### QUEBEC SECURITIES

Our Specialities are Municipal Debentures issued by Cities and Towns in the Province of Quebec. We have always a large number of attractive issues on hand, and will be pleased to send you our Bond Circular describing them.

### HANSON BROS.,

164 St. James St., Montreal.

JOHN FINDLAY,
President

113

al r-

or

T-

nt

n-

of

0.

18

SYDNEY P. HOWARD, Vice-President

# Findlay & Howard

LIMITED



REAL ESTATE, INSURANCE AND INVESTMENT AGENTS: ...

Montreal, P.Q.: 211 Notre Dame Street West

CALGARY, Alta.—114a Ninth Ave. East PARIS, France—10 Rue de Castellane

TELEPHONE

CABLE ADDRESS
"Real, Montreal"

DISTINCTIVE QUALITIES

# North Star, Crescent and Pearl Batting

### PURITY BRIGHTNESS LOFTINESS

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices, and far the best for the price.

# The DOMINION SAVINGS and INVESTMENT SOCIETY

Masonic Temple Building LONDON. Can.

Interest at 4 per cent. payable half-yearly on Debentures.

T. H. PURDOM, President NATHANIEL MILLS, Manager

#### RAILROADS A JOKE.

The first piece of practical legislation which the Home Rule Parliament will have to tackle will be the nationalization of the Irish railroads.

Business men throughout the country are agreed that anything like a real industrial development of Ireland is impossible under the present system of railroad managment and control. Serious men regard the Irish railroads more in the nature of a joke than a live, practical proposition.

ture of a joke than a live, practical proposition.

Recent investigations show that there is in Ireland a manager and a director for every ten miles of track and each receiving a salary anything from \$2,500 to \$5,000 a year, while the ordinary workmen employed on the same roads are receiving

\$3 a week for 60 to 70 hours' work. There is a case of a board of directors drawing as much as \$85,000 annually in fees and salary out of a 70-mile track, and to add to the humor of the situation they do not own a single locomotive, a freight car, or indeed a dollar's worth of rolling stock.

#### TIRE PRICE CUTTING.

It is announced in New York this week that the Goodyear Tire & Rubber Co. has followed the lead of the B. F. Goodrich Co., in cutting the prices of auto tires. It is expected that a similar announcement will be made by the U. S. Rubber Co. The decline in Para rubber this year seems to fully explain why there should be a corresponding reduction to users of tires.

#### "THE ART OF NOT FORGETTING"

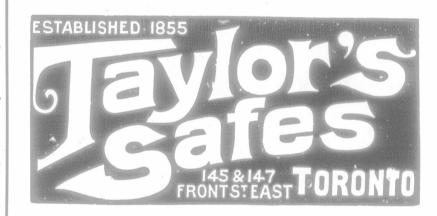
Students desiring some assistance in their studies should apply to

The Rev. M. O. SMITH, M.A.
No. 73 McGill College Avenue, Montreal
Instructor in the Languages and Mathematics

# THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY

Accident, Health, Employer's and Public Liability, Burglary, Plate-Glass, Fidelity Bonds, Contract Bonds, Automobile.

Head Office, MONTREAL 160 St. James Street



#### LEGAL DIRECTORY.

F. J. CURRAN, BARRISTER AND SOLICITOR.

'Phone Main 127. Savings Bank Chambers. 180 St. James Street, Montreal.

Arthur J. B. Mellish,
Formerly of Russell, Russell & Hancox
Barrister, Solicitor, Notary
FIRST FLOOR DAWSON BUILDING
Cor. HASTINGS and MAIN STREETS

VANCOUVER, B.C.

M. J. MORRISON, K.C. Advocate, Barrister, and Solicitor. Tel. Main 3114. 179 St. James St., Montreal.

#### CHARTERED ACCOUNTANTS.

Robt. Miller, C.A., F.C.A. (Can.) C.A. (Scot) C. Harold Skelton, C.A. Bruce C. Macfarlane, C.A

#### ROBERT MILLER & CO.

CHARTERED ACCOUNTANTS

Commercial and Municipal Audits and Investigations Liquidations and Insolvencies.

TELEPHONE MAIN 2540.

Quebec Bank Building - MONTREAL.

'Phone, Main 3898

Audits:—Commercial, Municipal, Financial Investigations, Liquidations, &c.

ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS & AUDITORS

J. J. Robson, L.I.A.; Chas. F. Ritchie, C.A. (Can.), C.A. (Scot.); M. S. Temple Hill, C.A.; John H. Davy, C.A.

McGill Building, MONTREAL