# NEW YORK LIFE'S REPORT TELLS OF WAR RISK SITUATION

**Total War Claims in 1914 Under All Policies Less Than 2 Per cent. of the Total Death Losses For Year.**

New York, January 21.—The New York Life Insurance Co., in its 70th annual report, setting forth information concerning war risks of life insurance companies, says that in Russia, Japan and Servia, it is fully protected by policy provisions. In Great Britain small business during the last ten years and age of the insured practically eliminate the risk. In other warring countries policies issued prior to 1899 carry a war clause.

The number of policies issued since that year now in force in Germany, France, Belgium and Austria-Hungary, on persons now 17 to 39 years of age, is about 15,609, or 1¼ per cent. of total membership of the company, while the number of insured lives between 17 and 39—which includes most of those on the firing line—is only about 2,400, or ¼ of 1 per cent. of total membership of the company, which now consists of about 1,000,000 policyholders, 80 per cent. of them living in the United States and Canada.

The company's mortality in 1914 was 73 per cent. of that provided for in premiums and in 1913 it was also 73 per cent. In 1912 it was 76 per cent. Total war claims in 1914 in all countries and under all policies amounted to a little less than 2 per cent. of total death losses for the year.

The company makes it clear also that it is not likely to lose a dollar of principal or interest on its foreign investments. None are in default, and they have depreciated in price no more than domestic securities. After the first period of strangulation of credit had passed, it disregarded all moratoria under which it might have postponed payments to policyholders. Loans to policyholders were made in the United States in about the same proportion to business as in other countries.

New business fell short of that for 1913 by about 10,000,000, but the report says there has never been a year in which it did so much good as in 1914.

# 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 |
| Dems Land Co., Limited | 75 | 90 |
| Dorval Land Co. | 15 | 20¼ |
| 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 |
| Luzon 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 |
| Neshit 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 |
| Roseshill 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.** | | |
| Arcx. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds | — | 76 |
| Arena Gardens, Toronto, 6% Bonds | — | 79½ |
| Caledonian Realties Co., Ltd., 6% | 75 | 83 |
| Eighth Central Real Estate Bond | — | 50 |
| Realty 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 |

# PERSONALS

The Hon. C. J. Doherty is at the Windsor Hotel.

Mr. L. P. Pelletier, of Quebec, is at the Place Viger.

Mr. A. G. B. Claxton, K.C., is staying at the Hotel Astor, New York.

Mr. Leighton McCarthy, of Toronto, is in Montreal for a few days.

Mr. William P. McFeat is expected to return from New Haven to-day.

The Hon. Robert Rogers arrived at the Ritz-Carlton last evening and will return to the capital this evening.

Mr. D. B. Hanna, vice-president of the Canadian Northern Railway, has been made an honorary-colonel.

The Hon. Messrs. Coderre and Blondin went out to St. Jerome last evening to attend the Conservative convention to-day for the county of Terrebonne.

Col. E. W. Wilson is mentioned as commanding officer of the Third Canadian Overseas Division, were the appointment made he would become a Brigadier-General.

### FOR FIRE PROTECTION.

A general meeting of the chapter membership of the National Fire Protection Association will be held in the council chamber of the Board of Trade, Board of Trade building, on Friday next, the 22nd inst., at 3.30 p.m. The meeting has been called to receive and act on, with a view to immediate presentation to the Provincial Legislature now sitting, the recommendations of the executive committee of this chapter, acting as a sub-committee, for consideration of suggestions offered by Fire Chief Tremblay at their general session on December 17th, 1914, for the reduction of fire waste. In view of the importance attaching to these recommendations and the necessity for prompt action on the part of this chapter, every member is expected to be present.

### LIFE UNDERWRITERS' DAY.

San Francisco, January 21.—The Panama-Pacific International Exposition has designated August 12th as "National Association of Life Underwriters' Day." This will be the last day of the National Association's convention in San Francisco, and special features will undoubtedly be arranged at the exposition grounds for the entertainment of delegates.

