

CANADIAN PACIFIC

TRAIN SERVICE BETWEEN
OTTAWA AND MONTREAL, VIA
NORTH SHORE FROM UNION
STATION:

b 8.15 a.m.; b 6.20 p.m.

VIA SHORT LINE FROM CENTRAL STATION:

a 5.00 a.m.; b 8.45 a.m.; a 3.30 p.m.; b 4.00 p.m.; c 6.25 p.m.

BETWEEN OTTAWA, ALMONTE, ARNPRIOR, RENFREW AND PEMBROKE FROM UNION STATION:

a 1.40 a.m.; b 8.40 a.m.; a 1.15 p.m.; b 5.00 p.m.

a Daily; b Daily except Sunday; c Sunday only.

GEO. DUNCAN,

City Passenger Agent, 42 Sparks St.
General Steamship Agency.

GRAND TRUNK RAILWAY SYSTEM MONTREAL TRAINS

Trains leave Ottawa for Montreal
8.20 a.m. daily, and 4.25 p.m. daily
except Sunday.

Trains leave Ottawa for New
York, Boston and Eastern points at
4.25 p.m., except Sunday. Through
sleepers.

Trains Leave Montreal for Ottawa:
8.40 a.m., daily except Sunday, and
4.10 p.m. daily.

All trains 3 hours only between
Montreal and Ottawa.

For Arnprior, Renfrew, Egan-
ville and Pembroke:

8.20 a.m. Express.
11.50 a.m. Express.
5.00 p.m. Express.

For Muskoka, North Bay, Georgian
Bay and Parry Sound, 11.50
a.m., daily except Sunday.

All trains from Ottawa leave
Central Depot.

The shortest and quickest route to
Quebec via Intercolonial Railway.

Close connections made at Montreal
with Intercolonial Railway for
Maritime Provinces.

S. EBBS, City Ticket Agent, Russell
House Block, General Steamship Agency.

New York and Ottawa Line.

Trains Leave Central Station 7.50
a.m. and 4.35 p.m.

And Arrive at the following Stations
Daily except Sunday:

8.50 a.m.	Fitch	5.47 p.m.
9.33 a.m.	Cornwall	6.24 p.m.
12.53 p.m.	Kington	1.42 a.m.
4.40 p.m.	Toronto	6.50 a.m.
12.30 p.m.	Tupper Lake	9.25 p.m.
6.57 p.m.	Albany	5.10 a.m.
10.00 p.m.	New York City	8.55 a.m.
5.55 p.m.	Syracuse	4.45 a.m.
7.39 p.m.	Rochester	8.45 p.m.
9.30 p.m.	Buffalo	8.35 a.m.

Trains arrive at Central Station
11.00 a.m. and 6.35 p.m. Mixed train
from Ann and Nicholas St. daily
except Sunday. Leaves 6.00 a.m.,
arrives 1.05 p.m.

Ticket Office, 85 Sparks St. and
Central Station. Phone 18 or 190.

DEBENTURES

Safe and Profitable Investment

5%

The Sun & Hastings Savings & Loan Co. of Ontario

Authorized Capital

\$5,000,000

Money received on Deposit. Interest allowed at the rate of 3 1/2 per cent. from date of deposit. If you want to avail yourself of this exceptionally good investment, write to us for full particulars.

HEAD OFFICE: CONFEDERATION LIFE BUILDING, TORONTO

WHITFORD VANDUSEN, President.

W. PEMBERTON PAGE, Manager

AMBROSE KENT, Vice President.

BRANCH OFFICE: BELLEVILLE.



THE CANADIAN NORTH-WEST HOMESTEAD REGULATIONS.

Any even numbered section of Dominion Lands in Manitoba or the North-West Territories, excepting 8 and 26, which has not been homesteaded, or reserved to provide wood lots for settlers, or for other purposes, may be homesteaded upon by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one quarter section, of 160 acres, more or less.

ENTRY.

Entry may be made personally at the local land office for the district in which the land to be taken is situate, or if the homesteader desires, he may, on application to the Minister of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, or the local agent for the district in which the land is situate, receive authority for some one to make entry for him. A fee of \$10.00 is charged for a homestead entry.

HOMESTEAD DUTIES.

A settler who has been granted an entry for a homestead is required by the provisions of the Dominion Lands Act and the amendments thereto, to perform the conditions connected therewith, under one of the following plans:—

(1) At least six months' residence upon and cultivation of the land in each year during the term of three years.

(2) If the father (or mother, if the father is deceased) of any person who is eligible to make a homestead entry under the provisions of this Act, resides upon a farm in the vicinity of the land entered for by such person as a homestead, the requirements of this Act as to residence prior to obtaining patent may be satisfied by such person residing with the father or mother.

(3) If a settler was entitled to and has obtained entry for a second homestead, the requirements of this Act as to residence prior to obtaining patent may be satisfied by residence upon the first homestead, if the second homestead is in the vicinity of the first homestead.

(4) If the settler has his permanent residence upon farming land owned by him in the vicinity of his homestead, the requirements of this Act as to residence may be satisfied by residence upon the said land.

