230 and 232 Dundas Street.

ARE YOU THE ONE? ARE YOU MISSING OUR GREAT REBUILDING AND ALTERATION SALE?

THERE ARE MANY LADIES___

in London who would give us a great deal of pleasure if they would just call and see what we are doing in goods and prices during our RE-BUILDING AND ALTERATION SALE. We are sure the visit would pay you. We have had the reputation for years of selling good the whole trade of London—don't expect to—don't want to—but when we say Sale we mean it. Our prices are always right, but during this goods at less prices than commoner goods are sold for. We don't do sale they are more than right. Come and try us. The prices here are adjusted for our present sale.

Best Out Ladies' Fleeced Vests, regular 25c, for 15c each. Children's Fleeced Vests, 8c and 10c. Infants' 20c Wool Vests for 15c. Children's Flannelette Skirts, 25c for 15c.

OUR FEBRUARY SALE OF WHITEWEAR.

Ladies' Fleeced Drawers, good kind, 23c.

Ladies' Fleeced Ribbed Vests, 10c each.

Ladies' Pure Wool Vests, 40c each.

Ladies' and Children's Night Dresses, Corset Covers, Chemises, Drawers and Underskirts, made of the best Cotton and fine sewing.

WE ARE SHOWING

Ladies' Night Gowns, 25c each. Ladies' Night Gowns, 39c each. Ladies' Fine Night Gowns, 59c each. Ladies' Extra Night Gowns, 75c each. Lovely Goods at \$1.

Perfectly Beautiful at \$r 69. We have not given you any description of style or make in our WHITEWEAR, as we would rather you would call and see for yourselves.

OUR DRESS GOODS SALE Goes merrily on, made so by cheering prices to give snap to it.

> Several lines of Dress Goods, worth 15c and 20c, going at 8c yard. New lines, just laid on our counters, of Cheviot Tweed Suitings, double fold, worth 30c, for 24c yard. Heavy Serges, at 25c, 37c, 40c yard.

FINE NEW CHIFFONS, just in, in all colors, at WHOLESALE PRICES, 15c, 20c, 25c yard.

WHITE BED SPREADS, regular \$1 goods, sale price 69c. Fine Marseilles Spreads, \$1 25, sale price 85c each.

Incendiarism.

Insurance Circles Want a Government Inspector.

To Inquire Into All Fires of Doubtful Origin.

Annual Meeting of the London Mutual Fire Insurance Company.

Highly Gratifying Reports of the Business of 1896-A Large Attendance of Members.

The annual meeting of the London Mutual Fire Insurance Company, was held yesterday afternoon, at their rooms, Richmond street, and attended by a large number of policy-holders. satisfactory year's work, and contained suggestions as to methods which might be adopted by the com-

Capt. T. E. Robson, the president, had been called away on business, and Mr. Angus Campbell, vice-president, was called to the chair. Mr. D. C. Macdonald, manager, was appointed secretary, and read the report of the board of directors, which was adopted, on motion of Angus Campbell, onded by C. C. Hodgins, both of whom expressed their great pleasure at the excellent showing. Following is the

Directors' Report. The London Mutual Fire Insurance

Company of Canada: To the members-Gentlemen,-Your duty, beg to lay before you the 37th annual report, showing the standing of onths of the year 1893, the business and the fact that the pruning knife was freely used, and some 1,200 applications cut off and rejected as not coming up to the company's standard. A considerable weeding out will no doubt occur in the future from the methods intended to be instituted, which are alluded to hereafter in this By these and other means, no doubt the losses falling on the company will be reduced, so far as

In the year 16,716 policies were iscovering property to the extent of \$20,347,980 59 gross. Of these \$7,693 were on the cash system, insuring \$8,-093,921; on the premium note system, 7,529, for \$10,293,203, all dwelling and

ness \$1,960,856 59, under 1,494 policies. LOSSES.

