer to have a contract in black and

on these raids, it is not surprising that many per-

ons should prefer and white with an insurance company.

The announcement that the Government has ap-

phorough-Whitby bombardment, with a view to

wing relief from Imperial funds to the persons af-

es, more particularly in that one of the four mem-

ers of the committee is Mr. Robert Lewis, general

As stated on a previous occasion, there are some

mounts at reasonable rates. It is recognized that

antages of insurance were made plain to the farm-

ers in one district, where approximately \$8,000 was

paid in premiums and indemnities for hall losses re-

The report of the Continental Life for the business

of 1914 shows that the company now has a surplus

the policyholders of \$350,658, an increase of nearly

\$20,000 in 1914. The net premium income was \$313,-

paid, and the total payments to policyholders during the year were \$87,587. The company shows total as-

ets of \$1,849,209, and the report, as a whole, is en-

lding of Aldrich, Howey and Company, furniture

ings in the retail district were damaged by flames

ch started late yesterday afternoon from an ex-

rs, was destroyed by fire, and five other build-

CLEVELAND HAD \$100,000 FIRE. Cleveland, Ohio, February 15,-The four-storey

fore, The damage exceeds \$100,000.

SPRINGFIELD CO.'S PREMIUMS

ton, February 15.—The annual report

as fire insurance company chartered in Massachu-etts-shows total assets of \$11,658,125, net surplus of

\$1,990,436, and a surplus to policyholders of \$4,490,-

ion they have shown an underwriting loss.

en, \$137,377; reinsurance reserve, \$256,130.

THE MANUFACTURERS' LIFE.

THEATRE WAS BURNED.

destroyed by fire yesterday, with a loss of \$175,

It was a four-storey structure, erected in 1870, was the only theatre not rulned an the great fire

MR. GRIFFIN RETIRES.

THE CONTINENTAL LIFE.

ived aggregated \$84,000.

anager of the Alliance Assurance Company.

ies which offer to cover the risk of dam-

ost certain to be attempted

ion, February 15.- The chroni

direction of committee al Convention of Insur-erintendent makes referresented for solution last and unprecedented drop ne generally demoralized ne opening of the Euro-

n list the American ex-l there was no indication hem within the near fuvass of the situation the ed was that the violent urred and the artificial the stock and bond mary of securities quotations e, and it was accordingly

oreign countries, the Sqour statutes the United parent corporations, and e policies are able at any cial condition and deterwith the same facilities letermine the facts with of the advisability of

esent insurance nts out that the present siness of insurance ha s containing any and all e and more restricted as at the trend abroad has

TREET RAILWAY

-Notwithstanding a den receipts last year, the ilway, owned by the city, .70 for 1914. Total re-Seventy-five per cent the Berlin Treasur

HIPS.

SERVICE

Liverpool: March 8th, 1 a.m.April

CO., LIMITED. Genera Steerage Branch, 23 S ency, 530 St. Catherin

L LINES N OF NAVIGATION

N.S., to Liverpool; to Glasgow.

CANDINAVIAN, Etc. cond Class & "Cabin" to Steamer. tiking and all further in r The Allan Line, Uptow let, Montreal; or

General Agents

AL — 4 Youville Squar

PACIFIC

DS.

EXPOSITIONS SAN DIEGO, TIME.

lls and Int. Sta Except Sunday. To-day.

FICES: Phone Main 8125. nd Windsor St. Station

UNK RAILWAY

LL THE WAY

EXPOSITIONS, eles and San Diego, 1st to Nov. 30th.

Phone Up. 116

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE
BII Board of Trade Building
Bhones:

Your Patronage Solicited.

REAL ESTATE

ZEPPELIN BOMBAROMENT Marcel Milert sold to Victor Morel lot No. 148-2824 Hochelega ward, with buildings on Montgomery St., for \$5,000.

