Foundation of Knowledge Sub-

ject of Strong Sermon By

Rev. W. J. Knox.

THINK FOR YOURSELF

thing Higher Than Intellec-

tual Discipline or Education.

"The Foundation of Knowledge,"

St. John's gospel, particularly

those words, "If any man do his will he shall know of the doctrine," the

pastor showed how the will in man

makes him superior to other forms

of the animal kingdom. Under proper

cultivation and development, it is

possible to produce that dominance

that will make him master over him-

does not judge us by our visible at-

selves. We are often prejudiced in

only the exterior and are apt to base our opinions on his outward appear-

cording to ultimate motives. We are not able to tell what a man man

have to contend with and often judg-

Will the Basis.

The pastor emphatically asserted

that the will in man is the very basis

of his nature. It is the control of

the will that ultimately brings about

complete mastery over self. It was this power that God has primarily given man to develop and here lay

the vast difference between man and

Discussing the types of men who

his will power he had brought him-

self to that stage where be becomes

he who follows the church through

lieving respectable Christian," he said.

"It is the man who does right, what-

the world better for that thinking. Think For Yourself. "We are realizing more every day

that will is the basis of life," he con-

party and I am inclined to be par-

example, the Government asserts it-

supporters, merely because of my

consider the question logically for

"Our salvation is dependent

responsible for weak intellects, cold

we are responsible for the direction

certain traditions that are handed

down through the ages, we cannot

most cherished traditions and allus-

It is our will and that only, that will

bring about our ultimate salvation.'

Church Are Turning.

MYSTERY OF SUFFERING

Powerful Discourse by Rev. J. C. Wal-

ker, of Leamington, in This

"There are thousands of men in

the organ of capital and its minis-

their own convictions.

ters men bound and afraid to speak

"And yet the slogan of the thous

ands of men who have become es-

tranged from the church, is "Back

to Christ." He is their ideal. He

sorts and conditions of men."

is the universal man, attracting all

Christ's Appeal.

So, in part, Rev. J. C. Valker, B.A.

of Leamington, at Dandas Centre

Church Sunday morning. delineated

character of Christ to the sould of

men in all ages. He preached from

the words of Pontius Pilate in the

5th verse of the 19th chapter of St,

uttered those words that they would

be handed down from generation to

generation-that they would be per-

petuated in art for all time to come

as the crystallization of the highest

that could be said of the wonderful

life and character of Christ. Pilate

did not realize that before him stood

ideal of humanity.

perfect man, the realization of

highest, seemingly impossible

John's gospel, "Behold the man."

Pilate did not realize when

City.

CHRIST'S CHARACTER

something higher than education

natures or lack of knowledge.

intellectual discipline.

of the will.

advance.

ions.

"If I belong to a certain

We are not

So ling as we cling to

We must cast aside our

We must think for ourselves

HAS WIDE APPEAL

But

Judgment should be made ac

self and his every action.

our judgment of a man.

ment is passed too hastily."

of vital necessity-will.

beast.

tinued.

the seventh chapter

"God

We see

Church Sunday morning.

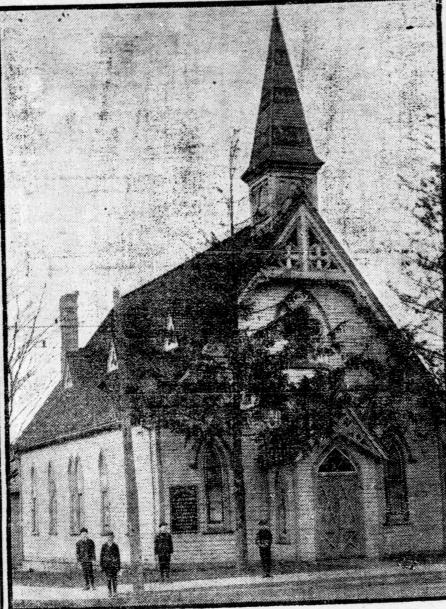
# LITTLE CHURCHES OF LONDON

-No. 1-

Cathedral chimes and white-robed choirs Call men to marbled halls of prayer; Somehow I love the little church, A sacred quiet lingers there.

And not for me the spacious aisles Where thronging feet have trod, But where in soft, sequestered light, A few souls wait on God.

\_\_V. D. R.



