************ RAILROADS

DIAN PACIFIC CAGO EXPRESS

ONTO-DETROIT-CHICAGO

ONTO (YONGE ST.) Vindsor Street 10.50 p.m. daily.

Observation, Standard Sleepers and Coaches.

TICKET OFFICES James Street Phone Main 8123
Place Viger and Windsor Street Station

ID TRUNK SYSTEM E TRACK ALL THE WAY I - - Toronto - - Chicago

TERNATIONAL LIMITED. la's Train of Superior Service. al 9.00 a.m., arrives Toronto 4.30 p.m., m., Chicago 8.00 a.m., dally ROVED NIGHT SERVICE.

al 11.00 p.m., arrives Toronto 7.30 a.m., m., Chicago 8.40 p.m. Club C Car, Montreal to Toronto, daily. Chicago 8.40 p.m. Club Comparte 122 St. James St., cor. Francols Kayler — Phone Main 699

DIAN NORTHERN VICE TO L'EPIPHANE, JOLIETTE, IIGAN FALLS, GRAND MERE, PRINEUF, AND QUEBEC.

HERE TO HUNT? T. PAULIN, LA TUQUE LAKE EDWARD, NTFORT, HUBERDEAU.

Write for Booklet

steamship tickets apply to City Ticket

RAILWAY EARNINGS. d Lake Erie, September gross \$569, \$253,252; net \$153,316; decrease, \$76,-months' gross, \$1.617,362; decrease, \$381.404: decrease, \$200.585.

st Line—September gross, \$2,186,5584 349. Net \$92,351; decrease, \$385,468 'gross, \$6,938,463; decrease \$492,811.

I**as been** demanded for

ntes District Court at Portland, Maine, ntment of a receiver for the Eastern rporation. The petitioner in the case i-White Coal Company, of New York supply claim.

been many lesser causes contributing plight of the Eastern Steamship Cors been faced by constantly increase ich have been forced upon the corporalife boats and restrictions as to the sons carried, have very seriously i h as these can be overcome, but only old investment of additional capital for

and re-equipme Steamship Corporation, one of the organized in January, 1912, and bought ne properties theretofore owned by the nship Company, by the Metropolitan mpany and by the Maine Steamship

not at that time publicly known, but d to have been owned by the Billian the Eastern Steamship Corporation nd cold weath consequent demoralization of the cor-ess, the real trouble lies in two facts

the corporation acquired in 1912 the perties formerly owned in the interest iven, it was found necessary to spend a nount of money upon these properties ring them up to the standard always d at present maintained as respects tion by the old Eastern Steamship

erties.

ne unfortunate fact that the largester of the Eastern Steamship Corpora-w Haven, or some of its associated corthat these interests are either una shoulder their part of the floating in the Eastern Steamship Company s accruing requirements. Under its re it with the United States authorities n and associated interests are oblige their investment in Eastern Steamshi or before July, 1917. This is a mos n or before July, 1917. This is a mon-nd of ownership to have in any coppor-this necessity hanging over, it is only the railroad should feel indisposed in nvestments in the steamship businessee returns can, in the nature of things

le returns can, in the nature will over a period of years, been reports that the New Hard iready sold its minerity holdings in the ship Corporation, but there have been so of these reports up to the present

wisdom of which all the larger int poration concur.

n's finances on a sound and simple property will be held in tact and Mr. Austin's efficient management

Endowments of the Mutual of Canada BIGGEST DODA TO BANK

The lucky man to-day is the one who invested his one; in Mutual Life Endowment policies! These mbine household protection with a safe and remu-

The Mutual Life WATERLOO ONTARIO

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Offers Liberal Contracts to Capable Field Men GOOD OPPORTUNITY FOR MEN TO BUILD
UP A PERMANENT CONNECTION. We particularly desire Representatives for City o

Chief Office for Canada: ST. JAMES STREET, MONTREAL ALEX. BISSETT, Manager for Canada.

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THOMAS F. DOEBIN, Resident Manager
Have Vacancies for a few good City Agents.

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ssets Exceed \$47,000,000. Over \$11,000,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted

22 BEAVER HALL HILL Montreal

Agents wanted in unrepresented towns in Canada J. E. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co LIMITED :: :: OF LONDON, ENG. The Largest General Insurance Company in the

The Largest General Insurance Company in the World.

AS AT 31st DECEMBER, 1913.)