> John Hyde sold to Aime Desrosiers the northwest half of lot 215-112, Parish of Montreal, with building ole of the war No. 521 Victoria avenue, for \$10,750.

> > J. B. A. Wilson sold to H. Paquin lot No. 34a-360, Parish of Montreal, with buildings No. 500 Ble avenue, Outremont, for \$17,000.

> > John Martin Weish sold to Arthur S. Eve part of lot 318-3, Parish of Montreal, with dwelling on Mountain avenue, Westmount, for \$10,100.

found their services in greater requisions found their services in greater requisions found their services indicated than at any previ-particular purpose indicated than at any previ-of lot No. 1195-11, and part of lot 1195-12. St. James ward, with buildings Nos. 652 to 656 St. Hubert St., real or trial trip, and that another incursion for \$7,500.

Joseph Lajeunesse and A. C. T. Leduc sold to Sam onvenient the control of the control for \$16,000.

announcement that the Government has appart of lot 35-576 and part of lot 35-577. Parish of a committee to investigate the damages to Montreal, with building No. 459 Outremont avenue, gons and property sustained in the Hartlepool- for \$12,400.

Arthur Cheval alias St. Jacques sold to J. M. G. fording relief from Imperial futures to the persons at the four mem-and 4034-2, Parish of Montreal, with buildings on Champigny street, St. Paul ward, for \$9,000.

Henri Paquin sold to J. Bte. A. Wilson lot No. 2630-As stated on a previous occasion, there are some
who think the time is ripe for an arrangement to be
as determined between the Government and the life 'offices'
which will enable uninsured soldiers and sailors going
the ferign service to take out policies for limited.

Henri Paquin sold to J. Bte. A. Wilson lot No. 2630Which destroyed 438,567 acres of forest and 350,000,000
which destroyed 438,567 acres of forest and

The most important real estate transfer of the new insents at reasonable rates.

The most important real estate transfer of the new facilities are done all they can in the matter, and, befiles have done all they can in the matter, and, when it will be supported to the state of the most important real estate transfer of the new facilities are the most important real estate transfer of the new facilities. my and navy who wish to provide for their familby taking out new policies, they are obliged in on St. Denis street, for \$257,580.

e interests of their policyholders, as a whole, to fix coming to some arrangement, and that the Life Orcoming to some arrangement, and that the view YEAR HAD INCOME OF \$487,417

Toronto, Ont., February 15.-The Dominion of Can The losses by hall on insurance carried by the Sas-atchewan Hall Insurance Commission during 1914 an income amounting to \$487.417.33. The surplus to policy holders at present amounts to satchewan Hail Insurance Commission during 1914 surplus to policy holders at present amounts to generally 600 less than during the previous year. The testal amount paid out by the Commission at Regina less 4510,000 during last year, as compared with \$750.—

Most the previous year. Approximately one-half of the losses were in the districts of Belle Plain, Moose the losses were in the districts of Belle Plain, Moose the losses were in the districts of Belle Plain, Moose the losses were in the districts of Belle Plain, Moose the losses were in the districts of Belle Plain, Moose the losses were in the districts of Belle Plain, Moose the losses were in the districts of Belle Plain, Moose the losses were in the districts of Belle Plain, Moose the losses were not within one day after received the company paid under accident and sickness policies 3.807 claims. Over 94 per the company paid under accident and sickness policies 3.807 claims.

aw, Marquis, Bethune, Findlater and west of Drink-water. While a good year's business resulted, the

The balance sheet is as follows:

•	Reserve Premiums (Govt. standard)\$150,094.81
	Reserve for Claims fyled and unfyled 57,304.00
	Capital Paid Up 213,?870.00
	Surplus over all Liabilities 286,156,18
	Surplus to Policyholders, \$500,026.18.
	Capital Paid Up 213,870,69
	* Same to Same and a grant to the
,	Assets.
	Interest Accrued
1	Office Furniture, less 10 p.c. off 4,752.05
	Cash on hand and in Bank 35,307.83

WAR CLAIMS PAID.

