Probably no Feature Which Gives In-

surance Officials More Concern Than

Expanding Trend of Policy Loans

DISADVANTAGES MANY

Companies to Grant Loans Upon Policies and in Bringing About Desired Reform it Would

be Necessary to Have Them Repealed.

Leased Wire to The Journal of Commerce

ort with regret a recurrence of borrowing upon

00 on October 1st last. There is probably no feature

of the business which gives insurance officials more

cornern than the expanding trend of policy loans. According to a recent statement of President Childs of

the Columbian National, the percentage which policy leans and premium notes bears to total reserves has

sen from 3.32 in 1888 to approximately 18 in 1913.

it is, of course, highly desirable in the interest of

both insured and insurer that hypothecation of poli-

are powerless to do anything more than point out

he inherent dangers of the practice. Under present

laws it is compulsory for insurance companies to grant loans upon policies, and in bringing about the

hws repealed by the different states.

ared reform it would be necessary to have such

The disadvantages are many. One boomerang ef-

a financial storm is raging and other institutions are

used, the value of such opportunities will be great-

thirty days, which would in most cases be sufficient

We show in the following table the amount of pol-

ley and premium loans of thirteen companies above referred to as of September 30th, 1914, compared with

12,601,568

25,943,874

87,892,078

9,772,457

9,813,929

26,311,132

15,958,624

6,388,675

developments in its hotel system, the improve-

so the improved times will increase the travel.

Little Falls, N.Y., December 3.—The work of erect-

TO REMINGTON RIFLE PLANT.

and for rifles for use in the war makes

21,533,731 22,726,838 10.0

10,318,959 6.1

deter a policyholder from borrowing."

June 30th, 1914, and December 31st, 1913.

Mutual.... 7,602,746

Mass. Mutual. 12,024,798

Metropolitan. 23,357,478

Mutual..... 88,184,039

Penna. Mutual 20,654,521

and Trust.. 9,720,619

Idential... 24,547,508

HOTEL BUSINESS IN CANADA

tate Mutual. 6,211,864

Union Central 15,451,672

rovident Life

9,540,078

should be kept within bounds, yet the compa

AILROADS

DIAN PACIFIC

Sherbrooke

fax and St. John *6.35 p.m. ries Diner from Montreal.

Quebec 1.80 p.m. •11.30 p.m. 1.30 p.m., open at 12.45 p.m. †Daily, ex. Sunday.

TICKET OFFICES:
Those Street Phone Main Right Street Viger and Windoor Street S

D TRUNK SYSTEM TRACK ALL THE WAY - - Toronto - - Chicago

ERNATIONAL LIMITED. s. Train of Superior Service.

9.00 a.m., arrives Toronto 4.30 p.m.,
Chicago 8.00 a.m., daily,
OVED NIGHT SERVICE.

11.00 p.m., arrives Toronto 7.30 a.m., Chicago 8.40 p.m. Club Compartr, Montreal to Toronto, daily. St. James St., cor. Francois Kavier —Phone Main 6905

MENTS OF BEST RAILWAYS IN NO DANGER

ndeor Hotel — Phone Main 6905
— Phone Up. 1186
maventure Station — Main 8229

hese Stocks, However, Take More Roads.

Wall Street Journal wrote to the o you advise the purchase of such as Great Northern, Union Pacific, Central, New Haven and Southern enly he received the following an

be judged from the chaotic market the end of July, most of the stanks appear to have discounted pret-rs making against the permanency payments. Dividend payments at es do not appear to be in immedi-as the best of the western railroads uning by these Great Northern, Chi-Western, Atchison, Union Pacific, nd possibly one or two others. Of roads, Pennsylvania and Reading ue their present rate of payment.

ne in mind, however, that the purstocks always take more risk as n the purchaser of railroad bonds oter, and that at the present time on is considerably greater than the ase. Much depends upon the polstate regulating bodies in dealing ore important factor-it will cern the long run—than the volume d, because more prosperous geny be expected to bring a resumpand the exaction of higher stan-

nd better facilities for travel and ent of freight. et is that capital indispensable to maturing indebtedness and provifacilities will for some years to only at interest rates much higher f, say, the past ten years. If prowere still of such proportion as to stock on attractive terms to stockctor might be expected to work to resent purchasers of stock, but few able to finance any part of their

s through the sule of stock.
estors' problems are bigger and nan any mere rate case up for settill be far from a final and satisn after these cases have been dise being.

