

Results from common soaps: zema, coarse hands, ragged othes, shrunken flannels.

SUNLIGHT SOAP REDUCES EXPENSE

Ask for the Sunlight Bar

Diocese of Peterborough

The Rt. Rev. R. A. O'Connor, D.D., Bishop of Peterborough, Visits Gravenhurst

On the evening of Sunday, February 14th, Saint Paul's Church, Gravenhurst, was crowded to the doors. The instruction of the evening was given by His Lordship, the Right Reverend R. A. O'Connor, D.D., Bishop of Peterborough, who took for his subject, "What wilt thou that I do to thee?" But, he said, Lord, that I may see," Luke xviii. 41st verse, and continued as follows:

"My dear people.—On a certain occasion when our Lord was going down with His apostles to Jerusalem, and passing by Jericho, a blind man sat by the wayside begging, and hearing the multitude that accompanied our Saviour, he asked them what it meant. They told him that Jesus of Nazareth was passing by. The blind man cried out, saying: "Jesus, Son of David, have mercy on me." Those that went before our Lord told him to keep silent, but he cried out more, "Jesus, Son of David, have mercy on me." Our Lord, hearing his voice, commanded him to be brought to Him. When this was done Christ said to the blind man, "What wilt thou that I do to thee?" But, he said, Lord that I may see. Our Saviour seeing his great faith restored to him his sight, saying, "Receive thy sight, thy faith hath made thee whole."

We may apply this passage to many who at the present day are spiritually blind. I do not mean that they are physically blind, but in regard to religion, in regard to the dogmas of revelation, and in regard to the practices of faith, and the fulfillment of the duties of our holy religion they are religiously blind. People thus affected need often to cry out, "O Lord, grant that I may see, grant me religious sight; grant me spiritual sight, that I may see the error of my way, see the beauty of Thy house, and accept the graces Thou hast in store for me."

Let me, then, briefly call your attention to a few of the errors that are prevalent amongst Christians, and even amongst some Catholics. I would call your attention particularly to those Catholics who are spiritually blind, in regard to the proper knowledge of their religion and its dogmas, and consequently they need to ask Christ for the graces to see their errors. He might remove this darkness, and enable them to walk in the light of practical faith. Christ says: "I am the way, the truth and the light. He that walketh after me shall obtain eternal life."

One of these false maxims that we find prevalent amongst some people claiming to be Catholics, who have been received into the Church by Baptism, is that they say they are sure of being saved, because they have once been made children of God and heirs to His Kingdom, by the graces of Baptism. This is an error that should be removed from the minds of such persons, for they must not imagine that because they were once made God's children that they are sure of eternal salvation. This would be presumption on their part, for no one is certain of salvation until the day of judgment. The Holy Spirit tells us "To work out our salvation with fear and trembling." Our salvation depends upon the manner of our lives. If we live in accordance with what the Catholic Church teaches and requires us to practice; if our lives are in conformity with the laws of God and His Church, then we may have the confidence that we are the followers of Christ, and will be assured of salvation. Even amongst the twelve Apostles, there was one who became a reprobate, as the Gospel teaches us; our Divine Lord also distinctly teaches us that amongst the members of His Church there are many who unfortunately will not be saved, because of their own fault in not proving faithful in their obligations as practical Christians. He compares His Church here to a net, that encloses all kinds of fish, that good and bad. By this, He gives us to understand that in His Church are good and also, unfortunately, a certain number of bad members. The latter do not live in conformity with the teachings of His Church and yet they are included therein.

We have also another beautiful illustration given to us in the parable where our Lord compares His Church to a field, where there is sown good, and whilst men were asleep, the enemy came and sowed therein cockle or bad seed. This latter grew up amidst the good seed, so that it was in danger of choking it, and the servants asked permission of their master to go and root out the evil seed, lest it should destroy the good. The master said: "No, lest perhaps gathering up the cockle you root up the wheat also, together with it. Suffer both to grow until the harvest, and in the time of the harvest I will say to the reapers, gather up first the cockle and bind it in bundles to burn, but the wheat, gather ye it into my barn." His Lordship explained the reference in this parable to the toleration of the bad members in the Church of Christ, and why God permits them to thus remain in His Church for His own wise reasons.