London, February 15 .- The total amounts paid by the industrial offices to date under claims arising through the war are as follows:-

Outstanding Premiums and other Assets.. 71,377,74

\$709.924.99

on, presumably of natural gas, in the furniture 381 5,003 1 8 British Legal and United Provident 193 2,420 18 3 (5 during past week) 3 killed in action...£27 14 0 INCREASED BY \$137,377

1 died on foreign service 8 17 0 1 lost with H.M.S. Bulwark 12 12 0 Refuge 1.118 114,524 0 8 ad Fire and Marine Insurance Co.—the larg- Wesleyan and General Army 238 for £3,194 17 10 Navy . . . 144 2.832 15 0 East Coast Raid 8 72 13 0

VALUE OF MUNICIPAL PROPERTIES.

ce the organization of the company, which was ated in 1849, losses have been paid of \$61,the Board of Control with a report estimating the rease in the fire loss in the United States city buildings, real estate, public parks and other using the past year of \$10,868,000 over 1913 has been property is to be worth \$67,485,800.

The value of the City Hall is given by the companion of the City 1918 of the City 19

the operations of the fire insurance comless throughout the country and almost without the land being valued at \$579,600, the building at \$531. 800, and the annex on Gosford street at \$774,600.

Other valuations are: McTavish street reversoir The Springfield has participated in this underwrit-

Other valuations are. Other valuations are. Other valuations are. Other valuations are. Statement as of Jan. 1. 1915, shows following increases: Assets, \$26,501; premiums ings, \$2,493,650; lands acquired for exponents pursus \$137,377. poses and projected parks, including the property purchased for the St. Joseph Boulevard. \$5,070,230; Mount Royal Park, \$30,984,700; baths, including buildings The Manufacturers' Life Insurance Co. has issued and land, \$273,450; police and fire stations, \$2,240,165; and markets, \$1,611,100, of which Bonsecours is valued is twenty-eighth annual report. It shows an income of \$4,234,231, an increase of \$259,143 for the year. The total assets are \$19,180,388, which have increased \$1,-\$49,001. The company has a net policy holders' sur-plus of \$1,852,329,

at \$505,500. The market land used for Jacques Cartier Square is valued at \$476,900.

JOINS A. E. AMES AND COMPANY.

Chicago, February 13.—The Academy of Music. Chicago oldest theatre, located in the centre of the trowded west side at Halsted and Madison streets, Mr. D. I. McLeod has joined the bond department of Messrs. A. E. Ames & Co. Mr. McLeod was for several years associated with the bond house of Messrs. Brent, Noxon & Co.

MR. MACKINTOSH UNDERGOES OPERATION. The Hon. C. H. Mackintosh, formerly Governor of We the North-West Territories, has, at St. Luke's Hos pital, Ottawa, successfully undergone an operation Win for the removal of a cataract from his left eye

DESTROYED ENTIRE ROW.

MR. GRIFFIN RETIRES.

Mr. R. I. Griffin, who for the last thirty years has seen associated with the Employers' Liability Assurace Corporation, Limited, of London, England, and has acted as joint manager for Canada for fourteen years has retired. Mr. Charles W. I. Woodland, of Theonio, has been appointed general manager for Canada and Newfoundland. Binghampton, N.T., February 15.— The village ct Afton suffered \$10.000 damage on Friday by a fire which destroyed an entire row of business places.

MOUNT ROYAL ANNUAL.

The annual meeting of the shareholders of the Lount Royal Assurance Co. will be held to-morrow afternoon at 4.30 at the offices, 17 St. John Street.

After withdrawing from East Prussia, Russians hold their lines in the region of Lyck and claim to have inflicted severe check on the Germans.



President, Acadia Fire Insurance Co., which lately merged with the Phoenix of London.