Christain Church, Dundas and Elizabeth streets.

grab a man, and say, 'My friend, are Organized In 1891. The Christian Church, Dundas and you saved?' I am not so sure that Elizabeth streets, was organized in that sort of evangelism would con-1891, Following a series of meetings held by Rev. Robert Moffatt, superintendent of home missions of the Church of Christ (Disciples), for United States and Canada, members on December 2, of that year J. Leonard, then United States consul in London, was the prime mover in securing a church building conducted services himself until T. L. Fowler, now of West Lorne, was

called as the first pastor. The congregation grew until in May, 1894, a little more than three years after organization, the membership was 128, with an enrolment in first of all sent away his disciples. the Sunday School of 130. The present membership is 114.

New Pastor Starts.

A week ago Sunday, the present pastor, Rev. G. F. Assiter, formerly of Grand Valley, entered upon his pastorate, succeeding Rev. Bela H. Hayden, who last July left to accept a professorship in a Christian college in Tennessee.

Previous pastors succeeding T. I Fowler, the first minister, were George Fowler, Colin Sinclair, J. T. LeFever, S. B. Culp, and E. R. Black. siter preached on the subject, "The Woman at the Well." It was not an accident, according to Mr. Assiter that made Jesus meet the woman

Samaria. must needs go through Samaria." quoted the speaker." Usually the pious Jews crossed the Jordan and followed the east side of river, recrossing into Galilee rather than pass through Samaria. It was 34-mile journey to Galilee but Jesus must needs go there that he migh meet the woman at the well." Nothing is more common, said the speaker, than for Christian people, even Christian ministers, to break appointments with the king of kings.

Promise Not To Multitudes. wonder what modern preacher would preach a sermon to one person," said Rev. Mr. Assiter, "How often when only a few attend, church We forget meetings are adjourned. that the promise is not to the multitude to two or three.

When he came to the woman, Jesus first of all, sat down. He al- both grow together until the harways put people at their ease. That was his way of gaining their confidence and hearts. His text was water, his pulpit was the curb of a well, his audience one forlorn and "Some Christians with rashness

### The Double Work of the Blood

The circulation of the blood is one of the most perfect pieces of mechanism in the universe. Besides carrying nourishment to every part of the body, the blood collects the waste products and passes through the kidneys in order that these poisons may be eliminated.

Hence you see the tremendous importance of keeping the kidneys in healthful working order so that they free the blood from these impurities be fore they find lodgment in some weak epot and set up serious disease.

Aching back and aching troubles with the digestion deposits

"Jesus went to the woman Samarla, but the Pharisees had to others are doing the same, is not come to him. There was no patronthe age of the Pharisees on his part, but church was organized with 26 charter to the poor, the forlorn and the hearthe comes. Jesus went to the How many Chris-Samaritan first. tian men say of a brother, they are at variance with, 'He must speak

> But Jesus spoke first, asking for The hated Jew became a water. minister to the Samaritan and the Samaritan a ministering angel to the I follow blindly in the wake of its Jew who was tired and thirsty. Jesus Mr. Assiter said he deemed it often unwise to talk religion to a myself and abide by my own judg-

man in company. It was more a ment? matter for quiet, personal conversation. Sometimes the would-be evangelist does more harm than the proverbial bull in the china shop by rash and ill-timed evangelism. Annual Meeting Wednesday.

The annual church meeting of the hristian church will be held on prayer Special Wednesday night. meetings will be held on Thursday and Friday nights in preparation for Yesterday morning, Rev. Mr. As- a series of revival meetings to com-

# PLACES ARE NEEDED FOR YOUNG FOLK

Rev. Thos. Mitchell Points Out Thousands Who Ignore the Grave Social Lack of The City.

"To overcome the evil in our hearts, forget about it," advised the Rev. T. H. Mitchell at New St. James' Presbyterian Church Sunday morning. The speaker chose his text from the parable of the tares, "Nay, lest while ye gather up the tares ye root up also the wheat with them. . . Let them in the church, who look upon it as

vest. "There are two methods of overoming evil," said Mr. Mitchell. "The human way is to root out the evil. The Divine way is to let the evil grow with the good, and culfivate the

Now the divine way is to my mind the only way. If we ignore the bad and carefully cultivate the good, we shall soon have only the good left. "I remember the case of an idle boy, who, being troubled, went to a minister. minister prayed earnestly for the Soon the boy was back again, more troubled than ever. 'Look here, I want you to get a steady job,' the minister you to get a steady job,' the minister told him. So the boy got the job and was troubled no more, and that method was the right one," asserted the speaker.