When considering the unchristian lives of many Catholics, we often feel ashamed at their evil conduct and may ask, why does the Church not excommunicate these bad Catholics? The answer is given in the parable by our Lord Himself, who teaches us to tolerate sinners, that they may have an opportunity of being converted. If they stick to the graces that God offers to them, God is wiser than we are. The Master was wiser than his servants. He

told them "To have patience, that the time will come when the separation will take place between the good and the bad seed." God is infinitely patient, and during life, he displays his patience towards even the greatest sinners, but, when they have abused His mercy, then on the day of judgment His patience ceases, and His justice must be executed on the unrepentant sinner. Our duties then towards sinners are to pray that their hearts may be changed to see the evil of their way, and to be converted before it becomes too late to save their souls.

Another false maxim is that some say, because they do not lead very bad lives they cannot imagine that they will be lost. Such persons say, "I am not a very bad Catholic; my life is not very sinful; I am not very careless in my duties; and because I perform a certain amount of good, I am confident that the good deeds I do will counteract evil and obtain for me eternal happiness." This class of people also need to be instructed by God, to see their false notions, with regard to what religion requires of all Christians to practice, in order to conform to what the laws of God require of them. They are like the proud Pharisee mentioned in the Gospel by our Lord, who with the Pharisee went up to the Temple to pray. The Pharisee, instead of praying, began to boast of his imaginary virtues, and compared his life with that of the poor sinful Publican, who acknowledged his sinful life with a humble heart, and besought Almighty God to forgive him because he was a sinner. The proud Pharisee was condemned, whilst the sinful, but humble, Publican was forgiven. This parable refers to the class of Christians who proudly boast that because they are not as bad as some of their neighbors, they will be saved. We must remember that God judges us not according to the conduct of our neighbors, but according to His own precepts; that God is infinitely just, and must punish the transgressors of His laws. Our faith teaches us that a Christian dying guilty of only one grievous sin is deserving of everlasting perdition. The rebel angels committed only one sin, and were forever cast into the fire of hell. Our first parents also committed only one transgression, and were deprived of all right to Heaven, and brought upon themselves and their posterity the chastisement of a just God. Though a Catholic may perform these actions of virtue, still if he commits one grievous sin and dies in that condition, his previous good deeds will not save him. Even the Civil Law does not wait until the criminal has committed several crimes of theft or murder before inflicting punishment upon these transgressors. The first time they are found guilty of violations of the Criminal Code, they are punished. Man strives to conform His laws in the regulation and good order of society, in conformity with the laws of God, and we are told that the justice of God must punish the sinner who is guilty of any violation of God's commands.

Another false maxim that is very prevalent nowadays is that some say: "I will live as I please, and by receiving the last sacraments, I will make it all right with Almighty God." Such people say, "I am too busy about my worldly affairs to practice the duties that religion requires of me; I cannot go to Mass every Sunday; I cannot go to Confession and Communion every year, because I am too much occupied with my family matters and business affairs. There will be time enough to prepare for Heaven when I am about to die, for I will then send for the priest and receive the Sacraments of the Church." This class of persons deliberately desert and betray Christ and His holy religion through life and then before death, they expect that they will be converted and save their souls.

His Lordship explained how uncertain is life, and that many of this class of people are swept away suddenly and have not the time to prepare for death. He quoted instances that are occurring every day of the suddenness of death, with a special reference to the six hundred who were suddenly called out of life a few weeks ago in the Chicago theatre. He also referred to the numerous railroad and other accidents that are frequently happening. (God alone is Master of Life and Death, and hence it is presumption for anyone to flatter himself, with the hope that he may be converted before death.)

And even for those who persevere in their sins and die a natural death, what assurance can they have that after their hearts have been hardened by crimes and negligence of their duties, that they will be converted at the approach of death? The stronger the evil habit the more difficult it is to shake off, even at the approach of death. Some, truly enough, may by an extraordinary grace from God, be converted, but unfortunately the number of such conversions on a death-bed is very few. His Lordship gave an illustration in the example of the two thieves, who were crucified on each side of our Lord—one was converted and the other died unrepentant, though at the side of Christ. Thereby showing us how some may reject the graces of God at the hour of death.

No one should allow his salvation to depend upon a probability that he may be converted at the hour of death, for a Catholic to continue careless about his religious duties through life, with that hope that he may be converted at the approach of death, is like a drowning man grasping at a straw. It is an illusion by which the devil deceives many and keeps them in their sins, until it is too late for their repentance, and death overtakes them when they least expect it. These are a few of the false maxims that are prevalent even amongst indifferent Catholics and are the cause of their continuing to neglect the practices of their religion. Such people need to pray to God that He would open their eyes and make them see the false and dangerous opinions, that thus blind them and lead them to destruction.

