COMPANIES WILL FINISH GOOD YEAR

New York Life Companies are Writing an Enormous Volume of Business in Small Policies

FIRE CO'S INCOME LESS

Casualty Business Good, But Houses Complain of Falling Off in Personal Accident Policies—Insurance Men Take Bright Outlook on Future.

(Exclusive Leased Wire to Jorunal of Commerce.)

New York, December 2.—As the insurance companies draw into the last month of the year, the officers are beginning to take stock of the progress made. The life companies for the most part, especially those doing business in New York, are writing an enormous volume of business, especially in small policies, and it is expected that they will show figures on new business increase of the amount written in 1913.

The war in Europe has had little effect on their income, and the securities held by the companies will be valued according to the market prices of June 30th. Life insurance assets do not, except indirectly, depend upon market prices so far as their value is concerned.

It is their earning capacity and the soundness of the values back of them, which determines the action of the financiers at the heads of the companies in their action under the law, regarding investment.

The fire losses so far this year have not been abnormal, judging by past records.

The incomes of the companies from fire insurance rates have been growing less during the past few years, because of the enactment of numerous laws affecting them, but there is also growing a consciousness on the part of the general public that fires are not solely a matter of interest to the fire insurance companies, and in consequence fire marshalls, police, and the fire departments throughout the country are making practical moves toward preventing fires. The companies have been afflicted of late with a large number of small mercantile losses which in the aggregate will bring the record of loss for November up to high figures.

The casualty companies complain that there has been a falling off of the volume of personal accident insurance, and the losses have been numerous, especially from automobiles. On the other hand their incomes from workmen's compensation insurance, especially in the larger states like New York, Illinois, Massachusetts and Michigan, have been enormous. As this form of insurance replaces the old employers liability runs as long as an injured person can bring suit under the statue of limitations, and the amount of the final payment is never known until the case is finally settled.

Under the workmen's compensation form the underwriters have found that they can quickly adjust and settle their losses, determine the proper rates to be charged on the different classes of industry and release large amounts of money which under old conditions must necessarily be carried as reserves.

One of the brightest stars in the sky, however, hangs over the prospect of legislation beginning January 1st, when law makers will convene in many states.

"The silver lining in the war cloud," said an insurance man yesterday, "So far as this country is concerned is that the conditions which have arisen have had a sobering effect upon the radicals or at least the radicals have been given unmistakable signs that corporation bating is not to be as popular for some time to come as it has been in the past.

"Consequently, it is fair to presume that nufair tax measures, hostile and restrictive laws, measures designated to transfer rate making machinery from private enterprise to the state, will receive scant attention at the coming sessions.

"Further, it is to be hoped that the efforts of the companies to effect the repeal of measures which make insurance costly to the policyholder, and which will tend to make the supervision of the business reasonable, fair and uniform will receive more respectful and effect attention than they have heretofore received."

"SAFETY FIRST" DAY DURING INSURANCE WEEK.

Tuesday, April 20th, will probably be designated as "Safety First Day" during the "Insurance Week" celebration at San Francisco next year. The committee in charge of this day is meeting with much encouragement from many unexpected sources. A novel method of advertising this event will be in the use of moving picture films.

A number of the steam and electric railroads have put out excellent moving picture plays with the idea of interesting their employes and the public in the effort to prevent accidents.

Mr. Marcus A. Dow, General Safety Agent of the New York Central Lines, has produced a strong scenario entitled "Steve Hill's Awakening." Mr. Dow has kindly consented to loan this film, over 2,000 feet long, to the commission in charge of the World's Insurance Congress Events, during the entire Exposition period.

Mr. L. F. Shedd, General Safety Supervisor of the Rock Island Lines, has also agreed to loan a reel of Accident Prevention pictures to the World's Insurance Congress.