"If you want to get the evil out of the home, make it a happy, attractive place, and wear a smile. Don't gather the tares, but cultivate the good. There are two homes I know well, in each of which the husbands are addicted to drink. In one husbands are addicted to drink. In one home the wife in continually nagging husband, and seems always to her husband, and seems always to dis-please him, and not care wether she does or not. When he wants to go here, she wants to go some place eise, and the re-sult is that the man goes to the saloon. I hate the saloon with all my heart," said Mr. Mitchell vehemently, "but striking

troubles with the digestion, deposits in the urine, constipation and billousness—such are the symptoms which indicate the need of Dr. Chase's Kidney-Liver Pills. The liver is awakened to action, the bowels regulated, and the kidneys made vigorous in their work of purifying the blood. In the great majority of homes Dr. Chase's Kidney-Liver Pills are kept at hand for use in just such cases. They save many doctor bills, and by keeping the digestive and excretive systems in health do much to prolong life and bring comfort in old age.

I hate the saloon with all my heart, "said they with the streets with not vanquish it. The but it directly will not vanquish it. The little good there is in it—the fellowship—little good there is in it—the f on a new meaning. The thinkers of all the ages before his coming had tried in vain to solve the inexplicable of peace. Men marvelled in a reputation as a doctor," said Mr. right place, and in the right way."

mystery of suffering and its place in the world. Jesus, who was a veri-table prince in the realm of suffering "a man of sorrows and acquainted with grief"—by the patience with which he bore his sufferings, gave a new meaning to what before was a

Another astounding fact about his life as that while he was sinless, he attracted the sinful, not only of his own race and time, but of all races and in all ages. Sinners realized his power to forgive sin. Other teachers such as Confucius, Mahomet and others could only lay down rules of life, but Jesus could wash away the stain of sin and set the sinner free.
Finally, Jesus brought definite teaching about the doctrine of immor-Previous to His coming, Plato and other thinkers had guessed Salvation Depends on Some- at it, after studying the parables of nature, but it remained for Jesus to give to the world, definite assurance of an everlasting life to come. Even the Jewish people had only the vaguest ideas of immortality, and a person going through the catacombs of Rome even at the present day, will see written above the sepulchres of was the theme of an interesting and many of the pagan Romans, the words, "Farewell, farewell forever," forceful sermon by Rev. W. J. Knox, in the First Presbyterian but over the graves of the martyred Christians are seen the words "He Taking as his text, the seventeenth

died in hope." It was this hope, this power to forgive sin and to glorify suffering, that made Christ so Diversally attractive to the world today, the speaker concluded. Reading the story of his life in the gospels we are forced to the same conclusion that St. Peter came to in a moment of special revelation, "Thou art the Christ, the Son of the living God."

# tainments," he asserted. "Instead, he estimates our value by our inward GO TO HELL THROUGH THEIR CARELESSNESS

Millions of God's Creatures There Because of Neglect, Says Father Phelan.

"There are millions of God's creatures who neglected the warning that you hear tonight, and who are now in that abode of sorrow and suffering, and whose cries of despair and misery shall ring through hell forever."

hell forever."
In such emphatic and forcible words did
Rev. Father Phelan, in St. Peter's Cathedra! last night urge his congregation to
give diligent attention to their soul's sal-The beast had feeling and power and instinct; but not that gift vation. The great mass of mankind, he said, were entirely engrossed in business, pleasure and other affairs of earthly life. are different because of their varying powers of control and their individual and gave little attention to God and eternal things. But death comes at last, and convictions, the pastor asserted that they must face the terrible judgment of his preference was expended to the man who does right because through

Why do so many of our Catholic people why do so many of our Cathone people belong to that unfortunate class?" he asked. They fall to meditate on the great and fundamental truths of their faith. "We come from God, we belong to God, we are that we attain name and distinction for courier for time but it is absolutely master of his impulses, rather than to traditional custom only. "Give me the unitarian in preference to your or ocquire fortune, but it is absolutely necessary that we love and know and fear God. Let us look upon the salvation of our souls as the all-important thing in life. "Let us remember the words of Jesus, What shall it profit a man if he conventional, orthodox, properly-beever his feelings, who is following the straight path. The man who follows gain the whole world and lose his own conventions dictates merely because soul?