AKER CORPORATION.

sitions."

nt of the corporation, Frederick S arned from Great Britain with a om the British Government. le thing," said Mr. Erskine, "when er it, that the British Government o the Studebaker Corporation this

rithout asking for samples or any nsactions that usually accompany EORGE PROGRESSING.

C., December 3.—Good progress is see erection of machine shops and to travel about Europe after the war, for with so

e Grand Trunk Pacific at Prince is no other locality in British greater building activity is taking and the whole of Canada ought to profit to a great

ree months there have be 00 worth of new residences and ile at the present time there are \$250,000 under construction.

LONA TRACTION. elona Traction announce that the due on the 5 per cent. first mort-

3.—The Bank of England bought

d and £48,000 in United State

that nothing of importance ha

WAR OFFICE SILENT. s, December 3.—The War Office n operations in both theatres of

ing an addition to the plant of the Remington Arms and Ammunition Co. which with machinery will cost hore than \$1,000,000, is being rushed in the village of be paid at present, owing to the to continue construction work, ete the plant. NGLAND BUYS GOLD.

he early completion of the new plant, which will one of the European powers but the closest secrecy

MILLION DOLLAR ADDITION

BUILDING GOOD ROADS.

BUILDING GOOD ROADS.

Toronio, Ont., December 3.—The Government is clusive of \$100,000 life insurance.

Halton County Council to-day to be used, with a like sum already raised by the county, for building 166 Raliway Company, has gone to Cuba to inspect the

PERSONALS

Hon. Robert Rogers and Hon. T. Chase Casgrai

Sir Rodmond Roblin has returned to Winnipeg af-ter several weeks' sojourn at Mount Clemens, Michi-

Mr. Andrew Allan has gone up to the Capital for

Mr. Randolph and Lady Elizabeth Bruce have lef British Columbia for the east, when they will sail for England to spend Christmas. They will remain short time in Montreal enroute.

Mr. H. S. Ross, K.C., will lecture on "Women's Legal Rights in Quebec Province," under the auspices of the Equal Suffrage League, at 8.15 o'clock this evening, in the Edinburgh Cafe Hall.

igh money rates. During the three months to Sep-ember 30th, thirteen leading companies increased helr policy loans by \$4,200,000 and by nearly \$15,-Mr. Hugh Doheny, the well-known railraod contractor. The regiment is going strong, and the hopes of those who promoted its organization have been their policy loans of the control of those who p loans made against policies as of September 30th, by these thirteen companies stood at almost \$250,000.

DISPOSED OF THREE CASES.

Three cases were disposed of yesterday by Deputy Coroner Biron, two of them with jurors, in both of which verdicts were returned that there was no criminal responsibility. The first case was that of Alexander O'Neill, who died in the General Hospital following an amputation of his leg, which was injured when he was knocked down and run over by an automobile truck on the crossing of St. Lawrence and Cuthbert streets. The other case was that of Beudin Ltd. Odinon Roy, who was picked up in the street s weeks ago, at the corner of St. Catherine and Ber street, suffering from an injury to his spine. Ro was never able to explain what had happened him, but it is thought that he must have fallen ar hurt his back. The third case was that of Ovice of the wholesale "hawking" of policies is the by a locomotive on the Canadian Pacific Railwa hat that it prevents the company from making permanent investments at a time when prices are low.

President Day, of the Equitable, has said that when

James Milne, 987 Tupper street, died in the West affaild to buy securities—and are even forced to sell then is the harvest time for insurance companies. But if the privilege of borrowing against policies is chester street, at 11 o'clock yesterday morning, as ly curtailed. One large Massachusetts company advises us that the abnormal demand for policy loans years of age, was on his way home to lunch when the which set in with the beginning of the war, "has which set in with the beginning of the war, "has practically cut us out from all other forms of instructions and at a time when long time desirable insigning of the war, "has accurred. He tried to cross Dorcheste street at the corner of Atwater avenue, but evidently misjudged the distance of an automobile, driven by restments could be made to advantage. Our policyholders as a body, therefore, are injured. The few re benefitted at the expense of the many, which is The man walked into the path of the car which struck all wrong, but we are helpless under the present him before he could get out of the way. Milne was knocked down and sustained a severe scalp wound, So much for that phase of the question. There are other arguments which strike nearer home to the polloyholder. Probably the strongest is the dismoved to the morgue for inquest.

appointment on the part of the beneficiaries that is and to result when they find that insurance which they had counted upon receiving has been partially received and made use of. For says Mr. Childs necived and made use of. For, says are Childs sain, out of every 100 people who borrow upon their sayrance policies less than ten ever repay. Or course, any legislation passed at this time cannot affect old contracts or those to-day in existence, but

by Time Firefighters Arrived the Building rance issued to insert a clause giving them the vings bank privilege of postponing a loan for, say, Was a Mass of Flames.