Mr H. L. Brownell, Safety Inspector of the Chicago Surface Lines, who devotes practically all his time to delivering "Safety First" illustrated lectures at schools and public gatherings, may be induced to comet o San Francisco during "Insurance week." Moving pictures will also be used to advertise Fire Prevention and Health Conservation days.

MANAGER FOR CHATEAU LAURIER.

Ottawa, Ont., December 2.—Angus Gordon, formerly assistant manager of the King Edward Hotel in Toronto, and recently with the Hotel Victoria and the Claridge in New York, has been appointed manager of the Chateau Laurier by Mr. E. J. Chamberlin, president of the Grand Trunk Railway.

TWO FIRES IN OUTREMONT.

The Outremont fire department was called to extinguish two small outbreaks last night, neither blaze being of a serious nature. The first occurred at 5.35, when in the home of Mr. Arthur Surveyor, at 280 Outremont avenue, a fire originated in the floor of the first storey from a gas stove. Damage was slight. The second blaze was discovered at 10.30 by a tenant living over the apartment of J. A. Dejuaire, of 654 Durocher street. The tenant of the upper apartment in going up the stairs saw flames in the front window of the lower floor. The family of Mr. Dejuaire being out, the door was forced and the fire, which was confined to a sofa, was moved out of doors, and the Outremont fire fighters, when they arrived, had only to use a couple of babcoks.

PERSONALS

Mr. E. G. Meredith Cape, the well-known builder and contractor, returned from Kingston last night.

A. E. Taylor has been appointed manager of the Chatham, N.B., branch of the Bank of Montreal.

H. A. Bailey, inspector of Branches in the Maritime Provinces, for the Bank of Montreal, has been appointed manager of the bank at Moncton.

E. J. White, who has been acting manager of the Halifax branch of the Bank of Montreal, has been appointed manager at Endervy, B.C.

General Sir Frederick Benson is in town, stopping at the Ritz-Carlton. Col. H. H. McLean, St. John, is also among the guests at this well-known hostelry.

The visiting governors to the Montreal General Hospital for this week are Messrs. James Gardner, J Cradock Simpson, Thos. Forde, and Nicholas Swan.

A. Kohl, manager of the Brockville branch of the Bank of Montreal, has been appointed to succeed A. Montizembert, manager of the Brantford branch.

Mr. Frank Thompson, the local tobacconist, who left for New York on Monday evening, will return to the city in a couple of days.

The address which Sir Wilfrid Laurier was to have delivered at the Reform Club on Saturday evening next has been postponed on account of the indisposition of the Liberal leader. Sir Wilfrid's speech was to have been non-political.

Mr. T. R. Stennell, of Australia, arrived at the Windsor last evening from Europe en route for home, having left Sydney about eighteen months ago for Great Britain. Mr. Stennell visited most of the places which now constitute the war zone.

ENGLISH INSURANCE CO'S EXPENSIVE LIQUIDATION

In Liquidation, the Fees Seem to go on Until the Assets Are Exhausted and Ordinary Creditors and Proprietors do Not Seem to be in it at all.

"The failure of a number of insurance offices during the last few years," says the "Policyholder" of Manchester, emphasized the belief that the job of liquidating a public company is as good as a never-ending chancery suit to a solicitor, or a life annuity to the ordinary person. In a liquidation the fees seem to go on until the assets are exhausted, and ordinary creditors or proprietors do not appear to be in the piece at all. The summary of the accounts of the liquidation of the National Provincial Insurance Corporation for the year August 10, 1913, to August 9, 1914, is a good example of this tendency. On August 10, 1913, the liquidator had the sum of £1,255 19s. 2d., in hand, and during the following six months a further £515 7s. 6d. was realized, £240 being calls on shares and £219 the amount paid in settlement of the action re the Empire Guarantee Corporation. The other side of the accounts show:

Solicitor's costs	£910 17s. 4d.
Liquidator's remuneration	265 18s. 11d.
Board of Trade, etc., fees	46 4s. 7d.
Incidental outlay	46 7s. 8d.

