



Sunlight Soap will not injure your blankets or harden them. It will make them soft, white and fleecy.

Diocese of Peterborough

Blessing and Re-Opening of St. Paul's Church, Gravenhurst

On Saturday, February 13th, His Lordship, the Right Reverend R. A. O'Connor, D.D., Bishop of Peterborough, visited the parish of Gravenhurst. Notwithstanding the inclement state of the weather, and the bad condition of the roads, at the station to meet him were many of the congregation, including Mr. William Bibby, with a magnificent span of horses, to be placed at the disposal of His Lordship.

On Sunday, February 14th, the neat church of St. Paul's, having recently had an addition put to it, and remodelled throughout, was re-opened with all the solemnity of the Catholic rites. The ceremony of the blessing was performed by His Lordship at 10.15 a.m. The procession started with the cross in front, to the porch, where the first prayer was said opposite the door. Then the circuit of the church was made on the outside. His Lordship sprinkling the wall from top to foundation, as the retinue moved around. When the prayer proper to this part of the ceremony was of fered, the Litany of the Saints was chanted. High Mass was then sung by the pastor, Father Collins. After the Post Communion, His Lordship preached as he always does (whether in gorgeous cathedral or country chapel) a very learned and eloquent sermon. He spoke of the very great pleasure it gave him to be present on this occasion, and congratulated the parishioners on the work they had accomplished, saying that he hoped they would still persevere in harmony with their good pastor, and thus merit the reward promised to faithful servants. He also paid a well-merited tribute to those who had a share and took part in the building and refitting of this sacred edifice. He continued as follows, taking for his text, "And now there remain faith, hope, charity, these three; the greatest of these is charity." My dear people—in the Epistle of to-day we read the beautiful words of St. Paul indicating to us especially the great virtues and power of charity. After proclaiming in the first part of the Epistle the strong effects and wonderful qualities of charity—that distinguished the Christian, the Apostle concludes, with these words, "Of faith, hope, charity, these three; the greatest is charity." He states that charity is not puffed up; is not ambitious; is patient; thinketh no evil, and leads to do such actions as are pleasing in the sight of God.

What is meant by this great virtue of charity or love that surpasses all other moral goodnesses? It is the foundation upon which Christian life is raised; it is the friendship between God and the soul; it is the love that exists between the Creator and the creature. Charity is the union of man's soul, man's affections, man's intentions, in conformity with the Divine Will, so that all of his actions are pleasing and acceptable to God.

In what does this love of God consist? Many people think that it is the same as the natural love and affection that exists between relatives and friends, and hence some say that they are not able to love God in the same manner as they love each other. We know the meaning of this natural love which the child has for its parents, and the parents for their children. It is a love which God has implanted in our nature, but the love of God is altogether different from that. God is a pure spirit not to be seen or noticed by the senses, and cannot be loved with the same emotions or feelings that we entertain for relatives. The essence of the love of God consists not in the emotions and feelings, but in our reason and will.

Faith reveals God to us as infinite in all of His perfections. With our reason we believe Him worthy of all love, because of all these perfections and with our will we devote our selves to the practice of this love. This is properly speaking, in what consists the true love of God. God is a Being altogether different from what we are. He manifests His beauty and grandeur chiefly in Heaven. On earth He displays His perfections in the beauty of nature, which we see in the magnificent forests, the lofty mountains and other works of His creation. Only in Heaven will He manifest Himself in all His glory and grandeur: on earth He does not see fit to reveal Himself to us in His full majesty. "We see now through a glass in a dark manner, but then face to face."

As God is our Creator and Sovereign Lord, He requires us to recognize His laws and obey His will. This is the manner in which we are to prove our charity or love for God. If we have the determination to do what He commands; to submit His laws; to follow His precepts; then we have the true love of God. The Scripture indicates to us that this is the true idea of the love we should manifest towards God. "He that hath My commandments and keepeth them, he it is that loveth Me," so our Lord in the Gospel, according to Saint John says: "In another place he says: 'For this is the charity of God, that we keep His commandments.'" Also, "He that loveth Me not, keepeth not My commandments." From these passages we can readily understand that if the mind and will are directed to God in such a way as to keep His commandments, we need not fear, but we truly love God.

He does not require us to show that natural affection and love that we feel towards relatives. Such emotional love may or may not approve our charity or love for God, but it is not necessary.