Let us frequently pray to our Lord that He will grant us religious and spiritual light, to see and acknowledge the truth and conform our actions to the doctrines of our holy Church, that in so doing they may have the happiness of enjoying a blessed eternity."

The choir is to be congratulated for their success, as the singing and

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music were all that could be desired for the occasion. Gounod's "O Salutaris" and Lamblotte's "Tantum Ergo" at the Benediction deserve special mention. Miss Clara Clairmont also sang Marzetti's "Ave Maria" in a deep, rich voice, and with much feeling and expression, which was worthy of great commendation.

SCHOOLS

ST. MARY'S SCHOOL.

Boys who received testimonials of merit for Excellent Department and Application to Study during the month of February:

Fourth Form, Sen.—James Glynn, Harold Campbell, John Witmer, Joseph Clarke, John McClean, Charles Barrett.

Fourth Form, Jun.—Charles McCurdy, Wilfrid Bourdon, Eugene Landreville, Leo Wade, Michael Moad, Wm. Overend.

Third Form, Sen.—Jas. Nicholson, Wm. Ayers, John Byrne, Leo Albert, Ed. Lane, Thomas Lundy, Newman Mackintosh, Francis Sicking, Leo Ryan, Fr. Foley, Wm. Monahan, Michael McCarthy, Thomas O'Brien, Leo Jenkins, John Snain, Inzie Mine, Wm. McGinn, N. Kelly, Fr. O'Brien, Leo Brodie, James Gordon.

Third Form, Jun.—Louis Murphy, H. Landreville, Thomas Shannon, Eugene Sennett, Patrick Spelman, Neil Brodie, John Cronin, Bernard Donovan, Leo Doyle, John Lane, Dan McCarthy, A. Vonzen, Joseph Deferari, John Emmons, Fred. Fensom, Chas. McEvoy, Gerald Moore.

First Form, Sen.—Excellent, Edward McCool, Allen Campbell, Fred. White, Francis Shanahan, Francis Akrey, Frs. Corcoran, Wm. Hand, Wm. Thompson, Good, John O'Reilly, Wm. Allen, E. Conderan, Henry Doyle, Gordon Fensom, R. White.

Boys who obtained the highest number of notes in the monthly competition:

Fourth Form, Sen.—1st, John Witmer; 2nd, Joseph Clarke; 3rd, James Glynn.

Fourth Form, Jun.—1st, Wm. Maloney; 2nd, Wilfrid Bourdon; 3rd, Charles McCurdy.

Third Form, Sen.—1st, William Ayers; 2nd, Newman Mackintosh; 3rd, Thomas O'Brien.

Third Form, Jun.—Louis Murphy, John Lane, Bernard Donovan.

First Form, Sen.—1st, Edward McCool; 2nd, Allen Campbell; 3rd, Russell White.

ST. PATRICK'S SCHOOL.

The following boys obtained the highest number of marks in the monthly competition:

Fourth Form—1st, C. Higgins; 2nd, E. Horley; 3rd, C. Heck.

Third Form, Sen.—Div.—A. Guay, J. Labraico, H. O'Donoghue, J. Gorman, R. Burns, Jas. Hogan, A. Labraico.

Second Form, Sen. Div.—1st, A. Heck; 2nd, J. Clune; 3rd, W. Wells. Juniors—J. Gorman, F. Harped, N. Pergini.

Testimonials for Excellent or Good Department were given to the following pupils:

Fourth Form—Excellent, C. Higgins, E. Horley, C. Heck, J. Murray, John Burns, E. Roach, Jas. Mahan, C. O'Leary, N. Moore, F. Fox, Good, J. Mulrooney, Wm. Menton, C. Bennett, A. Keelar.

Third Form—Excellent, E. Vandover, C. O'Leary, F. O'Donoghue, F. Tobin, M. Burns, J. O'Hearn, W. Whelan, A. Traying, C. Zoyd, P. Chroman, R. O'Donoghue, J. Labraico, A. Castrucci, A. Guay, J. Hogan, Good, A. Labraico, Jas. Downey, P. Doyle, S. Hogan.

Second Form—Excellent, A. Heck, O. Roche, D. Cunerty, E. Bennett, R. Kenny, C. Hearn, S. Coughlin, Good, J. Muto, J. Glonna, J. Keelard, R. Mullins, J. Malloy, J. McKenzie, J. Coughlin.

ST. HELEN'S SCHOOL.

Honor Roll for February.