ty, and on

The losses for the year exceeded those of 1895 by \$6,730 47, making the total of losses \$126,767 17. This increase was wholly unexpected, for up to the first week in September our losses were comparatively light, but in three days we met over \$22,000 in losses from the unprecedented lightning storms that took place in the western section of the province, where we carry heavy lines of insurance. Of the losses paid \$5,670 77 were for claims of the year 1895, which were not claimed for or inspected at the end of the year, and \$1,000 for claims the board did not feel justified in passing, but which the members et the annual meeting assumed, owing to extenuating circumstances. The table of losses appended hereto

it is feared that the cause of fire in too many cases should be placed inder the head of incendiarism; for in hard times, times of commercial depression, the evil principle runs jaws, swallowing the good, and leav- ing 570 adjusted explode on all convenient occasions. Insomuch so, that when the cause of fire is given as from "lamp explosion," professional insurance peo-ple at once place the statement as a ghost story. Criminal and careless use of coal oil lamps is a fitting term to apply to such cases. tor calls your attention to the use of lamps, and his remarks are worthy of your consideration.

EXPENSES. such as are controllable, it has been the care of your directors to keep at the lowest ebb, but other expenses, owing to the present state of things, such as law costs, have been larger than appearances warrant, yet we hope for a modification in this, and other expenses, as knowledge gained by experience, has taught us to adopt a fresh policy (as the instructions given to the newly-placed inspectors here imafter alluded to show). But our to- 570 The various reports showed a very tal expenses, taking the enormous business we are doing into account, are lower in comparison to any other company in the province.

ASSETS. Notwithstanding the heavy bill of losses, the general assets of the company have increased during the year crease of \$14,045 08, ample to leave a large re-insurance reserve and an ad- carelessness and neglect. In some lo-ditional surplus. A detailed statement calities, the assured state it is the of accounts is hereto annexed. They have been certified to by John Overell, Esq., P. A., as correct. In this conand makes a half-yearly balance sheet of the standing of the company. LEGISILATION.

For more than twenty years we have board of directors, according to their been calling the attention of the Government to the utility of appointing an official for the purpose of examinthe company at the end of their fiscal ing into the causes of fires of unknown year, 1896. They have pleasure in origin, and in too many cases thought the fact that in the 38th year of its to be of incendiary character, but notexistence the company enjoyed the full confidence of the members and the public, as evidenced by the fact that to our representations. It was only in each month of the year an increase the other day, when a human life was was shown over the corresponding lost, did the authorities wake up from of which fell for renewal in 1896; and to Melancthon, who unearthed a conthis in the face of keen opposition, spiracy to defraud insurance companies that was never dreamed of, outside of insurance circles. Now it is hoped that as the eyes of the Government and the public are opened, the Government will attach to the insurance inspectors' office for Ontario, an official who will have power to act as marshal, with such assistance as he may require to inquire mto all doubtful fires. To put such a method into force the machinery would be quite simple human agency will permit, to a miniand inexpensive. Every fire should be recorded with the clerk of the muni-cipality in which it occurs, in the same manner as births, deaths, etc., are now registered, and notice sent at once to the insurance department in Toronto. The insurance companies would cheerfully contribute to the expenses of the officer, knowing that thousands of tollars, in the falling off of losses, and te cost of insurance, would ensue. Many persons argue that the country does not suffer when the party whose property has been burn-ed out is insured; this fallacy should be laid to one side, for every person insured is taxed and becomes a contributor to the loss by being charged a high premium for his in-surance, whether in a mutual or a stock company than he would have to pay were losses smaller. In stock companies the premium is gaged by the ofit of the business to the shareholder. In a mutual the profits go to reduce the cost of insurance, and these facts should be urged by the people on their representatives in Parlia ment, and strongly urged. In connec tion with legislation, the insurance as well as other laws in Ontario, are to 1

revised. Several years ago, owing to

men was appointed to arrange certain | Salaries of officials, clerks and audiconditions of insurance, and the result was the framing and adopting of 'statutory conditions." These were framed and founded not on general grounds, but from the experience gain-ed by the framers in their private practice; yet this committee was not fully satisfied with its work, but strove to cover up defects and omissions by allowing "variations to conditions" to be used by the companies, and this go colled "Statetors led".