Fire, which broke out in the restaurant of Antonio Cadotte succeeded in injuring one fireman, Dick Lambert, and severely burning a customer.

The restaurant, 30 Lagauchetiere street, is one of two storey and a half wood and sheet iron struc-Dec. 31, June 30, Sept. 30, % inc. Lagauchetiere street. tures opposite the rear of the General Hospital in

1913. 1914, 1914' 9 mos.
Aetna \$10,021,184 \$10,826,667 \$10,827,687 \$ 8.0
Berkshire 3,267,140 3,324,945 3,498,737 7.0
Columbian

Columbian pants, several men and women, to flee from the place. Paul Cosie, a Roumanian, of 6 Lagauchetiere 8,681,513 14.2 street east, who was in the place at the time, ran back into the house after the first flurry of alarm, in an effort to recover a garment he had forgotten in 89,500,824 1.5 hts excitement. The foreigner was successful in 10,034,393 5.1 his excitement. The foreigner was also and body 22,726,838 10.0 badly burned, and was taken to the General Hospital. His condition is not regarded as critical.

An alarm from the box at the corner of St. Law-

27,550,832 12.2 An alarm from the box at the country of the santage of the santage of the santage of the santage of the santage. 6,678,510 7.5 16,501,783 6.8 248,610,574 7 9 Total231,828,901 239,407,779 248,610,574 7.2

District Chiefs Marin and Lussier. The fire, by this time had swept through the en-WILL BOOM AFTER THE WAR.

Mr. Hayter Reed, manager-in-chief of the C. P. R.

botels throughout Canada, says that, while the company is not at the present time contemplating any

ments and evelopments in its hotel system, the improve
ments and evelopments in its hotel system, the improve
wrist severely cut by the near the fall that the prove
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ments and portions and portions and windows. Short ladders were erected, and portions and well the written that the written that the prove
wrist severely cut by the near the prove
the proverse the provent the com
the provent the provent the com
the provent pany is not at the present time contemplating any enant "Dick" Lambert, of No. 20 station, had his right fresh developments in its hotel system, the improvements and enlargements already under way and nearly lag completion will add materially to the accommostic limited of the general public.

"We anticipate a grand recrudescence of travel after the war is over," he observed. "The American People, for instance, who spend months of the year travelling in Europe will come to Canada for a good and the system of the system, the improvements and enlargements already under way and near travels severely cut by the pane of a falling window.

The injured fireman had one of his men bind up the system of the system, the injured fireman had one of his men bind up the system of the system, the injured fireman had one of his men bind up the system of t tavelling in Europe will come to Canada for a good death by a narrow margin last Wednesday when No. death by a narrow margin last Wednesday when No.

20 motor hose waggon, on its way to a fire, was run
down by a street car at the corner of Inspector and
Notre Dame streets, the apparatus being badly
damaged and three of the firemen being taken to

damaged. It will be only the very richest who will be able down by a street car at the corner of Inspector and down by a street car at the corner of Inspector and sany of the big hostelries destroyed, the rates at damaged, and three of the firemen being taken to

PRINCE OF WALES' FUND. \$20,000,000

London, December 3 .- The Prince of Wales' fu for national relief to-day reached the total of £4,-000,000 (\$20,000,000).

BELGIAN PREMIER LOSES TWO SONS.

London, Deecmber 3.-One son of M. de Broquesville, Belgian Premier, was killed at battle, and a ru-

CANADA ACCIDENT ASSURANCE. able the company's output, a matter of urgent imit is reported that he Remington Co. has closed a sact the business of accident insurance in addition of the European powers but the closest secrecy annual concerning the entire matter.

