BILE classes, day or evening g and construction on selec-gressive cars. Toronto School g, re ar 363 Spadina avenue

T business person (lady or eman) could find steady pay-ment by engaging with us. M ir canvass. No capital re-

NT wanted for invoicing de-ent. Age, about 21; must be alrapid at figures, with know-rewriter. Apply, stating ex-

no other need apply. Hotel, Hamilton,

VANTED — Steady, or part home, to apply patterns; it ards paid; work guaranteed, ttendance. Call Yonge Street om 35. "Don't write." ed

ters Wanted—Open shop, town. Highest wages paid. g noon hour and evenings, 6.30 144, Grand Union Hotel. 456

-A blacksmith. Box 40

WANTED No experience carn while you learn.

l; earn while you learn.
1) for list of positions now \$1000 to \$5000 a year. Ad1 Salesmen's Training Asso208 F., Kent Building, Tones everywhere. Open Fri7 to 9.

NE for sale, 5 h.p., only used months. Lester, 92 Victoria

ER SALE-Twenty thousand

E library of planoforte teach-sic for sale cheap to clear ... R. F. Wilks, 11 Bloor St. E. editf

- Cards, Envelopes, Tags, ard, 35 Dundas. Telephone

FISHER, Carpenter. Store ce Fittings, 114 Church St. ed-7

RRIS—Alterations and re-

all kinds made to order. St. Alban's. 246

BUTCHERS.

OUSE MOVING.

STOMS BROKER

ARCHITECTS.

MON, 122 Wellington West.

LETHWAITE, Room 445, cration Life Building. Spe-to and suburban properties.

STER, Portrait Painting. 4 West King St., Toronto.

Ottawa, Winnipes, Van-

NTS AND LEGAL.

CLES WANTED.

AND CLEANERS.

416 Church street.

E REPAIRING.

PALMISTRY.

STATE INVESTMENTS.

CLES FOR SALE.

CHANICS WANTED.

tion; seven insertions, al DEPOSITORS ARE NOT PROTECTED BANKING EXPERT TALKS PLAINLY

H. C. McLeod. Former General Manager of Bank of Nova Get Too Much Consideration-Safety Limit of Loans Exceeded-External Audit Recognized as Absolute

bilities to the public. I now advocate

case the percentage is impaired the

vesting in any security with which a stock bonus is directly or indirectly

banks, the average capital being \$4,

700,000. By the same progression there is due to be seventeen banks in 1928, with average capital of \$10,398,000. By a goodly number of banks of

becoming almost impossible to estab-lish new banks in face of the com-

"The emergency circulation clauses of the Bank Act should be eliminated.

They can be required, their introduction having been brought about thru

necessity caused by over-inflation, and their existence in the act tends

in Toronto and Montreal.

Mr. McLeod thought the banks had strained their resources to satisfy Ca-

nadian borrowers. He also expressed the opinion that Canada would be better with forty or fifty banks with a

capital not above five million dollars. He would kep the extra profit as a

protection for the depositors.

Loans to Directors.

Banks allied to subsidiary financial

institutions he characterized as a men-ace to the country, and thought that

the general manager should be con-trolled by the finance minister. He did

not consider loans to directors beyond

and it is frequently difficult to get good men to fill these important posi-tions. "I would limit, not prohibit,

directors' loans," said Mr. Leod. "An officer might otherwise get into debt

The matter of annual and special statements was dealt with by the com-

and thus be subject to temptation."

be worth attention.

iquidation of an existing debt.

OTTAWA, April 2.—(Can. Press.)—
At the meeting of the banking and commerce committee this morning H.
C. McLeod, former general manager of the Bank of Nova Scotia, and whose outspoken attitude with reference to the large of the bank of Nova Scotia, and whose outspoken attitude with reference to the large of the bank is the large of the bank should be required to the large of the l ing circles just before his retirement, and legal tender. Some years ago I read a lengthy statement embodying advocated 1 per cent. of a bank's liaread a lengthy statement embodying his views on the proposed new Bank Act and banking legislation in general. Mr. McLeod said in part:

"The Bank Act, 1913, is a marked

improvement over its predecessors. troduced. To contend for external exspection require to be considered. The privilege of enlarging the powers of circulation by the deposit of gold in a proposed central reserve, and the clarifying of the government statement are two more features that should prove beneficial. There are some features that should be introduced and some that should be im-

Profits Not Excessive.

