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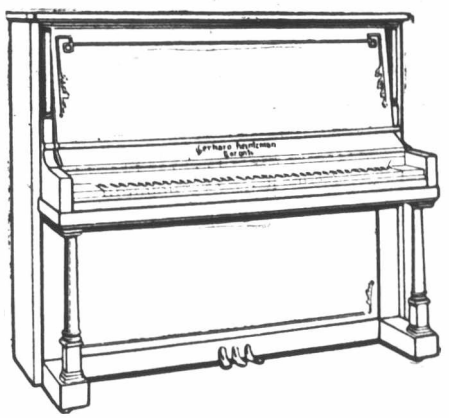
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A CHRISTMAS OFFER

Gerhard Heintzman Pianos



For this Christmas offer we have ordered an extra number of Gerhard Heintzman Pianos. They comprise a splendid selection of that popular drawing-room piano, "the boudoir grand," a special favorite with musicians for its rich reserve and purity of tone. The cases are exceptionally beautiful in design, combining simplicity with elegance, and are finished in handsome cross-banded veneers of mahogany or walnut.

Our regular easy payment price of this style of piano is four hundred dollars. (The manufacturers' list price for agents' use is higher.) From this price we make a discount for cash of twenty per cent., making a net price of **THREE HUNDRED AND TWENTY DOLLARS.** We now offer you the opportunity to secure one of these pianos at this favorable price (\$320.)

By Paying Fifteen Dollars Cash

We will then deliver the piano at whatever time you appoint, so that the piano may be included among the Christmas Gifts, and while you are paying the balance in easy payments of **SEVEN DOLLARS PER MONTH** the recipient has the pleasure of its possession and use, without its costing any more than if you paid spot cash, except a small amount of interest on unpaid balances.

—Think it over—how easy it is by this plan to secure this well-known
 —Piano at an outlay so arranged as to be hardly noticeable; or,
 —better still, come in, examine the piano, and talk it over with us.

Gourlay, Winter & Leeming

188 YONGE STREET, TORONTO.
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BORROWING TROUBLE.

A woman with two small children entered a suburban street car. Such an anxious face she had, with a tense, worried look in her dark eyes! Those sitting near looked at her pityingly. Only a hard, wearing life, they thought, could have given her that expression.

She had not ridden more than a hundred yards when the troubled look deepened on her face. She gazed up at the high bell-rope, as if meditating a desperate reach after it. Her anxiety communicated itself to the children, whose tiny faces became almost ludicrous little copies of hers.

"Do you wish to stop the car?" asked a man next to her, turning as if to signal the conductor.

"Oh, no, sir, not yet," she said, "not till I get to Blank Road; but I'm

wondering how I'll get the conductor to look round."

"I'll see that he does," the man replied, kindly.

"The idea of her beginning to worry already!" whispered a woman behind her. "Blank Road is two miles from here."

It was a pleasant country road that the car followed with green fields and wooded tracts sending whiffs of fragrance through the open windows, but it is very doubtful if the anxious-faced woman felt any pleasure in the ride. She sat stiffly upright till Blank Road was reached, and when she alighted with her small charges, a smile could hardly be restrained on several faces.

Yet, after all, how many of those left in the car could truthfully say they did not share in some degree this same unfortunate habit of borrowing trouble? Do all of us take the pleasures of the life journey as they come to us, or do we too often lose some of the wayside beauty because we are fearful of trouble that may lie ahead.—The Golden Rule.

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 TORONTO, Ont.



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 town, 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.

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 railroad and other corporations and private firms in Western Canada.

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N.B.—Our charges have been greatly reduced in order to meet the popular demand for moderate priced funerals.