



Central Business College

TORONTO, offers splendid advantages for young men and women to secure a practical Business education.

Scores of young men save \$150 and spend it in education as a foundation for future success, and an opening to something better than hard, plugging manual labour.

Many young women spend a few months in training for a suitable position which brings independence, comfort and blessing.

Young People are invited to think over these things and to write this excellent school for particulars. Enter any time. Address:

W. H. SHAW, Principal.

YONGE AND GERRARD STS., TORONTO.

J. H. WILSON,
President.

A. H. RICHARDSON,
Sec.-Treasurer.

TELEPHONE 818.

The John Ritchie Plumbing and Heating Co., Limited

ESTABLISHED 1857.

INCORPORATED 1895.

64-66 Adelaide Street East, Toronto.

Plumbing, Steam and Hot Water Heating,

COMBINATION GAS AND ELECTRIC

Chandeliers.

Pleasant Home Work

For Men and Woman; day or evening; \$6 to \$12 weekly; no canvassing or experience needed; plain instructions and work mailed on application. Address:

MEMORIAL COMPANY, LONDON, Ont.

TORONTO ENGRAVING CO.

CUTS FOR ALL PURPOSES BY ALL PROCESSES

92 BAY ST.

COAL AND WOOD

Coal shipped to all parts of Ontario by carload.

Highest price paid for Hard and Soft Wood on lines of Canadian Pacific and Grand Trunk.

W. MCGILL & CO.

Bathurst and Farley Ave., TORONTO

McMURRICH, COATSWORTH, HODGINS & CO.

Solicitors for Barristers

The Bank of Ottawa.
The North British Canadian Investment Co.
The Public School Board.
The Merchants' Life Association, Etc.

Notaries, etc. Telephone 642

OFFICES: 5 MELINDA STREET, TORONTO

W. Barclay McMurrich, O.C., Emerson Coatsworth, Jr., Frank E. Hodgins.

Money to loan on Farm Properties at Low Rates.

"Penny Volumes"

—OF—

Poetry and Prose

Comprising

Works by....

MILTON,	DICKENS,
LONGFELLOW,	SCOTT,
BURNS,	BULWER LYTTON
POPE,	AINSWORTH,
GOLDSMITH,	CHAS. READE,
HOOD,	LEVER

and other Standard Authors.

Abridged and

Edited by....

W. T. STEAD.

Eight Copies, selected, 25c.

Sent on receipt of....

This is an opportunity which will not be repeated and which you cannot afford to miss. ✻

Remit in Stamps or Cash to

"Ups and Downs,"

214 FARLEY AVE.,

TORONTO.