Mr. McLeod said he did not consider bank profits excessive when the double llability was considered. He continued: "The machinery of the Canadian banking system is excellent, but in many individual cases it has been used without skill or recklessly used.
"From the outset the finance de-partment has failed to exercise effec-

tive control over the banks. We are told the government is afraid to seem to assume any responsibility, lest at-tempts to conserve the interest of bank depositors should be construed as an obligation. It is not so in other countries. If efficient supervision cannot be provided in any other way, the department of finance should organize a bureau for the purpose.

"Like its predecessors, the act has few provisions for the protection of

moderate size the interests of the public are best served; such banks are few provisions for the protection of depositors, of whom the majority are savings depositors. In most countries savings depositors are the special wards of legislators.

Borrower Unduly Privileged.

"In the aggregate the borrower is becoming almost the savings depositors are the special wards of legislators.

"In the aggregate the borrower is given far too large a proportion of Canadian bank assets. There would appear to be an impression within this committee that the banks should further expand their loans, for in the list of main questions on which evidence is desired we find a proposal to dence is desired we find a proposal to tax moneys loaned in foreign coun-tries. Money loaned in foreign finan-cial centres is almost always a por-tion of a bank's resources that the management desires to keep readily management desires to keep readily available, and to say to a banker that the shall not, without penalty, thus employ his funds, is equivalent to saying. "You must reduce your readily available resources, and give more to the Canadian borrowers." If parliament yields to any such suggestion, the effect will surely be detrimental to depositors, and it will as surely be disastrous to borrowers in every time of stress.

The and their existence in the act tends towards inflation. A bank should be prohibited from circulating another bank's notes, which prohibition would restore daily redemption, without which the elasticity of bank note circulation is impaired. "The Bank Act should prohibit the loaning to any one customer more than a reasonable percentage of a bank's capital, to avoid a rock on which so many banks have met ship-

"Permit me to suggest to the members of this committee that in the course of their study of the subject they look into statistics to ascertain they look into statistics to ascertain the extent to which banking prudence may go in making loans. They will find that in the world's practice the limit of safe load is far more clearly defined in banking than is the safe load in bridge engineering. They will also find that this limit has been porsistently exceeded in Canadian banking. At the end of February the total ability.

Questioned by H. Maclean as to whether the use of the phrase 'private bank' was permissible in his opinion, Mr. McLeod said: "The word 'bank' should not be used at all unless it means a bank under supervision."

Elastic Interest Charges.

States.

"There the percentage of loans of all banks' total assets is 55 9-10 per cent.

"The national banks loan about 53 per cent. of their assets, and from the percentage given for all banks it appears that there is an agreement of practice within that country as to the limit which prudence will not exceed. The banks in Great Britain (excepting the Pank of England) loan about 55 per cent. of their iteral features a count of the country is seemed to Mr. McCurdy, who asked the question, that if there was an accumulation of money in one section of the country that section should get some advansage from it. Mr. McL. the Bank of England) loan about 55 per cent, of their total funds.

External Inspection Necessary.

Among the provisions that should introduced for the protection of depositors there ought to be included a most rigid and thoro external in-spection of the general management of each bank. A less efficient inspection, or one where the smaller banks are inspected and the larger ones, thru influchce, go free, would be a mockery of the depositors' rights. The system proposed in the Bank Act is an acknowledgment that external inspec-tion is necessary, but only by the utmost activity of the department of finance can this plan be made effective.

