

**DON'T NEGLECT**

To write for our New Catalogue if you are interested in the selection of the Best School in which to train for business pursuits. The Central Business College Toronto, employs 11 regular Teachers, owns 60 Typewriting machines and uses 20 splendid rooms in its work. Its courses are thorough and practical and its students and graduates are in strong demand. **WINTER TERM** from JAN. 2nd. Enter any time after that date. We also give splendid courses By Mail for those who cannot attend our school. All particulars cheerfully given. Address  
**W. H. SHAW, Principal.**

The Merchant's Bank of Halifax,  
After January 1st, 1901.

**The Royal Bank of Canada.**

Incorporated 1869.

HEAD OFFICE, HALIFAX, N.S.

President: Thomas E. Kenny, Esq.  
General Manager: Edouard L. Poise.  
(Office of General Mgr., Montreal, Q.)

Capital Authorized - \$3,000,000.00  
Capital Paid up - 2,000,000.00  
Reserve Fund - 1,700,000.00

Branches throughout Nova Scotia, New Brunswick, Prince Edward Island, British Columbia, and in Montreal, New York and Havana, Cuba.

Highest rate of Interest paid on Deposits in Savings Bank and on Special Deposits.

Letters of Credit issued, available in all parts of the world. A General Banking Business transacted.

**H. J. GARDINER, Manager.**  
**OTTAWA BRANCH,**  
Cor. Sparks and Elgin Streets.

**ST. ANDREW'S COLLEGE,**

"CHESTNUT PARK" Toronto.

A Presbyterian Residential and Day School for Boys.

The College has been very successful. 88 pupils are now in attendance. SEPARATE RESIDENCE for juniors. Five masters in addition to the Principal live in Residence. Full collegiate work. Boys received from eight years up.

Strong Staff, Thorough Instruction, Careful Oversight. Re-opens for WINTER TERM on January 9th, 1901. Write for information, etc., to

Rev. D. Bruce MacDonald, M.A.,  
Principal.

**Meneely Bell Company** TROY, N.Y., and 177 Broadway, New York City  
MANUFACTURERS  
Superior Church Bells

**R. A. McCORMICK,**  
CHEMIST AND DRUGGIST.  
ACCURACY AND PURITY.  
71 Sparks St., Ottawa  
PHONE 159.

**A Successful Workman Requires Good Tools**

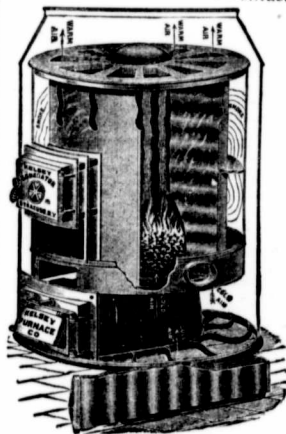
And a Piano Student in order to achieve good results must have a Good Instrument. It will pay you to purchase a . . . . .

**NORDHEIMER, MASON and RISCH or GERHARD HEINTZMAN PIANO.**

They are exquisite in tone and action and are built to last a life time.

SOLE BY **J. L. ORME & SON,**  
189 SPARKS ST., OTTAWA.

**Kelsey Generators**



WATER PATENTED.  
**ARE . . . Heat Makers, Fuel Savers..**

The Kelsey assures you, most heat with least fuel, mild, warm, healthful air. Freedom from gas and dust, cool cellars, warm housetops. No fire-pot to replace, more years without repairs. Most sanitary system of warming

The Kelsey is the only warm air device that will give proper warming and ventilation in churches, schools, large residences, etc.

Our Kelsey Booklet will make it quite clear why these generators do all we claim for them. Why not write for one?

**Made in Six Sizes.**

5,000 to 100,000 cubic feet capacity. Most heating surface. Most capacity for warm air.

**The James Smart, Mfg. Co.,**

LIMITED.

Exclusive makers for Canada.

BROCKVILLE, . . . . . ONTARIO.

**Church Hymns & - - Gospel Songs**

Adopted by Mr. Moody's Northfield Conference, Ocean Grove Association and other prominent assemblies this season

Contains 327 of the Choicest Standard Hymns and Gospel songs. It is the best Prayer and Revival Meeting Hymn Book published. Board covers \$25 per 100. Sample copy, post free, 20 cents. Send for list of Phonograph Records of Gospel Songs made by Ira D. Sankey.

The Biglow & Main Co.

**THE YERK COUNTY**

Loan & Savings Co.

Plan suitable for those desiring to own their own homes instead of continuing to pay rent. Literature free.

Head office, Confederation Life Building, Toronto.

JOSEPH PHILLIPS, President.

**TURKISH BATHS.**  
88 SLATER STREET.

Hours for Ladies and Gents  
Send for prospectus.

**To Sunday Schools**

We have just opened up a fresh supply of Sunday School Books from the best English publishers.

Books sent on approval. Lowest prices guaranteed.

**The William Drysdale Co.**  
Publishers, Bookbinders, Stationers, Etc.  
212 ST. JAMES ST. - MONTREAL.

**THE Provincial Building & Loan ASSOCIATION**

Head Office - Temple Building TORONTO

Authorized Capital \$5,000,000

Our revised plans are now complete and copy of pamphlets may be had on application.

**Permanen Stock par Value \$100 per share.**

Interest not exceeding 6 p.c. per annum payable half yearly on 1st January and 1st July.

**Debenture Bonds \$100 Each**

Interest 5 p.c. per annum payable half yearly on 1st Oct and 1st April.

Issued for periods of from one to ten yrs.

**TOTAL ASSETS** under sworn valuation **\$1,625,000** on which we loan \$710,000.00 or 43.8 1/2 p.c.

**THOS CRAWFORD, M.P.P.** PRESIDENT  
**ALD. JOHN DUNN.** VICE-PRESIDENT.  
FULL PARTICULARS FURNISHED  
**E. C. DAVIS,** Man. Director

**OTTAWA & GATINEAU RY.**

CHANGE OF TIME.

Taking effect Monday, Nov. 26th, 1900.

Train 1, leaves Ottawa 4.01 p.m.  
Train 2, arrives Ott-awa 10.25 a.m.  
Daily except Sunday.

**P. W. BESSEMAN,** General Superintendent

42 Sparks St., - OTTAWA.

**J. R. Carlisle & Wilson,**  
**STAINED GLASS WORKS,**  
**BELFAST, IRELAND.**  
**MEMORIAL WINDOWS A SPECIALTY. . . . .**

**J. YOUNG** (A. MILLARD)  
The Leading Undertaker  
350 Yonge St., Toronto  
Telephone 679.