Agency inspection It in a rance, premiums on large and the so-called "statutory conditions and variations" have become so tangled up that more litigation has arisen therefrom than in the days when conditions were allowed without restriction. It is to be hoped that in framing or revising the statutory conditions care will be taken to make them clearer, so that even the uninitiated may understand and not be left, as at present, unintelligible to court, jury and counsel. A uniform

TERRITORIAL DISTRICTS. It has courred to the board that it would be of advantage to the company trict. A material saving in traveling expenses would at once take place. Long trips by rail, often doubled, would be avoided, and the inspector would be on the spot to give immediate attention to any loss that would occur in his district, to get personally acquainted with the character and ability of all local agents over whom he would have control, to inspect and report on all risks in his territory, to value the buildings beforehand, and not wait till they are reduced to ashes, when it is impossible to valuate, to see that the rules of the company are observed by the agents, to consult with members of the company as to the business, to see that remittances are promptly made, and generally to advise with the members so as to avoid litigation, to take the people into his confidence, and create a feeling that the company is more of a local concern than a stranger to its members; the inspectors to devote their whole time to the interests of the company. A large saving in losses and expenses is anticipated from this arrange-

AGENTS.

The agents as a rule have done their work well. Many of them have shown a devotion to the company s interests that is indeed commendable, and derelicts in future will be handled by the inspectors as they deserve.

RETIRING DIRECTORS. Three directors retire according to

the charter of the company. They are Richard Gibson, Charles C. Hodgins and Robert McEwen, Esquires. T. E. ROBSON,

D. C. MACDONALD, Manager and Secretary.

Inspectors' Report. The reports of the company's inspectors was then presented and adopted, as follows:

Gentlemen, - Your inspectors beg leave to report that during the past year they have inspected and reported on 576 claims against your company. Six of the claims, amounting to \$3,150, amuck, opens wide its monstrous have been rejected by the board, leaving behind in the too eager incendimade in them) at \$126,767 17, up to the ary, with convenient factors, such as 31st day of December, 1896. Of this we coal oil lamps, which are made to find:

inita:		
153 From defective chimneys and	007 110	00
pipes, furnaces and stoves	\$35,142	25
148 From lightning to buildings and		
contents	26.814	
111 From lightning to animals	2,495	
44 From unknown causes	19,524	
37 From lanterns and lamps	14.997	35
33 From incendiary causes	11, 51	26
20 From other burning buildings	7,012	97
7 From tramps	3,263	98
1 From burning lumber	1.435	00
2 From Agricultural boiler (one of		
these \$1,000 passed by annual		
meeting)	1.201	15
1 From saw mill refuse burner	950	
2 From running fires	727	00
1 From steam thresher	600	
I From smokestack of saw mill	250	
1 From factory boiler	212	
I From plumber working on roof	110	
1 From boys smoking	100	
1 From spontaneous combustion		05
1 From boated journal		91

1 From eigar stub..... Total.....\$126,767 17 Of the above losses, 53 were on general business, \$18,202 52. Our losses are \$6,730 47 more than in 1895, the excess being nearly all on the general branch, but as our business was the largest in our experience, the average loss was no heavier. Our losses for defective chimneys

From candle.....

from \$366,067 84 to \$389,791 53, a gross and pipes still hold the lead, and we increase of \$23,723 69, and the net in- are of the opinion that in a great many cases they are due to gross practice to allow stove pipes and chimneys to burn out when they become foul, instead of cleannection it might be mentioned that ing them out. This is a danger-Mr. Overell each month presents to ous practice, as few chimneys, from the board a full financial statement their faulty construction, can stand that severe test. We consider class of loss to a great extent preventible and a convenient way to have a fire.

> Lightning losses are the largest in our experience, the early part of the season being favorable, but the severe electrical storm that visited the western part of Ontario for three days last summer was the wonst ever experienced by your company. Lamps and lanterns were responsible for the largest losses in our ex-perience and we think it would be in the public interest if the statutory struction around outbuildings. A comfor a few cents that would reduce kinds, this class of loss to a fraction of the great many of the foregoing might losses in the general branch have in-

business, but still leaves us a fair marwas to be expected from the depression in the markets in the earlier part of the season. All of which is respectfully submitted.