"No stipulation is made as to the proper qualification required of the auditors, and it is open to any bank by auditors that are nothing more than 'dummies' of the general manager. I believe the appointment of nembers of the board of bank inspectors, proposed in the act, should be by vote of the general managers of all the banks. I will quote one paragraph from the suggestion made to the Ca-

nadian Bankers' Association in No-'The board shall consist of not less than seven full members.'
Four shall form a quorum and there shall be not less than seven asthere shall be not less than seven as-sociate members, all of whom shall be elected by vote of the general managers of all the banks and one-tenth of of all the banks, and one-tenth of such vote being recorded against a candidate for either full or associate embership shall exclude him from ection. The chairman of the board

managers of the banks.
"This method of electing auditors "This method of electing auditors would eliminate political influence and would eliminate political influence and would also avoid the objection that has obtained in the Canadian Bankers' tioned. 'Cash in transit." he said, 'might mean almost anything. He in-association, viz., that the association is sanced a sight draft going to Winnistanced a sight draft going to Winnistanced a sight draft going to Winnistanced a work in preventing whether the same of the Association, viz., that the association is sometimes controlled by one or other

shall be appointed from the members

of the large banks.

Not a Panacea "External inspection will clear away talse accounting and have a salutary Referring to the assessment of bank buildings, Mr. McLeod's summing up was: "You cannot pay a bank's d bts with its buildings until it is in liquidation." Instances were cited of head W. influence, but there are causes of fail-

McGuigan Tells Committee of Securing the Hydro Contract

Scotia, Tells Parliamentary Committee That Borrowers Contractor Throws Much Light on the Deal With the De-Muralt Company, Which Withdrew Its Tender-Wound Up His Testimony With an Accusation That Government Had Robbed Him.

With his solicitor, George Lynch- | Staunton, within arm's length of him, president of the Grand Trunk Railway, testified yesterday at the enpank inspection caused a stir in bank- to keep a fixed cash reserve in gold quiry of the public accounts committee, into the accounts of the Hydro-15 per cent., as present conditions of how he managed to get the conshow the need of a large reserve. There should be a provision that in suading the DeMuralt Co., a rival con-

cern, to withdraw its tender.

Mr. McGuigan told his interesting banks should pay to the government a tax equal to 7 per cent per annum on the deficiency.

Ban on Stock Dabbling.

"Banks should be prohibited from underwriting flotation schemes or investing in the state of the s story with as little excitement and concern as if he were talking of the weather. If he was surprised at anything it was at the surprise which N. W. Rowell showed when he told him of how he eliminated his rivals in the fight for the first big contract, which given. They should be prohibited from including in their assets any was let by the power commission.

The answers which the contractor shares of the stock of any corporation, unless such stock be acquired in the gave to the many questions put to him by Mr. Rowell show the fascinating nature of the contracting game. It was in the rotunda of the Windsor Hotel, Montreal, where Mr. McGuigan decided to make a bid for the million dollar contract. By accident he had met with Hon. Adam Beck, and in a joyung manner in a present "Every bank should be required to annually publish a list of its so-called investments and this list should bear the verification of the auditor.

Check on Mergers.

"It has been proposed that the amalgamation of banks be repdered possible only thru act of parliament, and with this proposal I am in accord. At the passage of the Bank Act 1900 there were thirty-six banks. and in a jocund manner, in answer to a question as to what he was doing, he said he was just thinking of building the transmission line of the hydroelectric. Mr. Beck thought he was in earnest and chatted with him on the project. Act, 1900, there were thirty-six banks, the average capital of which was \$1,800,000. There are now twenty-four

the project. "At that time," said Mr. McGulgan,
"I had no intention of tendering for the work. As I thought the matter over afterwards, however, I decided to go after it. I consulted with the was a friend of mine, and he gave me an idea of how much money I would need to do the work." "Was there anyone else in the Mc-Guigan Construction Co.?" asked Mr.

"There was no one else. I was the company and I used the name simply as a firm name. My arrangement with Mr. Smith was that he was to get a certain percentage of the net profits."

"Then you entered tenders for the "You will be given an opportunity to tell us about it," said Mr. Ferguson. petition of old and widely established institutions. In fact the placing of a limit on the size of any one bank may

tion with regard to external audits.

Hundred Prominent New Yorkers at

Albany-Evil of Over-Insurance.

NEW YORK, April 2.—(Can. Press)

the ease of obtaining over-insurance.

KINGSTON, April 2 .- (Special.)-

\$1000 to stock.