Must Do it Themselves. Men must attend themselves to their soul's salvation, said Father Phelan. They exercising that power that was given him to think for himself and make could get the lawyer to transact their business, the doctor to heal their physical ailments, but there was no substitute for saying their prayers, keeping the commandments, and commandments, and confessing their sins. No priest, nor the Pope, nor God himself, could save them unless they chose salvation of their own free-will.

"It is our own fault if our souls burn force, in the force of the control of th tisan, as too many are,-then if, for forever in the flames of hell. We are careful of our bodies, but criminally in-different toward our souls, created by God for himself and destined to live forself in favor of the navy bill, should party feelings, or should I think and

Rev. Father Nolan announced the mis sion to be held this week and next. He emphasized the necessity of keeping the commandments of God. "What shall I do that I shall enter into life everlasting" the young man asked Jesus. the commandments," was the answer. Commandments the Standard.

"The standard of our moral life must be the Ten Commandments, said Rev. Father Nolan. "eW hear a lot about humanitarianism and brotherly love. God has never told us that he has taken away these commandments. "He has never rescinded his comandment that we must not take his in vain, that there is one day on must not take his name He must be especially honored; He has never told us that we may forget that there is a commandment that forbids us unchaste thoughts and lewd actions." The evil of reading improper literature, and of indulging in immoral thoughts and actions was pointed out. God's commandments are still against such evil, but men have set up for themselves a law of convenience, saying that it is all right as long as it doesn't injure any-

one.
"God has given us not one, but ten commandments," continued Father Nolan. The ten commandments given by Moses must still be followed. God does not give his law for a day, but for all time.
()-rist said he came to fulfill the 'aw None is so happy as he who keeps God's law. Catholic and Christians must not offend God in small things.

Dulis Moral Sense.

It is true, said Father Nolan, that by committing venial sin, men did not forfeit God's forgiveness, but venial sin dulls the moral sense and tends to the ommitting of mortal sin It is difficult often to see the line of demarcation be tween yenial and mortal sin. The great est evil in the world is mortal sin. next greatest evil is venial sin. avoid venial sin, there is no danger o falling into mortal sin. the world today who have lost faith

# 'CHARACTER IS GLORY' SAYS REV. J. E. HAWKINGS

Declares That God's Way Is To Import Indwelling Christ in Hearts of Men. the universality of the appeal of the

"Christ in you, the hope of glory." These words from the 27th verse of the first chapter of Colossians, formed the subject of a discourse by Rev. J. E. Hawkings, D.D., at Maitland Street Baptist Church Sunday evening. The indwelling Christ, he declared to be the secret of a glorious life, bringing with it the glory of character, the glory peace, the glory of service and the glory of belief in immortality.

Dealing with his subject under each of these four heads, Rev. Hawkings developed the thought that in them was contained the glory spoken of in the sents a terrible lot of immorality, dishon-"Character is glory," he declared

"Men realize the glory of character, and they strive to attain it by making resolves within themselves that they will follow such a course of action and refrain from certain other things. That is man's way of attaining the glory of within the human heart the in-dwelling money as it is to take chances.

# Raphael's \_\_\_\_18th\_\_\_

# SWEEP-OUT SALE

For Goods of Equal Quality, These

Reductions Have Never Been Surpassed

Coats, \$4.95

Winter Coats for Women and Misses. Former Conservative Prices up to \$12.50.

Coats, \$9.95

Former Prices up to \$25.00, Including the Finest Styles of the Present Year.

**Evening Gowns** REDUCED \$15.75

Practically Without Duplicates, Many Beautiful Models, up to \$25.00 Regularly.