The term "vicinity" used above is meant to indicate the same township or an adjoining or cornering township.

A settler who avails himself of the provisions of Clauses (2), (3) or (4) must cultivate 30 acres of his homestead, or substitute 20 head of stock, with buildings for their accommodation, and have besides 80 acres substantially fenced.

The privilege of a second entry is restricted by law to those settlers only who completed the duties upon their first homesteads to entitle them to patent on or before the 2nd June, 1889.

Every homesteader who fails to comply with the requirements of the homestead law is liable to have his entry cancelled, and the land may be again thrown open for entry.

APPLICATION FOR PATENT

should be made at the end of three years, before the Local Agent, Sub-Agent, or the Homestead Inspector. Before making application for patent, the settler must give six months' notice in writing to the Commissioner of Dominion Lands at Ottawa, of his intention to do so.

INFORMATION.

Newly arrived immigrants will receive at the Immigration Office in Winnipeg or at any Dominion Lands Office in Manitoba or the North-West Territories, information as to the lands that are open for entry, and from the officers in charge, free of expense, advice and assistance in securing land to suit them. Full information respecting the land, timber, coal and mineral laws, as well as respecting Dominion Lands in the Railway Belt in British Columbia, may be obtained upon application to the Secretary of the Department of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, Manitoba, or to any of the Dominion Land Agents in Manitoba or the North-West Territories.

W. CORY,

Deputy Minister of the Interior.

N.B.—In addition to Free Grant Lands to which the regulations above stated refer, thousands of acres of most desirable lands are available for lease or purchase from railroad and other corporations and private firms in Western Canada.

PRESBYTERY MEETINGS.

SYNOD OF THE MARITIME PROVINCES.

Sydney, Sydney, 27 Nov.

Inverness, Lake Abnatis, 14 Nov., 11 a.m.

P. E. Island, Charlottetown, 6 Mar. Picton, 7 Nov., New Glasgow, 2 p.m. Wallace.

Truro.

Halifax, Halifax, 19 Dec., 10 a.m.

Lun and Yar.

St. John, St. John, 16 Jan., 10 a.m.

Miramichi, Chatham, 17 Dec.

SYNOD OF MONTREAL AND OTTAWA.

Quebec, Sherbrooke, 5 Dec., 2 p.m.

Montreal, Knox, 12 Dec., 9.30.

Glenagarry, Aultsville, 4 Dec., 1.30 p.m.

Ottawa, Ottawa, 7 Nov.

Lan. and Ren., Carleton Pl., 28 Nov.

Blackville, Brockville, 29 Jan., 2.30.

SYNOD OF TORONTO AND KINGSTON.

Kingston, Kingston, 12 Dec., 2 p.m.

Peterboro, Peterboro, 19 Dec., 9 a.m.

Whitby, Bowmanville, 17 Jan., 10 a.m.

Lindsay, Lindsay, 19 Dec., 11 a.m.

Toronto, Toronto, Monthly, 1st Tues.

Orangeville, Caledon, 14 Nov. 10.30.

Barrie, Barrie, 5 Dec., 10.30.

Algoma.

North Bay, Burks Falls, Feb. or Mar.

Owen Sound, O. Sd., 5 Dec., 10 a.m.

Saugeen, Harrison, 12 Dec., 10 a.m.

Guelph, Guelph, 21 Nov.

SYNOD OF HAMILTON AND LONDON.

Hamilton, Hamilton, 2 Jan. 10 a.m.

Paris, Woodstock, 9 Jan., 11 a.m.

London, London, 5 Dec.

Chatham, Chatham, 12 Dec. 10 a.m.

Stratford, Stratford, 14 Nov.

Huron, Seaford, 14 Nov., 10.30.

Maitland, Wingham, 19 Dec., 10 a.m.

Bruce.

Sarnia, Sarnia, 12 Dec., 11 a.m.

SYNOD OF MANITOBA AND NORTHWEST.

Superior.

Winnipeg, Coll., 2nd Tuesday, 11-mo.

Portage-la-P., Gladstone, 27 Feb., 1.30 p.m.

Arcoia, Arcoia, at call of Mod. 1908.

SYNOD OF BRITISH COLUMBIA AND ALBERTA.

Calgary.

Edmonton, Edmonton, Feb. or Mar.

Red Deer, Blackfalds, Feb., '08.

Kamloops, Vernon, at call of Moder.

Victoria, Victoria, at call of Moder.

THE

Dominion Life Assurance Co.

Head Office, Waterloo, Ont.

Full Deposit at Ottawa.

Paid-up Capital, \$100,000.

This Company offers insurance in a separate class to total abstainers—thus giving them all the advantage their superior longevity entitles them to. Its security is unquestionable, its ratio of assets to liabilities is unsurpassed in Canada, save by one Company much older.—It added a greater proportion to its surplus last year than any other.

AGENTS WANTED.

MARRIAGE LICENSES

ISSUED BY

JOHN M. M. DUFF,

107 St. James Street and

49 Crescent Street,

MONTREAL, QUE.