Against Arson

Launch Crusade

"Did you know the other people who had put in tenders?" "Yes; I made enquiries and found that many of them were young men and had never done any work of this

"Did you know that the DeMuralt Co. had tendered for unit contracts?" "Yes, and as I knew that they were acquainted with the work, I was more afraid of the DeMuralt people than

DeMuralt Witdrew. "Did you make any agreement with DeMuralt to withdraw his tender?" "I did. I agreed to give him the contract at his price if he would with-draw his tender."

"You entered into an agreement with him whereby he agreed to with-draw his contract if you gave him a sub-contract on the same terms as his tender?" asked Mr. Rowell, very deliberately. "That was the under-

"Yes, and a very common one among contractors," said Mr. McGuigan. "Do you know whether he withdrew his tnder?"
"I assume that he did."

Mr. McGarry: Of course, this has no-thing to do with this investigation. Mr. Rowell: I think it has a great deal to do with the investigation.

The leader of the opposition then asked G. H. Ferguson, the chairman, if Mr. DeMuralt was coming to give

"We would be creating a precedent to send him \$250 to come here," said the chairman. "You better send a fellow down with it," suggested Mr. McGuigan, amid laughter.

Mr. McGuigan was asked to look up the agreement he had made with Mr. DeMuralt and show it to the committee. Before he left the stand he asked the might say a word stand he asked if he might say a word, and when granted the privilege, he openly accused the Province of Ontario of rob-

bing him.
"I'm the principal sufferer," he said.

velopment of the bank. Banks were building for the future, and sooner than build temporary structures they might stay out of a district altogether. Premises Undervalued. Cattle Firm in Montreal Montreal Market

Limited Supplies Are Coming Forward -Hogs Higher Under Good Demand.

MONTREAL, April 2.—At the Canadian

over the balance of the week, the demand was good for small lots and the tone of them arket was firm at the recent advance in prices. Sales of choice steers \$7.25; fair at \$6.50 to \$7.75; good at \$7 to \$7.25; fair at \$6.50 to \$8.75, and the low-pounds. A few choice butchers' cows brought \$6.25 to \$6.50 per 100 pounds. A few choice butchers' cows sold down as low as \$4, and bulls ranged from \$4 to \$6.50 per 100 pounds.

Old sheep and yearling lambs were strong on account of the limited supply coming forward, and prices show a sharp of the former at \$8, and the latter at \$9 per 100 pounds. Demand for spring lambs was good at from \$6 to \$8 each, as to size and quality.

Receipts of calves are increasing.

At \$5.25; 1, 1330 lbs., at \$5.25; 1, 1830 lbs., at \$5.00 lbs., at \$4.60; 1, 1200 lbs., at \$4.60; 1, 1200 lbs., at \$3.5; 1, 1200 lbs., at \$

to Mr. McCurdy, who asked the question, that if there was an accumulation of money in one section of the country that section should get some advantage from it. Mr. McLeod thought it would be hard to introduce sections in banking, and that it would also be difficult to keep track of where money was accumulated in the country.

Should Limit Capital.

Mr. McLeod also thought that the matter of limiting bank capital was well worth consideration, and that the tendency, if any, would be to reduce the interest on deposits. Capital, he thought, should be limited, and the reserves increased. If this did not work out to the advantage of circulation some other method would have to be adopted.

He admitted the danger of local banks lending beyond the proper limit. Major Sharpe thought that this worth only \$3,000.

NEW YORK, April 2.—(Can. Press)

Special, "stretched from end to end of a special train that took more than 100 merchants, manufacturers, bank-ers, lawyers and insurance men to Albany today to attend the legislative learning on Fire Commissioner Johnson, who some other method would be to reduce the interest on deposits. Capital, he matter of limiting bank capital was not the train wore a red badge.

He admitted the danger of local have to be adopted.

He admitted the danger of local have to be adopted.

He admitted the danger of local have to be adopted.

He admitted the danger of local have to be adopted.

He admitted the danger of local have to be adopted.

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He admitted the danger of local have to be adopted.

He admitted the danger of local have to be adopted.

He admitted the danger of local have to b Major Sharpe thought that this worth only \$3,000.

might be equally possible in the case of general managers and their friends greatest encouragement of arson is lings, \$7 to \$8; lambs, native, \$7 to \$8.70.