(Signed) LAUCHLIN LEITCH, and A. R. McINNES, Inspectors. Financial Statement. The report of the financial condition of the company, which was read and

	adopted, proved highly satisfac	story t	
	the members. It is as follows:		
	RECEIPTS.		
	Cash balance from 1895	494	
	Molsons Bank	1.937	
	Received from agents	91.485	
	Assessments	81.957	
	Bills payable	9,000	
	Intere-t	3.043	
	Transfer fees	3:8	
	Rents	353	
	Assessments in advance	3:9	
ı	Old assessments	113	
	Extra premium	68	
	Cancelled policies	28	
	Reinsurance	62	
•	Steam thresher licenses	5	
•			
	Total	189,297	
	DISBURSEMENTS.		

Paid agents in settlement of ac-Loss inspection and inspectors' salaries. Printing, advertising and stationery. Law expenses Interest..... in ctors' fees Water rate, fuel a d light Dominion Government inspection... Ontario Government license fee..... Expenses, Underwriters' Associa-Discount on stamps and fined letters. Incidental expenses, telegrams and telephone, etc. Returned premium on cancelled Mo sons Bank.....

Capital Account. ASSETS. Amount due on assessment No. 34. (203 decided as a session of the following session of the follo tures, par value \$22,600, market value...... Town of Tilsonburg deben-\$25,092 50 tures, par value \$6,500. market value..... Ontario Loan and Debenture Company...... Huron and Eric Loan and Savings Company...... 13,250 00 Real estate including office building 14.110 81 Cash balance 1,723 52

Audited, compared with books, and found correct, as above set forth.
(Signed) JOHN OVERELL,

brought forward by a number of members, and a free discussion followed. The claims of George A. Taylor, of Bothwell, and J. Gauley, of Clandeboye, were referred to the board, with

DIRECTORS RE-ELECTED.

Richard Gibson, Delaware, and Robt. McEwen, Byron. Mr. Charles C. Hodgins, Biddulph, was also nominated for re-election, and Mr. George H. Maurer, Toronto, for his first term of office. The decision of the scrutineers as to which of these gentlemen was elected was reserved, to be given to the board today, pending the decision of the solicitor re some legal points connected with the matter. THE AGENTS COMPLIMENTED.

After the scrutineers' report was adopted, on motion of Mr. McKenzie, "Before closing the meeting, I think it just as much in keeping this year steadily improving. Those who are here are getting educated along the right line. Let them go on with the od work and continue to improve. When they meet other agents of the on them the necessity of giving the closest attention to the class of risks general." He concluded with further highly complimentary references to

many suggestions for the consideration of the board. A vote of thanks was then tendered

Chairman Campbell. Among those present were: Messrs. James W. Cameron, Strathroy; John Geary, London; Richard Gibson, Delaware; Charles C. Hodgins, Biddulph; Richard Gough, London; Richard Vining, Delaware; Angus Campbell, Appin; D. Weismiller, Hensall; Thos. Brown, London; Arthur Laverton, Zone; George A. Taylor, Zone; A. R. McInnis, London; Sheriff Brown, Thomas; John Overell, London; John Morgan, Kerwood; F. E. Fenby, Cairo; F. White, Chatham; M. M. Black, Thomas: Wm. Moore, London: Gilbert Roche, St. Thomas; Daniel Black, London; George C. Elliott, Appin; G. H. Maurer, Toronto; J. H. Flood, A. D. Platt, Thomas Woolly, J. McWhinney, C. G. Hanowen, James F. Marshall and Peter Toll, London; McMillan and D. McKenzie, Hyde Park; Adam Schneider, Bonheur.

Gentlemen,-I got a box of your Kidney Pills from the Miami drug determining to give them a store, chance to cure me of the kidney com-plaint, from which I have suffered for some time, and which has become so bad latterly that I could scarcely en-dure it. I may say that it resulted lost, did the authorities wake up from conditions were so amended as to pro-their lethargy and send detectives up hibit the use of such engines of de-from a fall which I received a few months back. After using several paratively safe lamp can be secured kidney pills and cures of different but without receiving any benefit, therefore I am pleased to tespresent amount, but they would not tify to the great benefit I have re-be nearly so handy for those anxious ceived from Doan's Kidney Pills. I to have a fire. The incendiary's torch have used only one box up to this has been a little more active in the date, and the change in my condition class acknowledged as such, but a is so great that I cannot refrain from recommending them to any person afsafely be placed on the same list. Our flicted as I have been, or troubled losses in the general branch have in-creased a trifle over our increase of lieve that if they could cure me they would cure almost any case. I will be able to resume my farm work now, Cheese factories proved bad risks, as as usual, and it is not the lightest work, either. I am, sirs, Yours gratefully

ALEXANDER FRASER.