Capital Fully Subscribed. \$14,750,000
Capital Faild up. 1,475,000
Life Fund and Special Trust Fund. 69,826,740
Total Annual Income Exceeds. 42,500,000
Total Funds Exceed. 124,500,000
Total Funds Exceed. 124,500,000
Total Fire Losses Paild. 164,420,230
Deposits with Dominion Government. 1,077,033
Had Office, Canadian Branch—Commercial Union
Building. 232–233 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented
districts.

J. McGREGGR — Mgr. Canadian Branch
W. S. JOPLING — — — — Asst. Manager

UNION ASSURANCE SOCIETY

OF LONDON. ENGLAND

FIRE INSURANCE SINCE A.D. 1741. T. L. MORRISEY, Resident Manager, lerth-West Branch, Winnipeg:

THOS. BRUCE, Branch Manager. AGENCIES THROUGHOUT THE DOMINION.

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Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

J. T. BETHUNE Managing Director.
605-606 TRANSPORTATION BUILDING.

Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bentley.

North American Life Assurance Co.

Solid as the Continent."

— 1913 — ormation as to Agency Openings Write to the Home Office - - TORONTO

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the ion Mutual Life Insurance Company, Portland, Maine

MONTHLY INCOME PLAN

d by a deposit of \$1,688,902.65 par value with the Canadian Socurities.

full information regarding the most liberal will income Policy on the market willo, starting hearest birthday, to

VAULT IN THE WORLD

Building of Equitable Life Assurance Society New York Can Boast of Many Things, In-cluding Gigantic Vault Door.

metative investment.

Each \$100.00 invested has produced all the way from \$127.00 to \$193.00, according to the term of the from \$127.00 to \$193.00, according to the term of the endowment, exclusive of the insurance feature.

Equitable Life Assurance Society in New York city will embrace the biggest door for the largest bank wall in the world, which was constructed at the largest part of the Banking offices of 4. 2. plant of the Bethlehem Steel Company.

There are really some wonderful features about this big door, which will cost \$75,000, and the vault to which it will be attached will cost \$200,000. The door and the vestibule attached thereto weigh 120 tons, and Assurance Co. of Canada and the vestibule attached thereto weigh 120 tons, and took a whole year to construct. The vault will be three stories high,

So finely machined and mechanically correct are the The London & Lancashire Life & General Assurance Associa
The London & Lancashire Life it when open. It is absolutely air and water-tight and impervious to drilling, sledging, wedging, explosives or even a cannon shot. It is stated that its solid armor-plate, such as used on modern battlesships, will withstand the penetration of a public speaker, and is the popular member for ships, will withstand the penetration of a public speaker, and is the popular member for ships, will withstand the penetration of a public speaker, and is the popular member for ships, will withstand the penetration of a public speaker. ships, will withstand the penetration of any field

Even if the building in which it is construction should some day collapse for any reason the vault would remain intact. If a burglar should attempt to wedge the vault he would have to exert a pressure of 2.880,000 pounds to the linear foot. The sharpest drill made would make only a bright spot on its

The door's vestibule is 11 feet 6 inches in diameter, and the door, which fits in, is 9 feet in diameter. The door is 45½ inches thick, and is controlled by British America Assurance 20 five-inch bolts, which in turn are controlled by two of the best combination locks, and these by a time lock with four movements, so arranged that any one of these movements will permit the opening of the combination locks. This is arranged so as to avoid the possibility of a lockout.

The door swings on a crane-hinge with heavy pressure mechanism to force it to its seat and make an absolutely air and water-tight fit, which would prevent the introduction of any liquid explosives.

The door, vestibule and vault are made of Harveyzed nickel armor-plate, the most modern construction in vault-building. These plates are made of the full thickness and are not held together by screws. out are dovetailed on the inner edges. After being fitted tightly, wedges are driven on the inside to hold the plates solidly to their place. This makes a construction that is impervious to any method of at-

A Satisfied Policyholder

writes the Canada Life as follows: "I am to-day in receipt of the Bonus Addition of \$1,361.90 in connection with my policy for \$5,000, and as this is over 42% of my total ten premiums, I am very greatly pleased."

The policy referred to is on the ten payment life plan. It is now fully paid up, but will con-tinue to receive dividends during the life of its.

The Canada Life is each year earning more surplus than ever before. That is one reason for the popularity of the

ELLIOTT G. STEVENSON, S.C.R. Temple Bldg., Toronto, Can.

The Provident, Accident THE BRITISH CANADIAN REALTY and Guarantee Company

Accident, Plate Glass, Contract Bonds. Fidelity Bonds, Judicial Bonds, Automobile, Employers' and Public Liability. HEAD OFFICE: — MONTREAL.