LIVERPOOL COTTON.

Eat Raisins.

An annual event in California during this month is held on April 30, and is known as "California Raisin Day."

The slogan on this particular day is "Eat Raisin Bread," and it is not only celebrated in the State of California, but many of the eastern railroads feature it by placing on menus on their dining cars special raisin dishes with a reference to California.

LIVERPOOL. April 2.—Cotton futures opened steady and closed steady. April. 6.74½d: Avril and May, 6.73½d: May and June, 6.73½d: August and September, 6.53d: September and October and November. 6.28d: November and December. 6.24½d: December and January. 6.23d: January and February. 6.22d: February and March, 6.23d; March and April, 6.24d. and April, 6,24d.

Spot in better demand; prices firm.

American middling, fair, 7,55d; good middling, 7,21d; middling, 6,99d; low/middling, 6,82d; good-ordinary,6,49d; ordinary, dishes with a reference to California. On April 30 this year the Grand Trunk will have some special dishes of this description on all their dining 6.15d.

> Trunk and Lehigh Valley Railroad.

Amazing is the growth of Ameri-ca's greatest city, and while Cana-Spontaneous combustion at the store of Elliott Bros.' plumbing and tinshop did \$2000 damage to building and \$1000 to stock. Several firemen and dians are going there in increasing numbers every year, there should be Matthew entered the third flat as an explosion occurred, was hurled down a flight of stairs and escaped with a few bruises. Chief Armstrong and his men did good work in preventing what looked for a time like a very serious blaze. The loss is covered by insurance.

TWO WILLS FILED.

W. F. Davison left his sword and a presentation cup to his son Robert C. and his books to his son Robert C. and his gold watch to his grandson, John A.5.

In the firm were overcome by smoke. Matthew entered the third flat as an explosion occurred, was hurled down at the corporation of the Township of York, on the 17th day of March, 1913, trip and come back better able to transact business. Passengers via the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded to remain the Scenic Lehigh Valley route are thus afforded convenient and prompt the scenic Lehigh Valley route are thus afforded to remain the Board of Public School of the East and West Ridings of the Council of the Council of the Council stanced a sight draft going to Winnipeg, being refused and returned, figuring all the time as "cash in transit."

Costly Buildings.

Referring to the assessment of the loss is covered by insure the second come back better able to transact business. Passengers via the scenic Lehigh Valley route are thus afforded convenient and prompt to the assessment of the loss is covered by insure the convenient and prompt to the assessment of the loss is covered by insure the convenient and prompt to the assessment of the convenient and prompt to the convenient and prompt Do not suffer another day with Itching, Bleeding, or Protruding Piles. No surgical operation required in much unnecessary expenditure on new and as certainly cure you. 60c. a box; all dealers, or Edmanson, Bates & Co., Limited, Toronto. Sample box free if you mention this paper and enclose 2c, stamp to pay postage.

W. F. Davison left his sword and a presentation cup to his son Robert C. and h

CATTLE MARKET REMAINED FIRM

Sheep, Lambs and Calves Unchanged-Prices of Hog Firm.

Receipts of live stock were 98 cars-1522 cattle, 1402 hogs, 48 sheep and lambs, 489 calves and 2 horses.

The quality of fat cattle was about the same as those on Monday's market. There was a fair trade, but not quite as active as on Monday, but prices were about steady in all the different classes of fat cattle. Sheep, lambs, calves and hogs sold a

about steady prices. Steers, 1200 to 1300 lbs., sold at \$6.75 to

\$7. Probably about 200 sold at thesi

Choice butchers sold at \$6.60 to \$6.70 loads of good, \$6.25 to \$6.50; medium butchers, \$5.90 to \$6.25; common, \$5.50 to \$5.75: inferior, light weights, \$3 to \$5.25: cows, \$4 to \$5.50; wit ha few choice at \$5.75; canners and cutters, \$2.50 to \$3.50;

Feeders, 800 to 900 lbs., \$5.50 to \$5.80 stockers, 500 to 600 lbs., sold at \$5 to 5.40; common stockers sold at \$4.25 to

Milkers and Springers. Milkers and Springers.