A balance of £801 18s. 2d. was left, which was increased to £850 15s. by further calls and the collection of a book debt of 2s. 10d.

"During the six months, February 14 to August 14, the expenditure amounted to £766 15s. 8d. made up as follows:

Solicitor	£355 18s. 8d.
Law costs	312 5s. 7d.
Liquidator	74 17s. 1d.
Incidental outlay	19 2s. 10d.
Board of Trade fees	4 11s. 6d.

"As the balance forward now stands at £83 17s. 4d., we expect the liquidation will finish fairly soon now. It may be noticed that solicitor's costs are about £250 less during the last six months. We wonder whether the extra £250 went in recovering the sum of £219 from the Empire Guarantee? Anyhow it is quite clear that a liquidation is not much use to any one except the lawyers and their friends and allies."

FIVE TONS BY PARCEL POST.

Marysville, Cal., December 2.—A record shipment by parcel post was made from the Marysville Post Office by the J. R. Garrett Company to a firm at Sawyer's Bar, in Siskiyon County.

In weight the shipment aggregated 11,000 pounds, five tons and a half, and to comply with the Government regulations was done up in 255 pieces. Almost every commodity carried by a commission house was represented.

The postage on the shipment alone amounted to $129.30, represented in stamps attached to tags on the packages, with an additional $6.40 for insurance, making a total of $135.70.

MARINE INSURANCE RATES STEADY.

Closing of North Sea so far has not affected rates at Lloyd's. Rates on North Atlantic business, however, have gone up and are at present from 15s. to 20s. per cent. The South American premium is about four times that charge, while to and from India 60s. has been paid.

DESTROYED MUCH FARM PROPERTY.

New York, December 2.— Extensive forest fires in Arkansas, Oklahoma and Missouri have prevailed within the past week, destroying much farm property, in addition to large areas of woodlands.

Rains in some districts have checked the devastation, but heavy timber losses are still being met, especially in thinly populated districts.

ACCIDENT CAUSED DEATH.

An inquest will be held to-day into the death of Alexander O'Neil, 19 years of age, of 1080 St. Lawrence Boulevard, who died in the General Hospital yesterday, as a result of injuries sustained on the morning of November 26th, when he was run over by a motor truck. The young man, who was an employe of the Canadian Express Company, was taken to the hospital after the accident suffering from a leg so badly crushed that an operation for the amputation of the member was found necessary. The victim rallied somewhat after the operation, but since Sunday he sank rapidly.

NEW HAVEN EARNINGS.

New Haven—October gross $5,639,520; decrease $521,502; net $1,641,864; decrease $74,224.

Four months gross $22,954,441; decrease $1,371,543; net $6,515,336; decrease $141,007.

HUME CRONYN,

Vice-President and General Manager Huron & Erie Loan & Savings Company, also director Mutual Life of Canada.

DEATH CAUSED BY MORPHINE.

Satisfied that the dose of morphine which caused the death of Richard Pendleton last Thursday had been administered by the victim himself, Deputy-Coroner Biron yesterday disposed of the body without a jury. Pendleton, who lived at 63 St. Cecile street, was found lying at the corner of Clarke and Lagauchetiere streets. He died shortly afterwards in the General Hospital.