160 St. James St. — Tel. Main 1626.

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Barrister and Solicitor
Savings Bank Chambers, 180 St. James St., Montreal
Phone Main 127

EDUCATIONAL.

THE ART OF NOT FORGETTING

Students desiring some assistance in their studies she apply to
THE REV. M. O. SMITH, M.A.
No. 73, McGill College Ave., Montreal
INSTRUCTOR IN THE LANGUAGES AND MATHEMATICS.

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Investigations, Reports, Annual Audit

410 LAKE OF THE WOODS BLDG.

PHONE Main 6586 ACCOUNTANT AND AUDITOR
restigations, Reports, Annual Audits



REAL ESTATE AND TRUST COMPANIES

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

tonvale Land Co	mot	
	$79\frac{1}{2}$	
llevue Land Co		
eury Inv Co	70	
eury Inv. Co.	97	
ledonian Realty (com.)nadian Consolidated Land, Limited	15	
rtier Pealter	3	
	100	
y Central Real Estate (com)	-	
y Estates, Limited	55	
te St. Luc & R. Inv C. Cottrell, 7% (pfd.)	50	
C. Cottrell, 7% (pfd.)		
	_	
	58	
	45	
nis Land Co., Limited	75	
	15	
stmount Land Co. t Realty Co., Limited	-	
t Realty Co. Limited	90	
eater Montreal Land Inv. (com.)	-	
eater Montreal Land Inv. (com.)	174	
eater Montreal Land Inv. (pfd.)	100	
	25	
	.50	
	-	
& R. Realty Co	76	
imore Realty Co	70	
	55	
	40	
Compagnie Immobiliere Quest de	20	
Compagnie Immobiliere Ouest de	91	
Compagnie Industreille D'Immeubles,	01	
Ltd	-	
Compagnie Montreal Fee Ltd	90	
Ltd. Compagnie Montreal Est, Ltd. Compagnie Nationale de L'Est		
hine Land Co	80	
dholders Co. Limited		
d of Montreel	-	
Salle Buditate	-	
Societa Bland Dia IV	in the same	
Compagnic Nationale de Est hine Land Co., dholders Co., Limited d of Montreal. Salle Reality Societe Blvd. Pie IX. zon Dry Dock Land, Limited	-	
zon Dry Dock Land, Limited.	-	
gueuil Realty Co	_	

L'Union de l'Est.
Model City Arinex.
Montmartre Realty Co.
Montreal Deb. Corporation (pfd.)
Montreal Deb. Corporation (com.)
Montreal Western Land The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000.

chill Park Realties Co., Limited.... Lawrence Heights, Limited
Lawrence Inv. & Trust Co.
Regis Park

South Shore Realty Co.
St. Paul Land Co.
St. Paul Land Co.
St. Paul Land Co.
Transportation Bldg. (pfd.)
Union Land Co.
Viewbank Realties, Limited
Wentworth Realty
Westbourne Realty Co.
West End Land Co. Limited
Windsor Arcade Ltd., 7% with 100%
bonus. Bonds and Debentures:
Alex. Bidg. 7% sec. mig. bonds, with 50% bonus com. Bonds.
Arena Gardens, Toronto, 8% Bonds.
Caledonian Realities Co., Ltd., 8%.
City Central Real Estate Bond.
City B. & Inv. Co., Cond.
Marcil Trust Gold Bond.
Montreal Deb. Corp. 6% Deb.
Transportation Bidg. (pfd.). 75

Trust Companies: Crown.
Eastern.
Marcil Trust Co.
Montreal
National
Prudential (com.).
Prudential 7% pfd., 50% paid up (pfd.).
Easter. Securitie

ST. LAWRENCE INVESTMENT.

At a meeting of the directors of the St. Lawrence vestment & Trust Co. with Senator Curry, president, in the chair, the usual half-yearly dividend of 3 per cent, was declared payable on Monday, Novem-

St. Regis Park... South Shore Realty Co....

German troops in Central Betgium have exhausted their petrol supply. Oil is now issued only to heavy howitzers and then in small quantities.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE B11 Board of Trade Building
Telephones: - - - Main 7682; Up. 1329
Your patronage solicited

REAL ESTATE

Real estate, which has been particularly strong throughout the week continued so yesterday with the formal registration of forty-one sales. The largest was the purchase by Jean Baptiste A. Wilson from Albert Piche of lots/8-47-1 to 5 and 8-48-1 to 7 Cote and State at the largest in Resultion street. St. Louis, with bull it is thereon in Beaubien street.