Jos. Leduc and others sold to Mrs. Alban Germain LOSS FROM FOREST FIRES INCREASE TO 438,567 ACRES

Some idea of the serious loss inflicted on the coun try by forest fires is given in the annual report of Mr. R. H. Campbell, Chief Forester for the Department of the Interior. Last year there were 1,406 fires in different parts of the Dominion, mostly in the west, which destroyed 438,567 acres of forest and 350,000,000

350,000 feet of timber that could have been used for manufacturing purposes. Most of the fires are caused by careless settlers, with the railways a close second, and thoughtless campers third.

Butte and Superior Copper Company: Total inome for December 31st quarter was \$323,474, against \$1,027,576 previous quarter.

REAL ESTATE AND TRUST COMPANIES

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

berdeen Estates.....eudin Ltd.

Beudin Ltd. Beilevue Land Co. Bleury Inv. Co. Caledonian Realty (com.). Canadian Consolidated Land, Limited.

	City Central Real Estate (com.)		
1.8	City Estates, Limited. Corporation Estates. Cote St. Luc & R. Inv C. C. Cottrell, 7% (pfd.). Credit National. Crystal Spring Land Co. Daoust Realty Co., Limited. Denis Land Co., Limited. Dorval Land Co. Drummond Realties, Limited. Dorval Land Co. Fort Realty Co., Limited. Greater Montreal Land Inv. (com.). Greater Montreal Land Inv. (pfd.). Highland Factory Sites, Limited. Improved Realties Limited (pfd.). Improved Realties Limited (pfd.). K. & R. Realty Co. Kenmore Realty Co. La Compagnie Immobiliere du Cam., Ltd. La Compagnie Immobiliere Ouest de N. D. de Grace. La Compagnie Industreille D'Immeubles		
	C. C. Cottrell, 7% (pfd.)	50	
-	Crystal Spring Land Co		
9	Daoust Realty Co., Limited	45	
	Dorval Land Co.	. 75 . 15	
6	Drummond Realties, Limited	. 13	
5	Fort Realty Co., Limited	. 90	
3	Greater Montreal Land Inv. (com.)	174	
4	Highland Factory Sites, Limited	. 100	
-	Improved Realties Limited (pfd.)	. 50	
9	K. & R. Realty Co	781	
	La Compagnie D'Immeubles Union Itel	55	
y	La Compagnie Immobiliere du Can., Ltd	i 40	
g	N. D. de Grace	91	
	La Compagnie Industreille D'Immeubles	, 01	
١.	La Compagnie Montreal Est., Ltd.	90	
8	La Compagnie Nationale de L'Est	80	
3	Landholders Co., Limited		1
	Land of Montreal.)
	La Societe Blvd. Pie IX.		
	Longueuil Realty Co.	1.0	
	N. D. de Grace. La Compagnie Industreille D'Inimeubles La Compagnie Montreal Est., Ltd. La Compagnie Nationale de L'Est. Lachine Land Co. Landholders Co., Limited Landholders Blvd. Pie IX La Saile Realty La Societe Blvd. Pie IX Lauzon Dry Dock Land, Limited Longueuil Realty Co. L'Union de l'Est. Model City Annex Montreal Deb. Corporation (pfd.) Montreal Deb. Corporation (com.) Montreal Deb. Corporation (com.) Montreal Deb. Corporation (com.) Montreal Extension Land Co., Limited Montreal Extension Land Co., Limited Montreal Eand-& Imp. Co., Limited Montreal South Land Co., Ltd. (pfd.) Montreal South Land Co., Ltd. (pfd.) Montreal South Land Co., Ltd. (pfd.) Montreal Welland Land, Ltd. (com.) Montreal Westering Land, Limited Mountain Sights, Limited Mountain Sights, Limited Mountain Sights, Limited North Montreal Land, Limited. North Montreal Land, Limited. North Montreal Land, Limited. North Montreal Contre Limited. North Montreal Contre Realty Orchard Land, Limited. Onchard Land, Limited. Onchard Land, Limited. Ontrea Sunda Land Co. Rivera Estates. Rivermere Land Co. Rockfield Land Co. Rockfield Land Co. St. Andrews Land Co.		3