A great honor has thus been conferred upon the Life Underwriters' Association for it means that this association will be listed in the official programme of the exposition which will result in securing world-wide publicity for the life underwriters.

### REPRESENTING BRITISH GOVERNMENT.

New York, January 21.—It is understood in the financial district that the appointment of J. P. Morgan & Company as fiscal agent of the British Government in America does not mean that this house will be purchasers of supplies for the British Government, but that it does mean that payment for supplies purchased in America and financial arrangements here with will be made through J. P. Morgan & Co.

# TWO OUTBREAKS OF FIRE IN QUICK SUCCESSION

Starting in an attic on the fourth floor, a fire did considerable damage in the St. Alexis Orphanage, on the corner of Demontigny and St. Denis streets at 6.20 o'clock last night. The children were at supper at the time of the outbreak, but there was no disorder or panic when the alarm was given.

The cause of the fire is unknown. There were no wires or heating apparatus of any kind in the attic, and nobody had been there for some time. The fire brigade, under District Chief Lussier, put the flames out in a few minutes, but not before damage to the extent of several hundred dollars had been caused.

A few minutes later another fire broke out in the dry goods store of B. Rosenzweig, at 2633 St. Hubert street. The blaze started between two counters, from some unknown cause, and rapidly spread to the back part of the store. The shop and the flat above occupied by J. Monette, whose family was driven out on to the street, were completely gutted by the flames. The top storey of the building was unoccupied. The brigade, under District Chief Dagenais, had to fight the blaze for almost an hour.

### BRITISH NEWSPAPERS HAVE TURNED THE CORNER.

London, England, January 21.— The Newspaper World says of Great Britain's newspaper publishers: "They have turned the corner at last. Advertising space in the dailies has reached respectable dimensions. Old advertisers are reappearing."

The present condition of the news print paper market in Great Britain is summed up as follows: Paper is as easily procurable as before the war, but at an advance of about five per cent.

### MUNICIPAL 'PHONE SYSTEM.

Hamilton, Ont., January 21.—E. T. Sifton, chief Hydro engineer, is now preparing plans and estimates of the cost of introducing a municipal telephone system, which will include the Hydro, the Board of Education, Works Department, Fire Department, Police Department, and other civic departments.


# SUN LIFE OF CANADA

**LEADS THE EMPIRE!**

**Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life insurance business in the British Empire.**

**The Sun Life of Canada leads all Canadian Life Companies in Assets, Business in Force, New Business, Net Surplus, and in all other respects in which companies are usually compared.**

**SUN LIFE ASSURANCE COMPANY OF CANADA**

ROBERTSON MACAULAY, President.
T. B. MACAULAY, Managing Director
Head Office - - - MONTREAL

MR. ALEX. MICHAUD,
Mayor of Maisonneuve, who is again a candidate for office. New motor fire equipment has been ordered for the city.

# MAISONNEUVE BUYS NEW MOTOR FIRE APPARATUS

**Mayor Michaud Announces Letting of Contract to Seagrave Motor Co. for Over $20,000—New Station Nearing Completion.**

A notable advancement in the fire protection of Maisonneuve is marked by the decision of the mayor and council to equip the fire department with automobile apparatus. A complete set has been ordered for the new station, which will be completed about midsummer.

Mayor Michaud told the Journal of Commerce yesterday that the contract for this fire department equipment had been placed with the Seagrave Motor Co. The price was over $20,000 and the apparatus would be delivered in about five months, when the new station is opened. There is to be a motor pump, ladder trucks, hose reels and patrol wagon, seven pieces in all.

This purchase is part of the programme of improvements being carried out by the mayor and council of Maisonneuve. Some time ago new municipal buildings, including the fire station, were started, while another of Mr. Michaud's projects is the laying out of a large park, part of which has already been started. Good progress has been made on the fire station, and it is to be ready in time to be opened with the new apparatus installed.