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	75½
Bleury Inv. Co.	97	104
Caledonian Realty (com.)	15	18
Canadian Consolidated Land, Limited	3	5
Cartier Realty	—	79
Central Park, Lachine	100	107½
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.)	—	17½
Credit National	—	119
Crystal Spring Land Co.	—	58
Daoust Realty Co., Limited	45	50
Denis Land Co., Limited	75	90
Dorval Land Co.	15	20½
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	78½
La Compagnie D'Immeubles Union Ltd.	55	67½
La Compagnie Immobiliere du Can., Ltd	40	73
La Compagnie Immobiliere Ouest de N. D. de Grace	91	94½
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	—	97½
La Societe Blvd. Pie IX	—	64½
Lauzon Dry Dock Land, Limited	—	80
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	66½
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 Western Land Co.	—	75
Montreal Westering Land, Limited	—	85
Mountain Sights, Limited	—	84
Mutual Bond & Realties Corporation	76	95
Nesbitt Height	50	84½
North Montreal Centre, Limited	125	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
Rosehill 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	—	115
St. Lawrence Heights, Limited	—	55
St. Lawrence Inv. & Trust Co.	—	85
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
Viewbank 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:		
Alex. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds	—	76
Arena Gardens, Toronto, 6% Bonds	—	79½
Caledonian Realties Co., Ltd., 6%	75	83
City Central Real Estate Bond	—	50
City R. & Inv. Co., Bond	—	75½
Marcil Trust Gold Bond	95	101
Montreal Deb. Corp. 6% Deb.	—	39½
Transportation Bldg. (7 p.c.)	—	70
Trust Companies:		
Crown	110	112
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

WESTERN ASSURANCE COMPANY

FIRE and MARINE Incorporated 1851

Assets Over - - $3,500,000.00

Losses paid since organisation over $57,000,000.00

HEAD OFFICE, - - TORONTO, ONT.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

MONTREAL BRANCH

61 ST. PETER STREET

ROBERT BICKERDIKE, Manager

LIGHTS TURNED ON TO TOOTING HORNS

u tremont Last Night Saw its Wonderful New Lighting System in Operation; Citizens Enthusiastic

DISTINCTION FOR TOWN

First City or Town in Canada to Have Street Lighting Served by Underground Cables—Equipment Made in Canada Throughout.

The town of Outremont presented a gay and beautiful scene last night when the new lighting system was officially brought into operation. The new lights which line every street pierced the heavy fog bank which had enveloped the country earlier in the day and produced wonderful atmospheric effects.

The simultaneous appearance of the brilliant new lights in their hundreds was greeted by the prolonged tooting of the scores of automobiles which had been lent to the committee in charge of the arrangements, consisting of Councillors Munro, Cooke and Dr. Marsolais, together with the town engineer, Mr. Duchastel, and Mr. Ernest T. Sampson, secretary-treasurer, Mr. George McNamee, secretary-treasure of the Automobile Club, had charge of marshalling the motor cars, more than a hundred of which were on hand to take the guests a tour of the town after the lights had been turned on.

A great difference was noted, and the brilliant effect was enhanced by the comparative darkness brought about by the fog. The tooting of all the automobiles brought the residents to their doorsteps. The procession then made the tour of sixteen brightly illuminated and clean, well-paved streets to the Strathcona Academy, where speeches were made by Mayor Beaubien, who was in the chair; Alderman Thomas MacDonald, representing the City of Montreal; Hon. Louis Beaubien, Controller Hebert, Mr. J. C. Walsh, Mr. Arthur Brassard, K.C., Alderman Common, of Westmount; Mr. Edwin Hanson, Mr. U. H. Dandurand, Mayor Rathwell, of Lachine, and Mr. Justice Archambeault. Besides the speakers, Madame Beaubien, Madame Dandurand, Mayor Allen, of Verdun; Mr. E. T. Walker, manager of the Royal Bank of Canada; Mr. T. C. Milne, auditor for Outremont, and Mr. E. T. Samposn were on the platform. A large number of distinguished guests and residents of Outremont were also present.

Special tribute was paid in the speeches to Dr. L. A. Herdt, consulting engineer for the town, and Mr. J. Duchastel, town engineer.

Outremont is the first city or town in Canada to have all its street lighting service served by underground cables and the first using exclusively the most modern type of lamps, nitrogen filled tungsten incandescent. All of the equipment, from start to finish, was made in Canada by Canadian firms.