Laxa Liver Pills cure constipation, biliousness, and sick headache; 25c.

THE MEDICINE FOR LIVER AND KIDNEY COMPLAINT.—Mr. Victor Auger, Ottawa, writes: "I take great pleasure in recommending to the general public Parmelee's Pills as a cura for Liver and Kidney complaint. I have doctored for the last three years with leading physicians, and have taken many medicines that were re-commended to me without relief, but after taking eight of Parmelee's Pills I was quite relieved, and now I feel as free from the diserse as before I was

Kur-a-Kof, for Coughs and Colds, 25 cents, at Anderson & Nelles' drug

DEAFNESS & HEAD NOISES CURED

...\$389,791 53 86 00 49 \$28,647 35 LIABILITIES. Losses adjusted but not due \$6,709 86 Net surplus of assets......\$361,144 18

London, Ont., Feb. 3, 1897.

Miscellaneous Matters.

Miscellaneous matters were then brought forward by a number of members, and a free discussion followed.

The election of three directors resulted in the re-election of Messrs.

as in previous years, to tender the agents of this company the thanks of the meeting. Our agents have been steadily improving. Those who are SOME MONEY TO LOAN ON MIDDLE SEX farm property at 5 and 5½ per cent and on city property at 5½ and 6 per cent. Weekes & Scandrett, solicitors, 98 Dundas street London company they should try to impress street, London. Legal Cards.

Mr. Robert McEwen, of Byron, seconded the motion. A number of agents replied, offering

H. A. BEATTIE-BARRISTER, ETC.— 87½ Dundas street. Private funds to loan C. G. Hallowell, James Dobbin,

MANITCBA MENTION.

Miami, Man. The Doan Kidney Pills Co., Toronto,

Miami, Man.

PECIAL ATTENTION TO REPAIRING-J. T. WESTLAND, Engraver and Manu-J. T. WESTLAND, Engraver and Manufacturing Jeweler, 340 Richmond street (upstairs), London, ont. Artists.

MRS. IAURA DOUGLAS, 159 ALBERT street, receives pupils oil and pastel

"Every one to her taste -as the old woman said when she kissed the ".w." I

you'd rather do your washing and cleaning in a slow, labore ons way, spending you time and strength in uscless. tiresome, ruinous rubbing, it's abbody's business but yours. You are the one

that will suffer by it. But if you want the easiest, quickest, most economical way of washing and cleaning—then you'll have to use Pearline. There's nothing else, among things absolutely safe to wash with, that can be compared to it."

USE of of of

Soap

and you'll know why we recommend it

1

BE SURE AND GET THE GENUINE.

POR

The Albert Toilet Soap Co., Mfrs. Montreal.

Money to Loan.

Branch offices, Glencoe, Bothwell and Alvin-

H. BARTLETT-BARRISTER, SOLIC-ITOR, etc.—Hiscox Building, corner King and Richmond streets. A. BUCHNER, BARRISTER, ET Dundas street, London; telephor money to loan at lowest rates. A. BUCHNER, BARRISTER, ETC., 83 WM. J. CLARKE - BARRISTER, SO LICITOR, notary, etc., 180 Dundas street (east of Richmond), London.

ARVIS & VINING, BARRISTERS - 73 Dundas street, C. G. JARVIS, JARED I OVE & DIGNAN-BARRISTERS, ETC., 1 418 Talbot street, London, FRANCIS LOVE, R. H. DIGNAN.