8	Montmartre Realty Co.		
)	Montreal Deb. Corporation (pfd.)	-	
	Montreal Western Land.		
	Montreal Extension Land Co., Limited		
	Montreal Lachine Land	55 95	1
	Montreal Land & Imp. Co., Limited		-
l	Montreal South Land Co., Ltd. (com.)	10	
	Montreal Welland Land, Ltd. (pfd.)	10	
	Montreal Westering Land Co	117	
	Mountain Sights, Limited	-	
	Mutual Bond & Realties Corporation	76	
-	North Montrael Centre, Limited.	123	1
	North Montreal Land, Limited Notre Dame de Grace Realty	150	. 1
	Orchard Land, Limited	100	1
1	Pointe Claire Land	100	1:
1	Quebec Land Co	175}	1
1	Rivermere Land Co		- 6
ì	Riverview Land Co	100	1
į	Rosehill Park Realties Co., Limited	21	
Ì	St. Catherine Road Co	71	
-	Riverview Land Co. Rockfield Land Co. Rockfield Land Co. Rockfield Land Co. St. Andrews Land Co. St. Catherine Road Co. Security Land Reg. St. Denis Realty Co. St. Lawrence Blyd, Land of Canada St. Lawrence Heights, Limited St. Lawrence Inv. & Trust Co. St. Regis Park. South Shore Realty Co. St. Paul Land Co. St. Paul Land Co. Viewbank Realties, Limited Wentworth Realty Westbourne Realty Co. Weet Field Land Co. Viewbank Realties, Limited Westbourne Realty Co.	75	
-	St. Lawrence Blvd, Land of Canada	=	1
	St. Lawrence Heights, Limited	-	
-	St. Regis Park	95	10
-	St. Paul Land Co	45	4
1	Summit Realties Co.	50	68
1	Union Land Co	80	•
-	Viewbank Realties, Limited	140	13
-	Westbourne Realty Co	140	14
1	Windsor Arcade Ltd., 7% with 1000	-	8
-	bonus	-	
-	Alex. Bldg., 7% sec. mtg. bonds, with		. 14
	50% bonus com. Bonds	-	7
-	Caledonian Realties Co., Ltd., 6%	75	. 8
1	City R. & Inv. Co., Bond		57
1	Marcil Trust Gold Bond	95	10
1	Bonds and Debentures Alex. Bldg. 7% sec. mtg. bonds. with 50% bonus com. Bonds. Arena Gardens, Toronto, 6% Bonds. Caledonian Realties Co. Ltd. 6%. Cith Central Real Estate Bond. City R. & Inv. Co., Bond. Marcil Trust Gold Bond. Montreal Deb. Corp. 6% Deb. Transportation Bldg. 7%. Trust Gompanies. Crown.		37
1	Crown	110	
	Crown		11 16
-		250 181	16 29 20 22
£	Montreal National Prudential (com.)		22
ĺ	Prudential (com.)	490	50

Prudential (com.). Prudential 7% pfd., 50% paid up (pfd.). Eastern Securities.

PERSONALS

The Hon. C. J. Doherty is at the Ritz-Carlton Hote

Mr. G. Fred Pearson, of Halifax, is at the Windso

Mr. J. C. Mercier, of Quebec, is at the Place Viger

The Hop. Arthur Meighen left for Ottawa last night Mr. J. P. McNaughton, of Sydney, is at the Wind-

The Hon. Dr. Pugsley was at the Windsor yester

Mr. Hector McInnes, of Halifax, is in town and in staving at the Windsor.

Capt, Victor Pelletier, A.D.C. to the Lieut.-Governor, who was at the Place Viger, returned to Quebec

Mr. Jay Gould and party, who have been at the Ritz for the past few days, returned to New York last night.