Winnipeg, Man., December 3.—The estate of the



It is understood that the denor of the rapid firing Manager Norwich Union Fire Insurance Co., a well-machine gun to the 55th Irish-Canadian Rangers, is known authority on fire insurance.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real

BID ASK

100

50

90

of Beudin Ltd,	3
of Beudin Ltd. Bellevue Land Co. Bleury Inv. Co. Caledonian Realty (com.). Canadian Consolidated Land. Limited. Cartier Realty.	
Caledonian Realty (com.)	•
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Cote St. Luc & R. Inv	
Credit National	•
Crystal Spring Land Co.	
Daoust Realty Co., Limited	
Denis Land Co., Limited	
Drummond Realties, Limited.	
Eastmount Land Co.	
Fort Realty Co., I imited.	
Greater Montreal Land Inv. (com.)	
Highland Factory Sites I imited	
Improved Realties Limited (pfd.).	
Improved Realties Limited (com.).	
y K. & R. Realty Co	
La Compagnie D'Immeubles Vision V.	
La Compagnie Immobiliere du Can., Ltd.	
La Compagnie Immobiliere Ouest de	
Eastmount Land Co. Fort Realty Co. I imited Greater Montreal Land Inv. (com.) Greater Montreal Land Inv. (pfd.) Highland Factory Sites. Limited Improved Realties Limited (pfd.). May	
Ltd	
, La Compagnie Montreal Est., Ltd	
La Compagnie Nationale de L'Est	
Landholders Co. Limited	
Land of Montreal.	
La Salle Realty	
La Societe Blvd. Pie IX.	
Lauzon Dry Dock Land, Limited	
L'Union de l'Est	
Model City Annex.	
Land of Montreal La Salle Realty. La Societe Blvd. Pie IX Lauzon Dry Dock Land, Limited Longueuil Realty Co. L'Union de l'Est. Model City Annex. Montmartre Realty Co. Montreal Deb. Corporation (pid.) Montreal Deb. Corporation (com.) Montreal Extension Land Montreal Extension Land Montreal Factory Lands.	
Montreal Deb. Corporation (pfd.)	
Montreal Western Land	
Montreal Extension Land Co. Limited	
Montreal Factory Lands	
Montreal Lachine Land	
Montreal South Land Co., Limited	
Montreal South Land Co., Ltd. (pld.)	
Montreal Welland Land, Ltd. (com.).	
Montreal Welland Land, Ltd. (com.)	
Montreal Western Land Co	
Mountain Sights Limited	
Montreal Extension Land Co., Limited. Montreal Factory Lands. Montreal Lachine Land. Montreal Land & Imp. Co., Limited. Montreal South Land Co., Ltd. (pfd.). Montreal South Land Co., Ltd. (com.). Montreal Welland Land, Ltd. (opfd.). Montreal Welland Land, Ltd. (com.). Montreal Western Land Co. Nountain Sights, Limited. Mountain Sights, Limited. Mountain Sights, Limited. Nesbitt Height.	
Nesbitt Height	
Mutual Bond & Realties Corporation. Nesbitt Height. North Montreal Centre, Limited. North Montreal Land, Limited. Notre Dame de Grace Realty. Orchard Land, Limited. Ottawa South Property Co., Limited. Pointe Claire Land. Quebec Land Co., Rivera Estates. Rivermere Land Co.	1
Notre Dame de Grace Beelte.	1
Orchard Land, Limited	1
Ottawa South Property Co., Limited	1
Pointe Claire Land	1
Rivera Estates	1
Rivermere Land Co.	1
Riverview Land Co	1
Rivernere Land Co Riverview Land Co Roschill Park Realities Co., Limited	-
Rosehill Park Realties Co., Limited	,
St. Catherine Road Co	
Security Land Reg.	:
Roseniil Park Realties Co., Limited. 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.	
St. Lawrence Blvd. Land of Canada.	
St. Lawrence Inv. & Tout Co.	
St. Regis Park. South Shore Realty Co. St. Paul Land Co. Transportation Bldg. (264)	-
South Shore Realty Co	9
St. Paul Land Co	5
Transportation Ridg (ofd)	5
Transportation Bldg. (pfd.)	0

SUN LIFE OF CANADA LEADS THE EMPIRE!

Outside of Companies issuing Industrial Poli-ies, the Sun Life of Canada does the largest ife 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 com-

SUNLIFE ASSURANCE OF GANADA

ROBERTSON MACAULAY, President.

1. B. MACAULAY, Managing Directo:
Pead Office - MONTREAL

REAL ESTATE

Real estate took another spurt yesterday with the registration of thirty-five transactions, the two largest of which were in downtown properties. The estate of Alexis Brunet sold to the Viewmount Land Company. Llimted, lots 123, 124, 127 and 128 Centre ward, the whole containing 6,928 square feet. The property which is that occupied for some years by U. H. Dandurand at the corner of St. James street and St. Lawrence Boulevard, brought the sum of \$300,000.