The electric power for the street lighting of the town of Outremont, is supplied by the Montreal Light, Heat & Power Company in bulk over two underground feeder circuits installed by the town in municipal conduits from the lamps of the town to a centrally located municipal sub-station. All circuits to the lamps are carried underground and over four miles of cable are installed in municipal conduits. The remainder, about 21 miles, is steel tape armored cable laid directly in the ground.

The total number of lamps now installed is 497, and practically twenty miles of streets are illuminated. Provision has been made for extensions to the system, which will bring the total number of lamps to about 900.

The lamp posts are bracket posts, artistically designed specially for this installation, and are placed on the boulevard side of the sidewalks, so as to reduce all obstruction. This places the lamp over the centre of the sidewalk. On tramway routes a combination pole is used to allow of the attachment of the tramway trolley span wires. The installation was made under the direct supervision of the town engineer. The consulting engineer was L. A. Herdt, D.Sc., of Montreal, assisted by Mr. E. G. Bury.

Notices of Births, Marriages and Deaths, 25c each insertion.

BIRTHS.

GARDEN—On November 18, 1914, at 245 Hutchison street, to Mr. and Mrs. George A. Garden, a daughter.

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.

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

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 will 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 87 years. Funeral service at St. Hilaire Wednesday, the 2nd inst., after the arrival of the train leaving Bonaventure 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.)

REAL ESTATE

Forty-one real estate transactions were formally registered yesterday but they were all for small amounts, the largest being one for $15,000. This was the sale by Mrs. E. Lecavalier to A. Poreliof of No. 63 to 67 Cherrier street. Mrs. Alfred Tarut sold to A. Duquette lots 10-158 to 1263 Cote St. Louis, with buildings on St Dominique street, for $14,400; G. F. Halstead sold to W. G. Slack, No. 347 Kensington avenue, Westmount, for $12,750, and Rev. E. T. Hart, sold to W. H. Creed lots 225-10, 222a-26, 2225-11, and 222a-27 parish of Montreal, vacant, and fronting on to Belmont avenue, for $11,000.

ANOTHER TRAMWAYS ACCIDENT.

Struck by car No. 1255, at the corner of Richmond and Centre streets, last night, aPtrick Gordon, of 432 Centre street, lies in the General Hospital in a critical condition. Gordon was rendered unconscious and when taken in an ambulance to the hospital was found to have sustained a fractured skull. An operation was performed last night and the man's condition is regarded as grave. Gordon is married.

FIRE DROVE OUT FAMILIES.

Fire originating from some source as yet unknown in a clothes press on the second floor of the home of M. Payette, at 626 Dorion street, drove the family into the street and badly gutted both the first and second flats before the firemen of the eastern division, under District Chief Gauthier, could get the upper hand.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion — 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. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

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 Street.

EXCEPTIONALLY SITUATED OFFICES 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; crowded for room. Write for breeding and prices. T. R. LYONS, Waterville, King's Co., N.S.

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.

TO LET—CLAREMONT APARTMENTS, WESTMOUNT, 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.

PHILLIPS SQUARE, Near St. Catherine str. — Store to let, heated, no taxes. Apply Jas. H. Maher, 724 Transportation Building, 120 St. James street. Phone Main 2510.

HIGH CLASS APARTMENTS.

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

ROYAL GEORGE APARTMENTS—Beautiful furnished apartments of five and seven rooms, equipped 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 Hutchison—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.

"IT'S 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 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.

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 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.

AUTOMOBILES STORED FOR WINTER MONTHS, in heated building; cement floors, finest in city; low insurance rates; touring cars, $7 per month; runabouts and coupes, $5 per month. Terminal warehouses, 36 Grey Nun Street. Phone Main 8660.

LARGE STORAGE FOR AUTOMOBILES, CARriages, waggons, also repairs of all kinds at reasonable 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, $1,800. Corbett, 535A 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 convenienecs; can be seen any time. Apply to H. Wood, Beaconsfield.

TO-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor, Rosenkzweg, 866 St. Lawrence.

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 $3 a day. American plan. 'Phone or write for particulars. G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.