Sweep-Out Prices on

236-238 Dundas Street

at the calm of Abraham Lincoln when | McCamus. He learned the game and be he addressed the great throng in the senate chamber the day he was inaugurated, while one son lay dead and another dying in a chamber upstairs in the White House. But his calmness came from the possession of perfect came from the possession of perfect of leading so many astray, surely we can peace with God. So it was with every do without it. Let us follow the example true believer. None have so much as- of Christ, and in a doubtful position say surance at death as those who have 'Him I shall follow.' "

the in-dwelling Christ. This in-dwelling of Christ also inspired to the glory of service. If he were asked to write down a list of those he considered to be earth's greatest personages, the preacher said, he would put Florence Nightingale first, because her ideal was one of service. The world had need of such service today, and Christ in the heart should inspire service for him and for human-

Finally, the assurance of immortality esulted from the in-dwelling of Christ. Try as you will you can't argue your. self into belief in immortal life," "That assurance comes only said. with the in-dwelling Christ implanted in the heart." A splendid anthem by the choir was

a feature of the service.

# **PASTOR DENOUNCES** ALL CARD-PLAYING

Rev. D. N. McCamus Declares It Is Gamblers' Kindergarten.

Rev. D. N. McCamus strongly denounced all forms of Chance, and especially cardplaying, and buying, and the lottery at Edwin Ginn Had Founded World Colborne Street Methodist Church last light. He used as his text: "For we walk by faith, not by sight." The speaker explained just what he meant by "Chance." "Chance is the car-dinal principle of the Devil for the govern-

ment of men, and their ruin," he said 'Chance is essentially dishonest; what is one man's gain is another man's loss. Chance is the prestitution of a holy prin-"A certain line of steamships years ago announced that they had never

lost a single passenger, because they never took chances, said the pastor, who contrasted this with the captain who took chance on a short-cut and lost his ship and crew. "This man threw aside his knowledge and took a risk," asserted the speaker. "Faith is intelligent; Chance is blind."

Mr. McCamus cited numerous instances where ruin had resulted from chance-tak-The money exchanged in gambling exceeds \$80,000,000 in 24 hours. This repreesty, and degradation of human beings,

said the speaker. "I think playing cards even 'just for fun' is gambling.' The gambling is in the Card playing is the gamblers' kindergarten, and leads to the vilest corruptions. It is the violation of a holy principle.

The speaker asserted that it was just character. God's way is to impart as hely to use the Lord's supper to make

came an expert, going from place place playing for huge stakes. Today he s a moral and physical wreck, living on a back street in squalor and paupery. "I know I am not alone in my judgment of Chance. If this evil has been the cause

### CHURCH NOTES

The Askin Street Methodist Ladies' Aid will meet Wednesday afternoon. Friday evening the board of managers will meet at 8 o'clock.

Rev. A. J. Johnston, pastor of Dundas Street Methodist Church, will address a meeting of the First Methodist congre gation Tuesday evening.

At the regular meeting of the Epworth League in the Wellington Street Church tonight, Rev. Geo. N. Hazen will talk on "The Pioneers of Method-

The young men of Ridout Street Methodist Church are giving a concert

in the church tonight.

Archdeacon Davidson, of St. George's Church, Guelph, and lecture in Cronyn Memorial Church on Thursday evening. The lecture will be an illustrated one on "Old London."

#### LEFT A MILLION TO CONTINUE PEACE WORK

Peace Foundation in 1910. [Canadian Press.]

Boston, Jan. 26 .- The continuance of the work of the world peace foundation, established by Edwin Ginn in 1910, is assured by a provision of his will made public today. Mr. Ginn, who had contributed \$50,000 annually for the support of the foundation, queathed one million dollars for the same purpose, the income to be administered by the trustees of the founda tion. The abolition of war through education in the advantage of peace is the object of the foundation

Atlantic Transport Saturday Line New York to London Direct American Line Every FRIDAY From NewYork to Plymouth, Cherbourg and Southampton. One Class Cabin (II.) Service: \$55 up. White Star Dominion

EVERY SATURDAY.
Portland, Me.-Liverpool Secure Particulars From E. DE LA HOOKE, W. FULTON, F. B. CLARKE or R. E. RUSE, Local Agents.

## TRAVELLERS' GUIDE

GRAND TRUNK RAILWAY.

SARNIA TUNNEL TO SUSPENSION BRIDGE AND TORONTO. Arrive from the East—\*2:52 a.m., 10:56 a.m., \*11:12 a.m., \*11:25 a.m., \*10:45 p.m. Arrive from the West—\*12:14 a.m., \*11:55 a.m., 1.10 p.m., \*4:10 8.43 a.m. \*11:55 a.m., 1.10 p.m., \*4:10 p.m., 6:25 p.m.