The estate of Alexis Brunet also sold to the Viewmount Land Company, Limited, the southeastern corner of St. James and Inspector streets, the land measuring 70 feet by 144 feet and known as lots 840, 841, 837, 838 and 836 St. Antoine ward, the consideration in this instance being the sum of \$150,000.

Placide Lefebvre and others sold to Albert Lacall-lade lost 5-262 and 263 Cote St. Louis, with the build-ings thereon known as Nos. 1849 and 1849h Christo-pher Columbus street, for \$25,000.

Guillaume Lecourt sold to Nere Vasseur lots 1703-108 and 110 parish of Montreal, with Nos. 2673 to 2679 Notre Dame Street west, for \$24,767.50.

Jean Baptiste Wilson sold to A. Giguere lots 111-384 to 389 and 399 Cote des Neiges, each lot measur-ing 25 feet by 11 feet, a total area of 19,425 feet and

class are not complaining, the chief complaint comlast parish o fMontreal, each measuring 30 feet by 89
feet and forming the vacant northeast corner of Querbes and Fairmount avenues, Outremont. The purchase price was \$23,500.

Class are not complaining, the chief complaint comling from the so-called big men and the smaller bustness men."

In concluding the interview, Mr. Johnson remarked in his own inimitable way, "There is a growing

Francis Xavier Clouthier, sold to Joseph Poissant, ots 176-131, 223 to 225, 280 to 286, 288 to 291, 293 to 296, 299 to305, 307 to 310, 312 to 315 and 318 to 320

parish of Pointe aux Trembles, for the sum of \$15,000. Louis Pollarck sold to Jacob Rabinovitch lots 151a,

3167-126, 125 and 127 and part of lot 160a St. Ann ward, with buildings on Charron street, for \$14,575.

INJUNCTION AGAINST TEL. CO. ON TICKER SERVICE.

Buffalo, N.Y., December 3.-Justice Brown, in the State Supreme Court, has granted a temporary in-junction in favor of the Paul Lambert Company and Tucker Brothers and Company against the Western Union Telegraph Company, to prevent the discontinuance of the stock ticker service under the new agreement between the New York Stock Exchange and the Telegraph Company. The new contracts for ticker service went into effect November 1st, and the Committee on Quotations of the Stock Exchange is pass-ing upon them as rapidly as possible. This plan was ed to prevent sale of quotations to bucket shops.

The Paul Lambert Company is said to be the largest concern of its kind in the country.

While it has no connections with any of the important exchanges, it does an extensive business and has branches all over this country and in Canada. Several years ago the Chicago Board of Trade sued the Lambert Company to prevent it from using the Board of Trade quotations. The Chicago Board won its suit, and has prevented the Lambert Company

. D. W. STRICKLAND LEFT \$13,609.

Toronto, Ont., December 3.—The late Darcy Wade Strickland, the President and General Manager of the Canada Lumber Company, left an estate worth \$13,-

from using its quotations ever since.

FIRE INSURANCE IS IN A GOOD POSITION

Life, Personal Accident and Sickness and Employers' Liability is Worse Than Year Ago

PAYMENTS SLOWER

On Whole, However, Business is Fairly Satisfactory and Inquiries are Good-"Big and Little" Men : Complain-Middle Class the Setter Off.

"The fire insurance business is in first-class shape," declared Mr. F. W. G. Johnson, Insurance Broker, in an interview to-day with the Journal of Commerce representative. "As a matter of fact, I have had only one renewal policy dropped in the last three months and if all the insurance business was only in as good shape as the fire end of it, there could be no cause for complaint. Unfortunately, the Employers Lightlity business, the Personal Accident and Sickness, and Life Insurance, is considerably worse than it was

a year ago.
"On the whole, however, business is fairly satisfacing 25 feet by 11 feet, a total area of 19,420 feet and situated on Van Horne avenue, the price being \$24,-231.25.

Cyrice Martin sold to Oscar Giguere lots 33-123 to class are not complaining, the chief complaint complaining. The same time are showing some improvement. I find that the middle-class are not complaining, the chief complaint complaining.

In concluding the interview, Mr. Johnson remarked in his own inimitable way. "There is a growing feeling of confidence among the public or else they are getting used to being hard up."

Forty-four people in the United States have incomes of over \$1,000,000, according to the income tax returns.

Notices of Births, Marriages and Deaths, 25c each

GARDEN—On November 16, 1914, at 245 Hutchison street, to Mr. and Mrs. George A. Garden, a daugh-ter.