Senior Fourth—Excellent, F. Tracy, G. Fayle, H. Beisise, J. Torpey, G. Kirby, Wm. Mullaill, E. Mattron, Good, C. Higgins.

Junior Fourth—Excellent, J. Foley, F. Riordan, E. Creary, R. Clarkson, P. Boland, T. Dault, W. Galvin, Good, W. Artkin, W. Henderson, W. L. Markle, W. Holland, Jas. Giroy, M. Burns.

General Proficiency.

Senior Fourth—H. Beisise.

Junior Fourth—Francis Riordan.

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BRITISH AMERICA ASSURANCE COMPANY.

The annual meeting of Shareholders was held at the Company's offices, Toronto, on Tuesday, February 23rd, 1904. The President, Hon. Geo. A. Cox, occupied the chair, and Mr. P. H. Sims, Secretary of the Company, read the annual report and financial statement, as follows:

SEVENTIETH ANNUAL REPORT

The Directors beg to present the Seventieth Annual Report to the Shareholders of the Company, and in doing so they have pleasure in calling attention to the following figures, being a summary of the results of the year's transactions as set forth in the accompanying accounts:

The Balance of income over expenditure	\$204,672.94
Amount written off securities to bring them to market value at Dec. 31st	\$16,621.24
Two half-yearly dividends at the rate of 6 per cent. per annum	60,000.00
	76,621.24
Balance, being the amount added to the Reserve Fund	\$128,051.70

The progress of the Company is shown by a comparison of the following figures from the annual statements of the past three years:

Year	Total Income	Balance of Revenue Account	Addition to Reserve Fund
1901	\$2,040,197	\$99,590	\$30,545
1902	2,206,831	173,713	90,819
1903	2,421,383	204,673	128,052

All of which is respectfully submitted. GEO. A. COX, President.

SUMMARY OF FINANCIAL STATEMENT

Fire and Marine Premiums	\$2,373,336.47
Interest and Rent Receipts	48,046.59
	\$2,421,383.59
Fire and Marine Losses	\$1,389,501.94
Agents' Commissions and all other expenses	827,208.18
Total Expenses	\$2,216,710.13
Profit for the Year	\$204,672.94
Total Assets	\$2,024,096.02
Capital	\$1,000,000.00
Reserve Fund	\$830,872.87
Security to Policyholders	\$1,830,872.87

In moving the adoption of the report, which was seconded by the Vice-President, the President said:

In presenting the Seventieth Annual Report, I may say that I feel more than ordinary satisfaction, and I am sure my fellow-directors share this feeling, in meeting the stockholders with a statement such as we are able to present, showing the result of the transactions of the Company for the past year. The accounts for the year 1903 demonstrate that the expectations expressed at the two preceding annual meetings were fully realized. It was pointed out in those reports that the adverse experience of companies engaged in the fire business on this continent for the years 1899 and 1900 had shown the necessity for an increase of rates on many classes of risks. This increase came into effect in the year 1901, and has been generally maintained, producing for the companies a fair underwriting profit, in which this Company has participated fully up to the average. As evidence of this the following figures may be quoted: For the year 1900 the loss ratio of the company on its whole fire business was 67 per cent. of the premium income; in 1901 it was 61 per cent.; in 1902 54 per cent., and in 1903 52 per cent. In the United States field from which a large proportion of our income is derived, the loss ratios for the same years were: 1900, 71 per cent.; 1901, 66 per cent.; 1902, 61 per cent., and in 1903, 52 per cent.

The report now under consideration is the most favorable which I have had the honor of presenting during the eleven years which I have held the position of President. The revenue account shows a balance of income over expenditure of \$204,672.94, of which \$148,046.59 is derived from interest on investments, and the balance, \$156,626.35, from the underwriting. This amount has been apportioned as shown in the statement, namely, \$60,000 to the payment of two half-yearly dividends at the rate of 6 per cent. per annum, \$16,621.24 to reducing the securities held by the Company to their current market values at December 31st, and the balance, \$128,051.70, has been added to the Reserve Fund, which is thereby increased to \$830,872.87.

It is gratifying to note that in Canada, the Company's home field, satisfactory progress has been maintained—the Canadian income for last year having been \$429,868.68, which is the largest in the history of the Company, while the loss ratio for the year was under 50 per cent. upon our Fire Premium Income in the Dominion. It may not be out of place here to refer to the fact that the loss ratio in Canada of the "British America" during the eleven years that it has been under present management has been upwards of 8 per cent. below the average loss ratio on the whole business in this country as shown in the Dominion Government returns.