Now, we know His commandments, we have learned them from our infancy; we are told to avoid cursing, swearing and all other vices. The Apostle St. Paul says: "That those who are guilty of violating God's commandments and die in such condition shall not enter the Kingdom of

Heaven. Hence it is easy on our part with the assistance of God's graces, to manifest the love that God demands of us, by having this determination to keep His laws and observe His commandments.

What is the measure of which this love of God consists? What is the degree of love we must exercise towards Him to obtain eternal life? A high degree, and not a low measure of charity. The Scripture says: "Thou shalt love the Lord thy God, with thy whole heart, and with thy whole soul, and with thy whole mind." Hence you understand that it is no small measure that will satisfy this great precept of charity.

We must not begrudge our services to God, no matter how great they may be; we must love the Lord with our whole heart and soul. This means that we should perform all of our duties in such a manner as to be ever ready to sacrifice everything that may turn us away from the love of God, rather than to commit even one grievous sin. Many people very willingly make sacrifices for temporal advantages; for worldly gains or for the praise of mankind, and these same persons are unwilling to make equal sacrifices for the love of God. His Lordship gave as an instance, the life of a soldier, who suffers great fatigues, endures many privations and exposes his life on the field of battle in defence of his country. He is willing to make all of these sacrifices for the love of his country, and with the hopes only of a temporal reward. The Bishop also gave another illustration in the sacrifices made by parents for the support and education of their children, and showed the great sacrifices they make in their behalf, urged by the natural love of the parents for their offspring.

If a soldier is then ready to make sacrifices for the sake of his country; if the parents are ever ready to endure hardships for their children, should we not also be prepared to love God with our whole heart and with our whole soul, not only for our happiness in this world, but especially for the eternal reward offered to us in Heaven? If we only performed in the service of God and endured a portion of such sacrifices, we should be sure of a great recompense in Heaven. But, alas, too often we prove cowards and abandon our services, when we are exposed to trials and temptations. If we are tried by temptation to anger, to blasphemy, to drunkenness or some other vices, we quickly yield to that passion, under the plea that we are not strong enough to overcome the powerful temptation. The real reason is that we are unwilling to resist the temptation, and make the necessary sacrifice to subdue our passions, and to overcome the obstacles in the way of salvation.

Let us learn a lesson from the examples of the soldier and of the parents, to prove that we really love God with our whole heart and soul, by being ever ready to make the sacrifices that He demands of us to prove faithful in His service.

Why should we not be ever ready to sacrifice everything rather than commit one mortal sin? For Christ says: "If your eye should scandalize you, pluck it out, and if thy hand or foot should scandalize thee, cut it off, and cast it from thee, for it is better to go maimed into Heaven, rather than to have the whole body mutilated by sin, and cast into hell."

My dear people, you understand that by this expression of Scripture, we are commanded to avoid the company of persons, who, though near and dear to us, are the occasion of sin. Observe this command on all occasions and you will thus love God with your whole heart and soul, with all your strength and with all your mind, for it is better for you to be deprived of sinful friendship, of those you may esteem in this life, rather than retaining their affection and esteem, to be cast into Hell, for the sins occasioned by such company. Now, this is the manner in which you are to prove your love for God, and it is very easy when we have good will and determination, to make the sacrifices necessary to keep the laws of God, and co-operate with the graces, which He will give us through prayer; the holy sacrifice of the Mass and the Sacraments.

Let this great virtue of charity pervade all of our actions, let it be our guide through life in the service of God, and then when the day of judgment shall have come, God will have found us faithful servants, and He shall welcome us to the reward of the just, in His blessed Kingdom.

The above is but a feeble outline of the grand sermon preached by His Lordship. Those who had the pleasure of hearing him will remember the orator and the sacred oration for many a long day, and should he return at a future time, as we hope he will, to give a like intellectual treat, we shall all turn out to greet and hear him.

The music chosen for the occasion was admirably rendered by a full choir. The solo parts of Saint Hubert's Mass were taken by Misses Clairmont, Dowd, La Franiere, Smith, and Messrs. Trainor and Brennan. The church is Gothic in design. The plastering was done by Mr. Jas. Graham; the carpenter work by Mr. Weiss of Germania, who had the entire contract; the painting and glazing by Messrs. Robert and Alf. Johns, and the galvanizing and hardware by Messrs. A. Child & Son. All who happen to see the church will behold the workman reflected in his work, and admire his skill and taste in every department. In conclusion, it may be said that Father Collins deserves unstinted credit and praise for the marked zeal and devotion he displays in the cause of his church.