MIGNAULT—At Montreal, on November the 27th, at No. 216 Drummond street, to the wife of Dr. Arthur Mignault, born May Boyer, a daughter. MARRIAGE.

MARRIAGE. KENNEDY-RAYMOND—On Saturday, November 28, in the American Presbyterian Church, the marriage took place of Gwendelyn, daughter of Mrs. F. C. Kennedy, Roslyn Avenue, Westmount, to Dr. A. L. Raymond, of Alexandria, Ont. Dr. Johnson officiated.

DEATHS. DEATHS.

BLAIN—At Montreal, 30th November, 1914, at the age of 55 years and five months, Valerie Trudeau, wife of Narcisse Blain, carriage maker. Funeral wife take place on Thursday, December 3rd, from the house, 74 Casgrain street, at 8.30 a.m., to Church of Le Enfant Jesus, from thence to Cote des Neiges Cemetery. Relatives and friends respectfully invited to attend.

BROSSEAU—Eloise Prefontaine, widow of late Louis Brosseau, died at St. Hilaire at the age of 37 years. Funeral service at St. Hilaire Wednesday, the 2nd inst., after the arrival of the train leaving Bona-venture station at 7.15 o'clock.

venture station at 7.15 o'clock.

BLACK—In Montreal, November 30th, 1914. Mary Jane McMullin, dearly beloved wife of Christopher Black, at 125 Canning street. Funeral will leave above address Wednesday morning at 8 o'clock, to St. Anthony's Church, thence to Cote des Neiges Cemetery. Relatives and friends are respectfully invited to attend. (Ottawa, Ormstown, Alberta, and Boston and Los Angeles papers please copy.)

CLASSIFIED ADVERTISEMENTS

1c. Per Word for Each Subsequent Insertion

BUSINESS OPPORTUNITIES.

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. "Molascult" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452. FOR SALE—MEDIUM SIZED SAFE. nearly new; no reasonable offer refused. Must be sold at once. Apply M. S., Journal of Commerce, 35 St. Alexandra states.

DEXCEPTIONALLY SITUATED OF ICES TO LET.
Well fitted in every particular. St. Peter Street,
corner St. James. Apply The Eastern Trust Co.,
Canada Life Building.

FOR SALE— CROSS FOXES, HALF PRICE; trowded for room. Write for breeding and prices. T. R. LYONS, Waterville, King's Co., N.S.

BUSINESS PREMISES TO LET.

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, 123 Bieury street. For further particulars and book let, apply The Crown Trust Company, 145 St. James street. Main 7990.

TO LET—CLAREMONT APARTMENTS, WEST-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; isolitor's service; everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker, All cars go to Westmount.

PHILLIPS SQUARE, Near St. Catherine str...

Store to let. heated, no taxes. Apply Jas. H. Maher,
724 Transportation Building, 120 St. James street. Store to let, heated 724 Transportation Phone Main 2510.

HIGH CLASS APARTMENTS.

590 SHERBROOKE WEST, Ritz-Cariton Blo Single and double rooms, suites. First-class boa

evening dinner.

POINCIANA APARTMENTS, 56 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 7990,
EOYAL GEORGE APARTMENTS—Beautiful furnthad anartments of five and seven rooms, equip-

OYAL GEORGE APARTMENTS—Beautiful furn-ished apartments of five and seven rooms, equip-ped with all modern conveniences, cold storage, vacuum cleaner, electric dumb waiters, elevator service, janitor service; centrally located. Rents moderate. Apply at the office, 214 Bishop street.

Tel. Up. 3275.

SHAKESPEARE APARTMENTS, 2248 Hutchlson—7 rooms, heated, hot water all year round; electric fixtures, 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, also preventing the escape of gas. Just patented. F. A Cote, 68 Angus Street, Montreal.

PERSONAL. TTS A LONG WAY TO TIPPERARY" but its only 75 miles to THREE RIVERS from Montreal. Three Rivers is inviting all capitalists to turn their eyes in that lirection as an ideal spot for factories. Excellent location: unequalled shipping facilities and 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.

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.

FOR SALE, TRUSTWORTHY CUTLERY — This fine cutlery is all that the name implies. Made of the best Sheffield shear steel, fitted into the handles of Sterling Sliver, Prince's Plate, Tusca (the nearest substitute for Ivory), or Star. "on will appreciate the True worth of Trustworthy Cutlery when you use it, Mappin & Webb, Jewellers, St. Catherine Street West, Montreal.

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