The Marine Branch shows an adverse balance, notwithstanding the conservative lines on which it has been conducted. This is partially caused by losses incurred on unexpired business of certain unprofitable agencies which were closed at the beginning of the season.

The security which the British America offers to policy-holders—a cash capital of \$1,000,000 and a Reserve Fund of \$830,872, in all \$1,830,872, in assets of unquestionable character—is such as should, and I have no doubt will, secure for this, the oldest financial institution in the Province of Ontario, a steadily increasing share of public patronage.

The conflagration in the city of Baltimore which occurred this month, though not coming within the scope of the report of last year's operations, is a matter of such importance, affecting our own and all other leading companies on this continent, as to call for a reference on this occasion. Considering the large volume of our Fire Premium Income, it might be expected that in so extensive a conflagration as this, in which upwards of \$50,000,000 of insurance is involved, we would suffer a serious loss; but it is a satisfaction to know that our net loss, now ascertained to be under \$210,000, is well within the figure we might reasonably expect in a city of 600,000 population, where we have for many years past been doing a large and profitable business. This amount represents about 10 per cent. of our annual fire income. While we cannot but regret this loss, we should not overlook the fact that the Company has in its past experience passed through several conflagrations in which it sustained losses that represented a relatively greater amount compared with the annual income and financial resources of the Company at the time of the occurrence of the disasters. I refer to: Bearing in mind the improved conditions already referred to, and realizing that the Baltimore conflagration will have the effect of advancing rates in the congested districts of all large cities, and especially in those where the water supply and fire appliances are inadequate to afford ample protection from large fires, it is not, I think, too much to hope that our loss in this conflagration will be made up, if not wholly, to a very considerable extent during the current year's operations.

In closing I must say that, while we feel that we are fortunate in having a thoroughly trained and efficient staff at our head office and branches who bear the responsibility for the success of the Company's operations primarily rests, we fully recognize the fact that favorable results in a business such as ours are largely dependent upon the work of our local agents. It is due, therefore, to our representatives generally throughout the extended field of the Company's operations that I should give expression—as I do with much pleasure—to our feelings of appreciation of their services in assisting in accomplishing the results shown in the report now before you.

The following gentlemen were re-elected to serve as Directors during the ensuing year: Hon. Geo. A. Cox, J. J. Kenny, Augustus Myers, Thomas Long, John Hoskin, K.C., L.L.D., Hon. S. C. Wood, Robert Jaffray, Lieut.-Col. H. M. Pellatt, E. W. Cox.

At a meeting of the Board, held subsequently, the Hon. Geo. A. Cox was re-elected President, and Mr. J. J. Kenny, Vice-President.

Capt. Sartoris a Catholic

Grandson of Gen. Grant Changes His Religion in St. Louis.

St. Louis, Feb. 28.—One of the most noted acquisitions to the Catholic Church in St. Louis recently is the conversion to that belief of Capt. Algernon Sartoris, grandson of Gen. Ulysses S. Grant. He was baptized in the chapel connected with St. Louis University by the Rev. Father Conway, S.J. The Most Rev. J. J. Glenn, Archbishop of St. Louis, acted as sponsor.

Capt. Sartoris was a former member of the Episcopal Church. He came to St. Louis about two months ago. He had been under instruction with a view of becoming a Catholic for some time prior to his coming here, and continued his studies after his arrival with the Rev. Father Conway, S.J.

Capt. Sartoris won his title during the Spanish-American war. Since his arrival in St. Louis he has been living with his mother, Mrs. Nellie Grant Sartoris, at the Grand Avenue Hotel. The other members of the family are non-Catholics. Capt. Sartoris is 24 years old and unmarried.

The flavor of duck is much improved if a tiny onion and a good-sized orange is roasted in the body. Orange marmalade is a favorite accompaniment in the West to roast duck.

THE CANADIAN NORTHWEST

HOMESTEAD REGULATIONS

Any even numbered section of Dominion Lands in Manitoba or the North-west Territories, excepting 4 and 28, 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 situated, 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 situated, receive authority for some one to make entry for him. A fee of \$10 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 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 has obtained a patent for his homestead, or a certificate for the issue of such patent countersigned in the manner prescribed by this Act, 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 acre substantially trenched.

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 the 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 selecting lands to enter 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 Lands Agents in Manitoba or the North-west Territories.

JAMES A. SMART, 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 the Railroad and other Corporations and private firms in Western Canada.

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WANTED—Situation as house-keeper for a priest, by a lady who has had experience. Address Y. Z., Catholic Register Office.