He is Now General Manager
The hosts of friends of Mr. William Walsh, of the Dominion Express Company, are delighted to hear of his advancement to the position of assistant to the President and general manager of the company. Mr. Walsh worked his way from the bottom of the ladder to the top. He is to-day an expert in the express business and knows the transportation facilities of the country like a map.

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THE OLD RELIABLE



The D'Youville Reading Circle

Ottawa, Feb. 19, 1904.

Editor of The Register:

The Reading Circle held its last meeting Tuesday evening, the 16th. For current events the war and the Irish University question were the two topics taken up. In connection with the former it was remarked now is the time if ever to believe the one half of what one hears and the other half of what one sees; therefore the splendidly reported victories of the Japanese may be taken with a very large margin. The Irish University question was given special consideration. In 1887 the Archbishop of Dublin received a definite promise from the authorities that the project would be brought up at the next session. The British Parliament is now sitting for the year 1904, and the Irish University Bill is not going to come up. Will that wonderful next session ever come? It seems very strange that the King of the Moslems subject at Khartoum should have obtained their University without any trouble while his Papist subjects over in Ireland are forced to wait for a mythical "next session." The members were advised to read Cardinal Newman's "Idea of a University" in order to see for themselves why such a thing is necessary for Ireland. The review work was limited to the discussion of "The Beginnings of Christianity" by Rev. Father Shanahan. It was pronounced that the name implies in the way of scholarship, sound philosophy, accuracy and religious sentiment. Attention was called also to a new periodical, "The Literary Guild," the articles in which are very clever satires on some of the popular books of the day. They fully bear out the Scriptural prophecy that the last shall be first and the first last, for many present-day authors whose books are held in high esteem have had their heads cut off as far as their writing is concerned, by the "Guillotine Men."

The historical study for the evening was devoted to the consideration of the time in Europe when Wolsey, ruled by Henry VIII., when Ninnes was the great power in Spain and Richelieu the great "I Am" in France. It is an exceedingly interesting period and furnishes many points of outlook. Of these three men the character of Wolsey is perhaps the most interesting and certainly the hardest to judge. Though he sleeps "in dull, cold marble," he "is not forgot" and it is a great mistake to attribute the glory of the Tudor period in England to the Tudors; until Henry's difference with Wolsey about the divorce proceedings he never acted in the smallest matter without the Prime Minister's counsel and sanction. The members were advised to read Shakespeare's prediction of Wolsey in his play of Henry VIII.: Shakespeare does not hide nor slur over the faults of the man and in his own splendid way gives us such a picture of the power of this great man, born to rule, yet who had to fall in order to find himself, as we can never forget. The second part of the evening was given over to the reading of some of the poems of the present day Irish writers. One of the conclusions reached is that the Celtic heart of to-day is not different, as far as his free, untrammelled spirit is concerned, from his predecessor of long ago. Then, however, the singers were all Pagan, while now we may choose between Pagan and Christian Celts. Edmund Yeats is certainly a great poet, but in reading him there is the consciousness of something lacking, the suggestion of "a lost chord" somewhere in the harmony which the beautiful Christian and Ethna Carberry immediately supplies: "The Prophecy," from Father Sheehan's little volume, "Cithara Mea," was read and read in such a way that each one felt the beautiful inspiration of the lines the passionate love for Ireland, and hoped in her heart that it would all come true. The next lecture is announced for Wednesday, the 24th of Feb., by Principal White of the Normal School, on "Some Modern Educational Ideals."

Forty Hours' Devotion
The devotion of the Forty Hours began on Sunday morning in St. Michael's Cathedral and continues in turn in St. Paul's church.

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WESTERN ASSURANCE COMPANY

The Annual Meeting of Shareholders was held at the Company's Offices, Toronto, on Friday, 19th February, 1904. The President, the Hon. Geo. A. Cox, occupied the chair, and the following annual report of the Directors, with accompanying Financial Statement, was read by the Secretary:

FIFTY-THIRD ANNUAL REPORT

The Directors have pleasure in presenting to the Shareholders their report on the business of the year ending 31st December last.