W. H. BARTRAM - BARRISTER, SO LICITOR, etc. Office, 99 Dundas street TIBBONS, MULKERN & HARPER-BAR-RISTERS, etc., London. Office, corner Richmond and Carling streets. George C. GIBBONS, Q.C., P. MULKERN, FRED F. HARPER STUARTS, MOSS & ROSS-BARRISTERS, Solicitors, notaries, etc. Offices, London Strathroy and Glencoe. ALEX. STUART, DUNCAN C. ROSS, LL.B., W. D. Moss. London offices, corner Dundas and Richmond: Glencoe, Main street.

on real estate at 51 per cent. ARKE, PURDOM & PURDOM-BAR-RISTERS, Masonic Temple. E. JONES PARKE, Q.C., T. H. PURDOM, ALEXANDER M cEVOY & POPE - BARRISTERS, solicitors, 402 Ridout street, opposite court house. Telephone 979. Money to loan. . M. McEvoy, LL B.; H. C. Pope, LL.B. W. SCATCHERD-BARRISTER,

notary public, etc. Office under Bank of Commerce Buildings, London, Ont. Tele-A CREENLEES, B. A. — BARRISTER, etc., Canadian Lean Company Buildings, Richmond street, London. Private funds

H. LUSCOMBE-BARRISTER, SOLICITOR, etc., 169 Dundas street, near Richmond. Money at lowest rates. AGEE, McKILLOP & MURPHY-BAR RISTERS, solicitors, notaries, etc Offices, corner Richmond and Dundas, London JAMES MAGEE, Q.C., JAMES B. MCKILLOP THOMAS J. MURPHY, PHILIP E. MACKENZIE

Veterinary Surgeons.

H. TENNANT-VETERINARY SUR GEON-Office, King street, opposite Market House; residence, corner King and Wellington. Telephone. H. WILSON & SON-OFFICE994 KING street, London; residence, 846 Richmond

street. Telephone.

Storage.

STORAGE - MERCHANDISE, PIANOS, furniture; reasonable rates; most convenient. Western Storage and Commission

Jewelers.

EO. W. HAYES, ACCOUNTANT AS SIGNEE, Insurance Agent—Representing Northern Assurance Company, Keystone Fire Insurance Company, Equitable Loan and Savings Company. Agents wanted to canvass. Call on me for particulars, All business promptly attended to. Money to loan. GEO. W. HAYES, 5 Masonic Temple Building. ywt ERBERT MATTHEWS-ARCHITECT—
(formerly with C. C. Haight, New York),
Carling Block, Richmond street A. DILLON, ACCOUNTANT 532

Accountants.

Business Cards. FOR FRESH CUT FLOWERS, FLORAL designs, go to Kensington Park Conservatory, London West. Everything at wholesale price. A. R. MURDOCK, proprietor. Telephone 245. Leave orders at Mountjoy's. ATTRESSES REFILLED AND MADE over at the factory. Charges reasonable—The Ontario Spring Bed and Mattress Company, 90 York street. Phone 1,285. ywt

J. BOYD, 196 DUNDAS STREET,
manufacturer tin, copper sheet are

manufacturer tin, copper, sheet and galvanized iron cornices, skylights, etc.

Metallic ceilings. Furnace work a specialty.

Jobbing promptly attended to. Phone 468. C EO. ROUGHLEY-FELT AND GRAVEL roofer; repairing a specialty; estimates on application. 290 South street, London. Tele-

T. CORP-PAINTING, GLAZING A. T. CORP-PAINTING, paper hanging and house decorating 193 Oxford street. Telephone 758.

Hotel Cards.

O'NEIL HOUSE—CORNER TALBOT AND York street; new and convenient; stables. WM. COLLINS, proprietor.

CITY HOTEL. LONDON-BEST 31 DAY house in Canada; good stables in connection. J. McMartin, proprietor. THE ST. LAWRENCE HOTEL, MONTREAL—Centrally located and first-class in every respect. H. Hogan, Proprietor.

WESTERN HOTEL-ENTIRELY RE-FURNISHED-Farmers' trade solicited; best stables in city; boarders taken. J. B. JENNINGS. TAHE, new proprietor. A call solicited. 7 NECUMSEH HOUSE-LONDON, ONT.
1 Largest and best hotel in Western Ontario. No charge for baggage or sample rooms.
Rates \$2 and \$2 50 per day. C. W. Davis.

Dental Cards.