The visiting governors for the week at the Western

Mr. C. P. Hill, of McGregor street, is on h

Jospital are Messrs. J. A. Skelton, F. N. Southam, W. W. Southam, and D. J. Spence.

WORK SUSPENDED FOR THE WINTER Mr. Thoms Cote. Controller in charge of civic pub-lic works, in reply to a suggestion made by the Civic Improvement League looking toward the provision of started something that is calculated to do more towork for the unemployed, says that it would be use, ward fire prevention relief than has yet been ac-

are going ahead on the concrete work of the filtration plant, but that work is covered, and can be proceeded with during the cold weather. You may be sured that we will continue with the other work at the earliest possible opportunity."

TRAVELLERS HAD \$59,511,000

The Travellers Insurance Co. of Hartford had \$59 -511,000 of new life insurance paid for in 1914, a gain of \$3,183,000 over 1913. The total life insurance in of \$3,183,000 over 1913. The total life insurance in force on December 31, 1914, was \$348,589,000 an increase of \$32,589,000. The financial statement as of Jan. 1, 1915, shews:

597,722,055 Inc. \$7,333,576

**Total assets \$97.722,055 Inc. \$7,333,576 Premium income 24,704,879 Inc. 2,286,866 Total income 28,876,968 Inc. 2,530,000 \$Surplus \$,088,007 Inc. 2,365,779 \$Reserve funds \$2,976,000 Inc. 7,850,000

*Bonds are valued on amortized basis.

\$Does not include the \$5,000,000 capital stock.

†A fund of \$1,000,000 is included in the reserve to cover catastrophe hazard of workmen's compensation insurance. The Travelers Life has paid \$146,534,000 to its pol-

icyholders since its organization and over \$2,000,000 for the prevention of accidents by inspection. In 1914 \$20,085,000 was paid under policy contracts and added to reserves for the protection of policyholders.

NEGLIGENT FACTORY DWNER .TO PAY FOR PUTTING DUT FIRE

Failed to Obey Fire Commissioner's Order to In Automatic Sprinklers—Fire Followed and Action Was Taken.

New York, February 15.—A decision of the Appellate Division of the New York Supreme Court holding that the owner of a building who had failed to obey the orders of the Fire Commissioner to instal automatic sprinklers, was guilty of wilful negligence and must pay \$1,500, the cost of putting out the first borders very closely on the law, so widely commented upon of late, that obtains in France. This has reference to the arrest of the versee where erence to the arrest of the person who is a tenant or occupant of a building where a fire eccurs, and puts upon him the burden of proof that he was net

dierctly responsible for the fire.

In this case, the city fire commissioner brought a sult to recover the sum of \$1,500 as the cost of putting out a fire in a factory, in which the fire con sioner had ordered automatic sprinklers installed. The order had been ignored, and the fire occurred. The suit followed, and now the appellate division of the New York Supreme Court has held that the defendant must pay the \$1,500 cost of putting out the fire. The court declared the failure to comply with a reas to the Pacific Coast, where he will remain for the order of the fire commissioner to be "witful and culp-

able negligence."

The question arises, if this man was negligent in providing proper safeguards to protect his own pre-perty and thus caused the expense of calling out the ocal fire department for the extinguishment of the blaze, how about his responsibility and his "negli-gence" if the fire had not been controlled and had also destroyed the property of adjoining owners

Fire Commmissioner Adamson of New York has less to proceed with work on the aqueduct enlarge. complished. If it works in New York City, it should ment, which has been suspended for some time.

"It would be lost work," continued Mr. Cote. "We in other parts of the country.

> PHOENIX BRIDGE AND IRON WORKS. The annual meeting of the Phoenix Bridge and Iron Works will be held this year on the second Tuesday

Notices of Births, Marriages and Deaths, 25e weak

NEW INSURANCE LAST YEAR
BIENVENUE—At 1364 De Montigny street, on February 7, the wife of J. Bienvenue, of a son.
DESROCHES—At 420 Fullum street, on February 5, the wife of Rodolphe Desroches, of a son.
DEATHS.

residence, on Thursday, Please omit flowers.