There was a moderate demand for milkers and springers at about steady prices, which ranged from \$50 to \$65 for medium to good cows, and \$70 for a very few of choice quality.

Veal Calves.

The quality of yeal calves was a little

Hogs—100 at \$3.60 f.o.b. cars at country points.

The Corbett-Hall-Coughlin Company sold ten carloads of live stock, as follows: One hundred cattle, 1100 to 1300 lbs., at \$6.50 to \$7.10, but only 12 head at the latter price; 120 cattle, 850 to 1000 lbs., at \$6.50 to \$6.40; 50 cows, at \$4.50 to \$5.50, and bulls at \$5 to \$5.80; one deck of hogs. weighed off cars, at \$10.15 per cwt. And bought one load of feeders on order.

Rice & Whaley sold:

Butchers—16, 1160 lbs., at \$7; 16, 1300 lbs., at \$7; 19, 1100 lbs., at \$6.70; 10 1060 lbs., at \$7; 19, 1100 lbs., at \$6.70; 14, 1100 lbs., at \$6.70; 10 lbs., at \$6

than a reasonable percentage of a bank's capital, to avoid a rock on which so many banks have met ship-wreck. A limit of 25 per cent. of capital would be liberal; in the case of the United States National Banks of the United States National Banks of the United States National Banks of the United States National Banks.

The Disapproves of Small Banks.

Mr. McLood declared his disapproval ill of small local banks. While admitting that time. No good purpose would be statement I made then was true, the market today amounted to 350 on the market today amounted to 350 o

H. M. Levinoff, Montreal Abattoir, bought 116 cattle today, or a total of 325 cattle for the two days. The prices paid bought 116 cattle today, or a total of 325 cattle for the two days. The prices paid by Mr. Levinoff today for the 116 cattle ranged from \$6.70 to \$7 for cattle weighing 1200 to 1300, lbs., and for one load, weighing 1000 lbs., \$6.25.

E. Puddy bought 50 calves at \$8.50 per

D. Rowntree bought for the Harris Abattoir Company 25 calves at \$8 to \$9 per cwt.: 10 sheep at \$6 to \$7.25 per cwt.

Fred Armstrong bought 12 milkers and springers at \$55 to \$60 each.

The Swift Canadian Company bought \$80 calves at \$5 to \$60 per cwt.: 20 sheep

The Swift Canadian Company bought 80 calves at \$5 to \$9.50 per cwt.; 20 sheep and lambs at \$9 per cwt. for lambs, and ewes at \$6.50 to \$7 per cwt.

E. Devlin. Ottawa, bought one load of butchers' cattle, 1140 lbs., at \$6.50.
Charles McCurdy bought 42 cattle, 950 to 1050 lbs. each, at \$6.10 to \$6.60.

Market Notes.

The stork paid a visit to the residence of Mr. and Mrs. William Torrance, 160 Granadier road, and delighted both father and mother by presenting them with their first baby, a daughter, on Monday.

On Monday evening the stork paid a visit to the residence of Mr. and Mrs. John Heaslin 32 Gertrude place, pleasing both father and mother by leaving them a daughter also.

daughter also. Orangeville drovers were complaining of



Township of York



Local Improvement Notice

Extension of Lane South of Essex Avenue

Take notice that the Council of the Municipal Corporation of the City of Toronto intends to extend a lane at a width of 15 feet in the rear of lots 131 to 162, plan 1088, on the south side of Essex Ayenue, easterly to connect with the lane in rear of lots 1A to 11A, plan 1021, on the south side of Essex Avenue, and intends to specially assess a part of the cost upon the land which is immediately benefited by such extension. The estimated cost of the work is \$550.00, which is to be assessed against the property fronting or abutting on the following named streets in the following proportion, viz.:

Essex Avenue, south side, from the east limit of part lot 20, plan 388, to the west limit of lot 151, plan 1088, 527 feet. The total assessable frontage in Section No. 1 is 527 feet, to bear \$372.34, or 66 7-10 per cent. of the estimated cost.