The price paid was \$4,487.55.

Joseph Aubin purchased from Joseph Charles
Jauvin lots 12-120 and 121 and the northwestern portion of lot 12-122 St. Jean Baptiste ward, with Nos.
1224 to 1240 St. Hubert Street, for \$49,000.

Joseph U. Meunier purchased from N. D. Leger lots 11-221 and 222 Cote St. Louis, situated on St. Lawrence Boulevard, Laurier ward, and lots 488-188 and 189 parish of Sault au Recollet, on Chateaubriand Street, the whole being vacant. The consideration was \$30,000.

William Joseph Kelly and others sold to Max preparedness of the United States. Stream lot 1116 St. Ann ward, measuring 42 feet by 81 feet, with buildings on Notre Dame Street West, for \$15,000.

Tancrede Hamelin sold to George Senecal 1224-17 and the southeast part of lot 1224-18 St. Mary Ward, with 570 to 580 Delorimier Avenue, for \$12,000.

J. H. Hand sold to E. J. Clark the northwestern part of lot 215-104 and the southeast part of lot 215-105 parish of Montreal, with No. 483 Victoria

FAVORABLE DECLINE IN RATE OF MARITIME INSURANCE

In Spite of Reported Activities of German Cruisers In Destroying Merchantmen, Rate Declines One Per Cent.

In spite of the reported activities of German cruisers in destroying English merchantmen the list of maritime insurance rates issued by the American Institute of Marine Underwriters for the week ending October 31 shows favorable declines as compared TO LECTURE ON WORKMEN'S COMPENSATION with the previous bulletin.

In the previous bulletin the risks for ships and cargoes bound for London and English and French cargoes bound in London and Londo Higherents at 1½ per cent for neutrals and Americans. The last bulletin places the rates at 1½ per cent for relation to accident prevention, Deputy Superintenthe former, 1 per cent for neutrals and 3, of 1 per cent for Americans. The former rate for shipments destined for the English and Scottish southeast coast the Department of Education, suggesting a series of were 5 per cent for belligerents and neutrals and 2 lectures on the Workmen's Compensation Law and

belligerent rates have declined from a per cent to 3½ per cent, and to East Africa the rate has dropped from 5 per cent to 4 per cent. Shipments directed to Australia, the Philippines and New Zealand are to Australia, the Philippines and New Zealand are to Australia, the Philippines and New Zealand are now quoted at 4 per cent for those of heligerent nations, 2 per cent for neutrals and 1½ for Americans.

This compares with 5 per cent for the merchant ships of the allies, 2 per cent for those of neutrals and 1½ per cent for Americans in the last previous bulletin of the institute.

RESUMES CONFERENCE.

RESUMES CONFEMENCE.

Washington, October 31.—Federal Reserve Board will resume at 10 o'clock the conferences with Sir George Paish and Basil B. Blackett and the New York bankers.

Cation and Chambers of Commerce of all the important cities of the State, suggesting that they undertake a similar campaign to enlighten the public as to the needs of accident prevention and the benefits of the Compensation Law.

PERSONALS

Mr. W. I. Mason leaves for England on Monday sailing by the steamship Lusitania, from New York.

Santiago de Chili, arrived at the Ritz-Cariton yester day from a trip round the world.

firm name of Dawson Brothers.

Theodore Roosevelt, addressing Princeton students

It is understood King George will visit the Canadian camps next Wednesday on returning from Sand-

ringham. Dr. W. G. Anglin, professor at Queen's Medical Col-

lege and senior surgeon of Kingston General Hospital, has offered his services to the Department of Militia as superintendent of the Canadian base hospital at

STEAMER ADMIRAL GANTEUME TORPEDOED. Bordeaux, October 31,- Scording to official state-ment issued by Minister of Marine, the refugee ship Admiral Ganteume, recently sunk off Boulogne, was torpedoed by the German submarine.

This is the first news of German submarines opering in the Straits of Dover.

COMMERCIAL PAPER. New York, October 31.—Commercial paper continues to move locally in fair volume. Rate for prime names is unchanged at 6 per cent. In the country,

LAW.

New York, October 31 .- With a view of increas-

were 5 per cent for belligerents and neutrals and 2 per cent for Americans. They are now 3 per cent for Americans. They are now 3 per cent for the ships of the nations at war. 2½ per cent for neutrals and 2 per cent for Americans.

The Chairman referred the matter to Dr. Leipziger, who is in charge of the lecture work. He is enthusiastic on the subject, and asked Mr. Hoey to suggest names of those qualified to deliver such lectures.