24.704.875 Inc. 2.286.866
24.704.875 Inc. 2.286.866
8.088.007 Inc. 2.530.000
8.088.007 Inc. 2.530.000
rottzed basis.

.000,000 capital stock, included in the reserve to of workmen's compensaand \$146.534.000 to its polrottzed basis.

CMMPEAU—At 1291 St. Dominique street, on February 8, Expression 224 years, 11 months and 6 days.

COMPENSAU—At 20 Lejsune street, on February 8, Adelard Cousineau, aged 40 years and 3 months.

DION—At 608 Mount Royal Avenue east, on February 8, Marie Jeanne Biron, wife of J. E. A. Dion, aged 44 years and 7 months.

CMMPEAU—At 1291 St. Dominique street, on February 8, Adelard Cousineau, aged 40 years and 3 months.

DION—At 608 Mount Royal Avenue east, on February 8, Marie Jeanne Biron, wife of J. E. A. Dion, aged 44 years and 7 months.

CMPEAU—At 1291 St. Dominique street, on February 8, Adelard Cousineau, aged 40 years, 11 months and 6 days.

FOREST—At 586 Plessis street, on February 8, Ur-gele Forest, formerly of L'Assomption, aged 76

years.

BOURDEAU—On February 7, 1915, at Quebec, Alice
Bourdeau, daughter of A. Bourdeau, Conductor Q.

and L. S. J. Rly., at the age of 16 years.

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 Armstroug-Whitworth Mammoth Plant, now in operation, for cash, or will trade 45 McGill College Ave., Tel. Uptown 210. 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 Eox 2645, Montreal.

WANTED TO PURCHASE. A SECOND HAND safe, inside size about 19 x 15 x 13. State maker and price. M. S., Journal of Commerce, 35 St. Alexan-

wanted to purchase. A Second Hand safe, inside size about 19 x 15 x 13. State maker and price. M. S. Journal of Commerce, 35 St. Alexander.

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. Withy-

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 of three good business men, salesmen or other. Lift insurance underwriters now form a respected profession, beneficient in its workings and well-pain in its results. To men who wish to make a mov to an independent position and who are without the contraction of the contra capital this opening should appeal strongly. Write stating previous business to Manager, P.O. Box 2015.

BUSINESS PREMISES TO LET.

HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine Streets, and Southam Building, 228 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7390.

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, \$1 C. P. R. Telegraph Bldg. Tel. Main 592.

PART OF OFFICE IN EASTERN TOWNSHIPS Bank Building to rent, with desk, typewriter, phone, etc. Post Office Box 2812.

APARTMENT TO LET.

CLAREMOUN'T APARTMEN'TS. Claremount Ave., 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; low rental to suit hard times to good tenants. Apply on the premises, to Mr. Parker, All cars go to Westmount Jamitor's service; everything up to date; low rental to suit hard times to good tenatus. 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

MACHINERY CO., 344 ST.

James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep sharp longer.

SITUATIONS WANTED-FEMALE.

OMPETENT LADY STENOGRAPHER, (BOTH languages), experienced in Finantial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A. M. 1290 Cartier street, City.

WANTED—AUTOMOBILE OWNERS TO ENQUIRE about our insurance policy for autos. Best in Canada. Phone M. 3487 or write London & Lancashire Guarantee and Accident Insurance Co., 184 St., James St., Montreal.

WANTED TO BORROW.

\$200,000, WANTED FOR RELIGIOUS CORPORA-tion, ample security, 6% interest. Apply East 6849. WANTED TO BORROW \$7,000 AND \$10,000, or \$15,est. Write to Proprietor, P.O. Box 43, Station "C."

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