The rate per foot frontage in Section

ditions by father, mother, son, daughter, brother or sister of intending homestcader.

Duties—Six months' residence upon three homestcader.

Duties—Six months' residence upon and cultivation of the land in each of three years. A homestcader may live within nine miles of his homestcad on a least 80 acres solely owned and occupied by him or by his father, mother, son, daughter, brother or sister.

In certain districts a homestcader in good standing may pre-empt a quarter-section alongside his homestcad. Price \$3.00 per acre.

Duties—Six months' residence upon three homestcader.

In certain districts a homestcader in good standing may pre-empt a quarter-section alongside his homestcader.

In certain districts a homestcader in good standing may pre-empt a quarter-section alongside his homestcader in certain districts.

A homestcader.

Duties—Six months' residence upon the homestcader in good standing may pre-empt a quarter-section alongside his homestcader in certain districts a homestcader in certain districts. Price \$3.00 per acre.

Duties—Six mother of intending homestcader.

Duties—Six mother of intending homestcader.

Duties—Six mother of

or 66 7-10 per cent. of the estimated cost.

The rate per foot frontage in Section No. 1 is 70 64-100 cents, or if spread over a period of five years, a rate per foot frontage per annum of 16 13-100 cents.

SECTION NO. 2.

Essex Avenue, south side, from the west limit of lot 11A, plan 1021, thence east 225 feet.

Pendrith Street, north side, from the west limit of lot 36, plan 388, thence east 278 feet.

The total assessable frontage in Section No. 2 is 503 feet, to bear \$177.66, or 33 3-10 per cent. of the estimated cost.

which, ranged from \$50 to \$65 for medium to good cows, and \$70 for a very few of choice quality.

Veal Calves.

The quality of veal calves was a little improved, and prices were firmer, as follows: Good to choice calves, \$9 to \$10: fair to good light calves \$6.50 to \$8.50: strong Weight calves, \$6.75 to \$8; inferior, rough, heavy calves, \$3.50 to \$5; bobs, \$2 to \$3 each.

Sheep and Lambs.

Sheep sold at \$6.50 to \$7.25 for ewes:

Sheep sold at \$6.50 to \$7.25 for ewes:

Dated this 19th day of March, 1913.
MARTHA GREEN, administratrix, by
COATSWORTH, RICHARDSON &
COATSWORTH, her solicitors, 201
Continental Life Building, Toronto.

Surrogate Court of the County of York, in the Matter of the Estate of Eliza Curley, Late of the City of Tor-onto, in the County of York, Widow,

Notice is hereby given pursuant to the Statutes of Ontario, 1 Geo. V., Chap. 26, that all creditors and other persons having any claims against the estate of the said Eliza Curley, who died on or about the 26th day of October, 1912, are required to on or before the 2nd day of May, 1913, send by post, prepaid, or deliver to the undersigned administrators with the will annexed or their solicitors their Christian and surnames, addresses and description, the full particulars of their claims and the statement of their accounts and the nature of the securiaccounts and the statement of their accounts and the nature of the securities, if any, held by them.

And further take notice that after such last mentioned date the said administrators will proceed to distribute the assets of the said deceased among the parties entitled thereto, having regard only to the claims of which they shall then have notice, and that the said administrators will not be liable for Orangeville drovers were controlled to the poor time made by the railway, as it the said assets or any part thereof to any person or persons whose claim shall not have been received by them at the time of such distribution. the said assets or any part thereof to

FOY, KNOX & MONAHAN, Continental Life Building. Solicitors for the Toronto General Trusts Corporation, Administrators with will annexed of the estate of the said deceased.

Dated at Toronto, this 2nd day of April, A.D. 1913.

Ap3-12-19

9th May. 1913, for the conveyance of His Majesty's Mails on a proposed contract for four years, twenty-four times per week each way, between Brechin Postoffice and Grand Trunk Railway Station from the 1st of July next.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffice of Brechin, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON.