### LAND SYNDICATE CHOSE OFFICERS.

Encouraging reports were presented at the annual meeting of the shareholders of the Quebec and Western Canada Land Syndicate, held in their offices on St. James street yesterday. The company was organized in 1910 with a capital of $1,000,000, and has acquired considerable property, especially in the west.

The directors are: George Ball, of Montreal, ex-M.P., for Nicolet; Leo. Berube, advocate, of Fraserville; A. L. Aubin, notary, of Berthierville; J. U. Archambault, M.D., of Hull; J. L. Dozois, notary, of Granby, and A. A. Mondou, notary and M.P., for Yamaska.

The officers elected were: George Ball, president; A. A. Mondou, vice-president and general manager; James Marchand, secretary-treasurer; J. J. Lavoie, auditor. Mr. Al. Labonte was again elected to the position of superintendent of the company's interests in Western Canada.

### AGAINST BROKERAGE EVILS.

St. Louis, January 21.—Casualty underwriters have organized an association, the avowed purpose of which is to compel the state to establish a higher standard of qualifications for brokers. The casualty men say that the inauguration by the state of a license system compelling the payment of $10 annually has been followed by abuses. It is charged that business has been diverted to men who are merely casual brokers, who have no qualifications aside from influence and that men who make the insurance brokerage business their profession are deprived of commissions which they rightfully earn.

### LAW OF COMPANY REGISTRATION.

Vancouver, B.C., January 21.—A nice point of law affecting public companies has been threshed out in Vancouver with respect to registration of mortgage claims.

The Royal Bank of Canada had advanced a sum of $1,500 to the Metropolitan Mortgage and Savings Coy. on the security of the assignment of an agreement for sale; and copies of the documents in the transaction had not been filed with the registrar of joint stock companies.

The chief justice held that by reason of this omission, the security was invalid and could not be regarded as a preferential claim.

### DOMINION TRUST COMPANY.

Winnipeg, Man., January 21.—The liquidation of the Dominion Trust Company is to be asked to appoint counsel to represent the depositors in the various provinces. In the event of the request being refused, the depositors of this province will be perfectly free to nominate their own legal representative, provided they paid his fees.

H. W. Trenholme, former manager of the company, was in the chair at the meeting of depositors at which the decision mentioned was reached.

### WELLAND BOARD OF TRADE.

Welland, Ont., January 21.—At the annual meeting of the Welland Board of Trade the following officers were elected: President, L. B. Duff; Vice-President, John Goodwin; Secretary, J. D. Payne; Treasurer, F. H. Pope; Council—George C. Brown, Wm. E. Destrand, C. T. Grantham, W. J. Hickey, F. N. McConnell, D. Ross, H. E. Timmerman and R. Turnbull.

### STERLING LIFE ASSURANCE CO.

Ottawa, January 21.—The Sterling Life Assurance Company will apply to the Federal House at its next session for an extension of the time in which it may apply for a license to do business under the Insurance Act.

### GUARANTEE CO. OF NORTH AMERICA.

The Guarantee Company of North America will hold its annual meeting in this city a week from to-day at the offices, 59 Beaver Hall Hill, at 3 o'clock in the afternoon.

### TILE AND TRUST COMPANY.

Toronto, Ont., January 21.— The Tile and Trust Company will ask the Dominion Parliament to change its name to that of the "Chartered Trust and Executor Company."

# REAL ESTATE

Gustave des Trois Masons and several others sold to "La Cie du Boulevard Pie IX." a block of 552 vacant lots, in the parish of Sault au Recollet, for $19,600.

Mrs. Odilon Letourneau sold to J. B. A. Wilson lots 12-21-2 and 12-22-44, Cote St. Louis, in Laurier Ward, with buildings thereon fronting on Hutchison street( measuring 50 by 110 feet, for $36,000.

Joseph Paquin sold to Severe Paulkus an emplacement, being the northwest of lot 32, 5-32, parish of Montreal, with buildings thereon Nos. 800, 802 and 804 Durocher street, in the town of Outremont, measuring 25 by 104 feet, for $16,000.