DR. L. H. DAWSON, DENTIST, CORNER Dundas and Lyle streets, East London. R. JEFFREY N. WOOD-DENTIST-Higgins' Block, over 212 Dundas street. THOREY TO LOAN.

S100,000 TO LEND ON MORTNENT. McDonagh & Coleridge, barristers, solicitors, notaries, 18 Dundas street, London.

Brown Market Colering Coleration of the Coleran Market Coleran Coleran Market Coleran Cole London, Ont. Telephone 975.

> McDONALD, DENTIST, Office, 1831 Dundas street, London.

Telephone 702. R. J. H. SWANN-DENTIST-OFFICE 2074 Dundas street. Telephone 1,131. WOOLVERTON & BENTLEY, DENTISTS

-216 Dundas street, next Edy Bros. over Cairneross & Lawrence, druggists. Tele-

phone 822. ELLIOTT HOLMES, L.D.S., ROOM 3, of a Duffield Block, Dundas and Clarence streets. Phone 897.

Musical Instruction,

R. FREDERICK Q. SIMPSON, ORGAN-ist Askin Street Methodist Church, instructor in piano and harmeny accompani-ment, 199 Richmond street. MR. THOMAS MARTIN RECEIVES piano pupils at his residence, 283 Dufferin

CHARLES E. WHEELER, LATE FROM Leipzig, Germany, organist St. Andrew's Church. Instructions given in organ, piano, harmony and singing. Address 315 King. H. HEWLETT, ORGANIST OF Dundas Center Methodist Church, of plane, organ bermodist Church, teacher of piano, organ, harmony and com-position. Address 548 Waterloo street.

Marriage Licenses.

ARRIAGE LICENSES AT SHUFF'S drug store, 549 Dundas street east, corner illiam. Trolley cars pass the door. No witnesses required.

ARRINGE LICENSES ISSUED BY W. H. BARTRAM, 99 Dundas street. W. H. WESTON, GROCER, ISSUES licenses at his office, 64 Stanley street, No bonds required.

ICENSES ISSUED BY THOS, GILLEAN

jeweler 402 Richmond street. Medical Cards.

DR. PETER B. WOOD, OFFICE AND residence corner Burwell and Dundas

DR. PINGEL. THROAT SPECIALIST-Office, Wellington street, opposite Pub lic Library. DR. C. A. CLINE-OFFICE AND RESI-DENCE, 466 Dundas street. Phone, 1330. AMES D. WILSON, M. D.—OFFICE corner Richmond and Maple streets; residence, 50 Stanley street. Special attention paid

to diseases of children. R. LOUGHEED-OFFICE AND DENCE corner Richmond and Oxford

R. McCALLUM-OFFICE AND RESI-DENCE, 415 Dundas street. Telephone

R. ECCLES, QUEEN'S AVENUE— London, Ont., special attention to all diseases peculiar to women. Hours 10 to 2. Palmonary affections, cancers, tumors, piles, diseases of women and children. R. ENGLISH-OFFICE AND RESI-DENCE. 688 Dundas street. Telephone.

R. JOHN D. WILSON-OFFICE AND residence, 260 Queen's avenue, Special attention paid to diseases of women. R. MACLAREN-OFFICE AND RESI-DENCE, northeast corner of Park and Queen's avenue. Hours, 11 to 3 and 6 to 8. Careful attention paid to diseases of digestive

DR. WOODRUFF-EYE, EAR, NOSE and throat. Hours, 12 to 4. No. 185 Queen's avenue. P. MEEK-QUEEN'S AVENUE, LON-DON-Specialty, diseases of women. Hours, 10 a m. till 1:30 p.m.

YL. T. CAMPBELL, M.D., M.C.P.S.-Coffice and residence, 327 Queen's avenue. London. Office hours, 8 to 9:30 a.m., 1 to 2 p.m. and 6 to 7:30 p.m. Skin diseases a specialty.

Architects. OORE & HENRY-ARCHITECTS AND civil engineers. Members Ont. Ass'n Architects; members Ont. L. Surveyors' Ass'n.; members Am. Waterworks Ass'n. M CBRIDE & FARNCOMBE - ARCHI-TECTS and surveyors, 213 Dundas street, Duffield Block. H. C. McBride, F. W. FARN-