G. C. ANDERSON, Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, March 25th, 1913. 444

SYNOPSIS OF DOMINION LAND REGULATIONS

ANY person who is the sole head of a ANY person who is the sole head of a family, or any male over 18 years old, may homesteed a quarter section of available Dominion land in Manitoba, Saskatchewan or Alberta. The applicant must appear in person at the Dominion Lands Agency or Sub-Agency for the district. Entry by proxy may be made at any agency, or certain conditions by father, mother, son, daughter, brother or sister of intending homesteader.

worth \$300.00.

W. W. CORY.

Deputy of the Minister of the Interior.

N.B. — Unauthorized publication of this advertisement will not be paid for.—26686.



SEALED THE DERS addressed to the indersigned, and endorsed "Tender for Public Building, Bracebridge, Ont." will

mentioned.

Plans, specification and form of contract can be seen and forms of tender obtained at the office of Mr. Thos. Hastings, Clerk of Works, Postal Station F, Yonge St., Toronto, at the Postoffice, Bracebridge, Ont., and at this Department.

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IN THE MATTER OF THE ESTATE
of Peter McLaren, formerly of the Village of Palsley, in the County of
Bruce, but lately of the City of Toronto, in the County of York, Physiccian, Deceased, and in the Matter of
the Trustee Act.

Notice is hereby given that creditors
and other's having any claims or demands against the said Peter McLaren,
the who died on or about the 19th day of
December, 1912, at Toronto aforessid,
are required to send by post prepaid, or
to deliver to the undersigned, solicitors
herein for George Henderson Hanna,
the executor and trustee under the will of
the said Peter McLaren, deceased, their
full names and addresses and full particulars in writing of their claims and
statements of the securities, if any, held
by them, on or before the 10th day of
May, 1913, after which date the said
George Henderson Hanna will proceed
to distribute the assets of the said estate amongst the persons entitled thereto, having regard only to the claims of
which he has then notice, and shall not
be liable for the proceeds of the said
estate or any part thereof so distributed
to any person of whose claim he had not
notice at the time of such distribution.
Dated at Toronto this 28th day of
March, 1913.

HOLDEN & GROVER,
Sea Bay Street,
Toronto, Ont.
Solicitors for the said George Henderson Hanna.

4444

SEALED TENDERS addressed to the
undersigned, and endorsed "Tender for
Kingston Harbor Improvements," will
be received at this office until 4 p.m.,
on Wednesday, April 30, 1913, for the
construction of a combined Roadway
and Wharf across the Cataraqui River
and Dredging in Kingston Harbor, Ont.
Plans, specification and form of contract can be seen and forms of tender
obtained of J. G. Sing, Esq., District
Engineer, Confederation Life Building,
Toronto, Ont.; J. L Michaud, Esq., District Engineer, Merchants Bank Building, St. James St., Montreal; A. R. Decary, Esq., District Engineer, Postoffice
Fullding, Quebec, and on application to
the liable for the proceeds of the said
estate or any part thereof May, 1913, after which date the said George Henderson Hanna will proceed to distribute the assets of the said estate amongst the persons entitled thereto, having regard only to the claims of which he has then notice, and shall not be liable for the proceeds of the said estate or any part thereof so distributed to any person of whose claim he had not notice at the time of such distribution. Dated at Toronto this 28th day of March, 1913.

HOLDEN & GROVER, 85 Bay Street, Toronto, Ont. Solicitors for the said George Henderson Hanna.

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Department of Public Works,
Ottawa, March 31, 1913.
Newspapers will not be paid for this
advertisement if they insert it without
authority from the Department.—35224



MAIL CONTRACT SEALED TENDERS addressed to the SEALED TENDERS addressed to the Postmaster-General will be received at Ottawa until noon on Friday, the 9th May, 1913, for the conveyance of His Majesty's Mails on a proposed contract for four years, six times per week each way, between Epping and Fairmount, and six times per week over Rural Mail Route from Meaford, Ontario, from the Postmaster-General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Fairmount. Epping, Griersville and Meaford, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON, Superintendent.
Postoffice Department, Mail Service
Branch, Ottawa, March 25th.
1913.



SEALED TENDERS addressed to the SEALED TENDERS addressed to the Postmaster General, will be re-ceived at Ottawa until noon, on Friday,

Postoffice Department, Mail Service Branch, Ottawa, March 14, 1913.