The following synopsis of the accounts submitted herewith summarizes the results of the year's transactions:

The balance of Revenue Account being the Underwriting profit and interest received on investments is \$305,912.60. This has been apportioned as follows:

Written off investments to bring these to market value at 31st December	\$ 18,264.28
Written off Office Furniture Account	10,000.00
Applied to the payment of two half-yearly dividends at the rate of 6 per cent per annum	119,147.35
Added to Reserve Fund	158,500.99
	\$305,912.60

The premium income of \$3,582,625.60 is \$131,670.28 greater than that of the preceding year, and the losses incurred are \$3,273.38 less than in 1902. The receipts from interest show a gain for the year of \$10,681.71. The total profit on the year's underwriting is \$210,150.75, being \$50,071.41 more than that realized in 1902, and \$107,629.92 in excess of that for 1901. Apportioning the expenses of the year to the Fire and Marine branches, respectively, according to the cost of the business of each, a profit is shown in the Fire Branch of \$222,978.84, and a loss in the Marine Branch of \$12,838.09.

As intimated in the last Annual Report, the property adjoining the Company's Head Office on Wellington street has been purchased. The building has been refitted and the greater part of it is now occupied for the Company's Offices.

GEO. A. COX,

President.

Toronto, February 10th, 1904.

SUMMARY OF FINANCIAL STATEMENT

Fire and Marine Premiums	\$3,582,625.60
Interest Receipts	95,761.85
Total Income	\$3,678,387.45
Fire and Marine Losses	\$2,153,965.17
Agents' Commissions and all other Expenses	1,218,509.68
Total Expenditure	3,372,474.85
Profit for the Year	\$ 305,912.60
Total Assets	\$3,546,357.25
Capital	\$2,000,000.00
Reserve Fund	1,289,850.00
Security to Policy Holders	\$3,289,850.00

The President, in moving the adoption of the Report, said:

The Report just read, the adoption of which I beg to move, is, I think I may safely say, one of the most favorable Annual Statements that it has been my duty to present to Shareholders since I have had the honor of occupying this chair. The net earnings of the year, you will note, were \$305,912.60, which is upwards of fifteen per cent upon the capital. Compared with the preceding year there has been a moderate growth—some \$131,000—in Premium Income, a gain of about \$10,000 in interest earnings and a gratifying decrease in the ratio of losses to premiums. The manner in which the year's profits are appropriated is set forth in the Report, and I need not enlarge upon it, beyond saying that, taking into account the heavy fall in the value of securities generally during the past year, the amount which we have written off to bring our stocks and bonds to market value at 31st December, which is less than one per cent upon the total amount of these securities held by the Company, may be taken as satisfactory evidence as to the character of our investments. With regard to the \$10,000 written off the item of Office Furniture (which I may inform those who are not familiar with the method of conducting our business, embraces a valuable equipment of insurance maps and plans, both at the Head Office and at our Branches and Agencies), this amount does not represent any reduction in the actual value; for, as a matter of fact, there has been considerable expenditure of an exceptional nature during the year in fitting up the buildings now occupied for our Head Offices. This outlay, however, has been included in the expenses account of the year, and, in addition to this, \$10,000 has been, as set forth in the Report, taken from the year's profits to reduce this asset on our books.

The business of the Marine Branch shows a small adverse balance. This is attributed partly to the unning off the risks at some unprofitable agencies that have been closed since the beginning of the year, and partly to the exceptionally heavy losses on the lakes in the closing months of the season of navigation.

The Fire business in Canada and the United States as well as the British and foreign business transacted through the London Branch Office all show a very satisfactory profit.

I am pleased to take this opportunity to express the appreciation of the Directors of the work done by the officers and agents of the Company as well as our indebtedness to the Chairman and Directors on the London Advisory Board for the deep interest they have shown in the Company's progress, and in this connection it is gratifying to note the success which is attending the establishment of agencies of the Company beyond the limits of the American continent. Glancing over the field of our operations, I may point out that we have now been doing business in Canada for upwards of fifty years, and it is, I think, generally admitted that in its home field the "Western" stands as high in the estimation of the insuring public as any company operating in the Dominion. The records in the Government Returns of Canadian business published by the Dominion Insurance Department show that during the period embraced by these reports—some thirty-four years—the loss ratio of the "Western" has been upwards of 60 per cent below the combined experience of all the Companies doing business in this country. In the United States, to which field it extended its Fire Agencies some thirty years ago, the business of the Company has steadily grown until it now produces an annual volume of premiums aggregating upwards of two million dollars. The profits realized on this business during the past two years—more particularly in 1902—have been sufficient to counterbalance the adverse experience of some preceding years. While the income derived from the more recently established agencies abroad is still comparatively small, the business from these sources has fully realized the expectations which we entertained at the time we undertook to extend our operations to those more distant fields, and there seems every reason to believe that under the efficient and energetic direction of our London Manager, whose duties embrace the supervision of these agencies, we may look forward with confidence to the "Western's" attaining abroad in due time a position equal to that enjoyed by it on this continent.