Louis Dufour Lalon sold to Arthur Leblanc three emplacements known as lots 249, 250 and 251 Cote de la Visitation, with buildings 1156 to 1164, at the southwest corner of Mount Royal avenue and Des Erables street, for $13,500.

J. Bte. Wilson sold to Odilon Letourneau an emplacement known as lot 214-20a, b, 21a and 21b, parish of Montreal, having a superficial area of 14,075 feet, fronting on Prince Albert avenue, in the town of Westmount, for $32,235.05.

The prothonotary of the Superior Court sold to Jules Ant. Chopin, a property situated in the parish of St. Leonard de Port Maurice, containing 3 by 40 arpents 5 perches, and known as lot 479, parish of Longue Pointe, with the buildings thereon erected, for $38,550.

The largest of thirty-two real estate transfers yesterday involved the sum of $65,000 in Delorimier ward. John Lewis Cote sold to Pierre Nap. Menard two emplacements situated in Delorimier Ward, known as lots 9-149 and 9-150, Cote de la Visitation with the buildings thereon included, at the southeast corner of Mount Royal avenue and Parthenais street for $65,000.

Olivier Bourgie, of Lancaster, Ont., sold to G. Emile Depocas, C., the one third undivided of the lots 38-262, 263, 264, 265, 266 and 267, parish of Montreal, situated at the corner of Van Horne and Davaar Sts., and the one-half undivided of lots 188-537, 538, 539 and 540, parish of Sault au Recollet, fronting on Amherst street, and the one-half undivided of lots 6-240, 241, 242, 243, Cote St. Louis, for $14,433.

### REFUSE TO INSURE DACIA.

Washington, January 21. War risk insurance will be refused by the Government on the hull of the steamship Dacia, but insurance almost certainly will be granted on her cotton cargo, it was stated authoritatively at the Treasury Department to-day.

Treasury officials in immediate charge of the matter stated that France has brought greater pressure than England to bear on the United States to prevent the despatch from American shores of the Dacia.

### HON. MR. ROGERS IN MONTREAL.

Hon. Robert Rogers was in the city to-day, stopping at the Ritz-Carlton.

# TWIN CITY TO ESTABLISH MUTUAL BENEFIT ASSOCIATION

**Graduated System of Subscription in Proportion to Pay of Employes and Each Individual Given Share in Management.**

A mutual benefit association, to provide payment to its faithful employes in case of sickness, disability or death, is the latest project of the Twin City Rapid Transit Coy.

The scheme aims at a graduated system of subscription in proportion to the pay of the individual employee, based on mutual co-operation, and further gives the individual a share in the management. Thus, employes, who are in receipt of from $100 to $200 monthly, pay a monthly due of 90 cents, and so on, according to a graduated scale.

The company undertakes to pay the entrance fee of every member joining in the first three months; further to pay the whole cost of administration and management and supply and furnish clubrooms, as well as to pay 50 per cent. of the aggregate monthly dues of members.

The employe reaps the benefit, in case of disability, of $12.25 a week for 52 weeks; in sick benefit $12.25 for same period; and in case of death a lump sum of $600. This is in proportion, of course, to his class, and the rate of his contribution. Regarding pension, he retires with 2 p.c. of his average annual wage for the last 10 years per year of service, and the company contributes the cost of the whole.

**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 Phelan 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 82nd year.

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


# CLASSIFIED ADVERTISEMENTS

7c. 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, 25 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 Cradock 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 Trueworth of Trustworthy Cutlery when you use it. Mappin & Webb, Jewellers, St. Catherine Street West, Montreal.

### WAINTED 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.

MANUFACTURERS' AGENT with office in Hamilton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 3206, 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 3796 Star Office, or phone St. Louis, 2691.

### AUTOMOBILES FOR HIRE.

AUTOS: 'PHONE EAST 4263—Eight cars and Packard Limousine for hire. Montreal Auto Livery, 187 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 300 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 GRACES—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; great 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. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.