The cent and to East Africa the rate has dropped.

Deputy Hoey has also written the Boards of Edution and Chambers of Commerce of all the impor-

CLASSIFIED ADVERTISEMENTS

BUSINESS OPPORTUNITIES.

1c. Per Word for Each Subsequent Insertion

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, \$3.25; Mill Blocks, \$2.00 per load. "Molascuit" for horses, J. C. McDiarmid, 402 William Street. Tel. Main 452. EXCEPTIONALLY SITUATED OFFICES TO LET in every particular. St. Peter Street James. Apply The Eastern Trust Co. Canada Life Building.

BUSINESS PREMISES TO LET. WE HAVE some very fine offices, show rooms, in the Windsor Arcade Bullding, corner of Peel and St. Catherine streets, and Southam Bullding, 128 Catherine streets, and Southam Building, 128
Bleury street. For further particulars and book-let, apply The Crown Trust Company, 145 St.
James street. Main 7890.

FLOOR SPACE, about 6,000 square feet; well lighted, also heated, if required; first storey; could be used for light manufacturing, or storage. Situated next to C.P.R. freight sheds, Mile End. Apply to Standard Chemical, Iron and Lumber Co., 624 St. Ambroise St. Phone W. 1554.

broise St. Phone W. 1554.

MOVING PICTURE HALL to let on Mount Royal
Avenue. The best part of the north of the city. Avenue. The best part of the not 600 seats. 1023 Mount Royal East. seu seats. 1023 Mount Royal East.
PHILLIPS SQUARE, Near St. Catherine street—
Store to let, heated, no taxes. Apply Jas. H. Maher,
724 Transportation Building, 120 St. James street.
Phone. Main. 2516

Store to let, near 724 Transportation Phone Main 2510. HIGH CLASS APARTMENTS.

590 SHERBROOKE WEST, Ritz-Carlton Block, Single and double rooms, suites, First-class board; evening dinner.

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 632.

POINCIANA APARTMENTS, 65 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 7390. ROYAL GEORGE APARTMENTS—Beautiful furnished apartments of five and seven rooms, equipped with all modern conveniences, cold storage, vacuum cleaner, electric dumb walters, elevator service, janitor service: centrally located. Rents moderate. Apply at the office, 214 Bishop street. Tel. Up. 2375.

vacuum cleaner, electric dumb walters, elevator service, janitor service; centrally located. Rents moderate. Apply at the office, 214 Blahop street Tol. Up. 3375.

RIGI—Bright apartments in the Rigi, 271 Prince Arthur street west; fire-proof; two balconies; vacuum cleaner. Apply to janitor. Phone Up. 521

SHAKESPEARE APARTMENTS, 2248 Hutchison—7 rooms, heated, hot water all year round; electric fittures, gas ranges, refrigerator; janitor service. Apply Janitor or 'phone Main 5498; evenings, St Louis 3518

PATENT FOR SALE.

AN INDISPENSABLE KITCHEN SINK STOPPEr converting an ordinary sink into a set tub, als preventing the escape of gas, Just patented. F. A Cote, 68 Angus Street, Monfreal.

To. Rosenkzwey, \$66 St. Lawrence.

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 coat than they can athome. This time of year the place is ideal; great big fire-converting an ordinary sink into a set tub, als preventing the escape of gas, Just patented. F. A Cote, 68 Angus Street, Monfreal.

PERSONAL. 75 miles to THREE RIVERS from Montreal. Three Rivers is inviting all capitalists to turn their eyes in that direction as an ideal spot for factories. 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. OMPETENT LADY STENOGRAPHER (BOTH languages), experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A.

temporary position, Good rer M., 1290 Cartier street, City. MISCELLANEOUS

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 True worth of Trustworthy Cutlery when you use it. Mappin & Webb, Jewellers, St. Catherine Street West, Montreal.

AUTOMOBILE STORAGE.

UTOMOBILES STORED FOR WINTER MONTHS, in heated building; cement floors, finest in city; low insurance rates; touring cars, \$7 per month; rounabouts and coupes, \$5 per month. Terminal warehouses, \$6 Grey Nun Street. Phone Main \$860. LARGE STORAGE FOR AUTOMOBILES, CAR-riaces, wasgons, also repairs of all kinds at rea-sonable price. Jos. Bonhomme, Limited, 200 Guy.

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; 152 acres, Magog, \$1,300. Corbett, 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. TWO-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor, Rosenkawey, \$66 St. Lawrence.