Taken as a whole, I feel that there is much cause for congratulation in the results of the year's business as indicated in the Report under consideration. There is, however, an event subsequent to the period with which the Report deals, in which you no doubt feel much interested. I refer to the conflagration at Baltimore, and I deem it fortunate that we have this early opportunity of presenting to our shareholders the facts relating to this as far as they concern us. As you are aware, the most valuable as well as the most substantial portion of that beautiful and historic city was practically wiped out of existence by a fire which, in spite of the efforts of its own Fire Department and those of adjacent cities, raged for the greater part of two days. The area embraced in the burned district covered 140 acres of the most closely built portion of the city. The property loss is estimated at something like \$100,000,000, and the amount of insurance involved, I believe, amount to at least \$60,000,000. Compared with similar calamities in the world's history, the Baltimore conflagration will probably rank as second in magnitude in respect to the value of the property destroyed and the amount of insurance collected. In such a disaster in a city where we have had an agency established for thirty years it would be unreasonable to expect that we should escape without serious loss. We have estimated the amount of this at \$350,000. The claims are being promptly adjusted and paid, and I am pleased to be able to say that our latest advices indicate that the net loss of the Company will be within the figure I have named. This, I would point out, is less than ten per cent of our total assets, and represents but little more than the income of the Company for thirty days. The effect upon the business of the current year will be that the loss ratio upon our total premiums will run about ten per cent higher than it would have done had we had no business in Baltimore. Bearing in mind the effect that a loss of this magnitude, in which practically all the leading Companies doing business on this continent are heavily involved, must have in further advancing rates—particularly in the congested districts of all large cities—it does not seem unreasonable for us to hope that our experience during the remaining months of 1904 may be sufficiently favorable to offset the adverse results of the first two months. Taking a broader view of the effect of this conflagration, it would seem that it must impress upon the authorities of all municipalities the vital importance of looking closely into the question of fire protection. The ordinary water supply of cities very frequently proves inadequate to meet the demands of a fire of any considerable magnitude. What would seem to be required is an independent system of water mains through some of the principal streets in the business centres of large cities, connected with a high pressure pumping station. This latter could be established without a very great cost at a convenient point in all cities having a water front, and the expense of laying a few miles of water mains would be counterbalanced by the relief of the business community from the burdens of increased insurance rates which will inevitably be applied in all cities whose water supply cannot be shown to be ample to fully meet the requirements of fire protection. Such a system has, I believe, been established in Philadelphia, and a similar one is being discussed in New York. The fact should not be lost sight of by the general public that the burden of such disasters as that at Baltimore falls upon the whole insuring public—insurance companies being merely the agencies through which the necessary funds are collected to meet losses by fire and the expenses of conducting the business, and the rates they charge must over a period of years yield a sufficient income to provide for this outlay and leave a fair margin of profit as a return of the capital invested in the business. I trust that the lessons of this recent disaster may prove beneficial in the future, not only to insurance companies, but to the community at large.

The Vice-President seconded the adoption of the Report, which was carried unanimously. The appointment of Directors for the ensuing year was then proceeded with, resulting in the unanimous re-election of the following gentlemen, viz.: Hon. Geo. A. Cox, Hon. S. C. Wood, Messrs. G. R. Cockburn, Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne, E. R. Wood and J. J. Kenny.

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

THE CANADIAN NORTHWEST

HOMESTEAD REGULATIONS

Any even numbered section of Dominion Lands in Manitoba or the North-west Territories, excepting 8 and 20, 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 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 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 (3), (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.

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 securing lands 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 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 Railroad and other Corporations and private firms in Western Canada.

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