Depart for the Past—\*12:19 a.m., \*8:48 a.m., 7:20 a.m., \$100 a.m., \*12:05 p.m., \*4:25 p.m., \*6:58 p.m.

Depart for the West—\*3:57 a.m., 7:40 a.m., \*11:18 a.m., \*11:35 a.m., 1:40 p.m.

LONDON AND WINDSOR. Arrive—11:30 a.m., 4:00 p.m., 6:55 .m., 11:05 p.m. Depart—6:35 a.m., \*11:43 a.m., 2:05 .m., \*8:05 p.m. STRATFORD BRANCH.

Arrive-11:15 a.m., 1:29 p.m.: 6:45 m. 11:30 p.m.
Depart—6:00 s.m., 10:00 a.m., 12:30
m., 2:45 p.m., 4:56 p.m.
LONDON, HURON AND BRUCE Arrive—10:00 a.m., 6:10 p.m.
Depart—5:30 a.m., 4:40 p.m.
Trains marked run daily. Those
not marked, daily, except Bunday.

CANADIAN PACIFIC RAILWAY.

Arrive from the East—\*11:42 a.m.,
6:55 p.m., \*7:50 p.m., \*11:15 p.m.

Arrive from the West—\*4:30 a.m.,
11:30 a.m., \*12:31 p.m., \*5:35 p.m., \$:55

p.m.
Depart for the East—\*4:38 a.m., \$:00
s.m. \*12:40 p.m., \*5:43 p.m.
Depart for the West—8:15 a.m.,
\*11:50 a.m., 7:05 p.m., \*8:00 p.m., \*11:23 p.m.
Trains marked \* run daily. Those not marked, daily, except Sunday. MICHIGAN CENTRAL RAILWAY.
Trains Arrive—7:05 a.m., 11:20 a.m.,
4:50 p.m., 9:40 p.m.
Trains Leave—7:22 a.m., 2:30 p.m.,
5:27 p.m., 10:15 p.m.

PERE MARQUETTE RAILWAY.

Trains Depart-5;30 a.m., \*7:00 a.m., \$:45 a.m., 2:10 p.m., \*4:20 p.m., 16:30 p.m. Trains Arrive—8:45 a.m., \*12:50 p.m., 1:40 p.m., 5:10 p.m., \*10:10 p.m.
Trains marked with \* are through trains, to and from Walkerville. Train marked with † is mixed, to St. Thomas

# GRAND TRUNK PAILWAY LOW RATES

To California, Florida and the Sunny South

NOW IN EFFECT.

The Grand Trunk Railway is the most direct route from all points east through Canada via Chicago, Detroit Ocean Steamship Tickets for sale

via all lines. Full particulars at Grand Trunk Ticket Offices, or write C. E. HORN-ING, D. P. A., Toronto, Ont.; R. E. RUSE, City Passenger and Ticket Agent. Phone 80.

#### CANADIAN PACIFIC WINTER TOURS

CALIFORNIA, FLORIDA AND THE SUNNY SOUTH

To the NORTHWEST and PACIFIC COAST

Through fast train daily, leaves Toronto at 10.20 p.m., running via the North Shore, Winnipeg and Calgary, direct. Carries compartment library, observation car, Standard sleeper Tourist Sleeper. First Class Coaches

Train No. 7, heretofora leaving Toronto at 2.30 p.m., has been with-drawn for the winter months. FULTON, M. C. MURPHY, C. P. and T. A. D. P. A., Toronto

and Other Steamships

From Liverpool From Halifax
.....Empress of Ireland...Jan. 10
Jan. 10. Corsican (chartered) ...Jan. 24
Jan. 24. Scotlan (chartered) ...Feb. 7
Feb. 7. Empress of Britain ...Feb. 21 Feb. 21. Empress of Ireland ... Mar. 7
CONCERTS DAILY BY ORCHESTRA
ON "EMPRESSES"—1st & 2nd Cabin TRIESTE SERVICE.

May 23.. (From Montreal) .. Ruthenia ....Tyrolia ...Ruthenia Steamship All particulars from Steamship Agents or from W. Fulton, C. P. A., C. P. R., London, Ont.

## **Traction Company** Winter Time

Commencing Oct. 1, cars leave London 6:50, 7:50, 9:30 a.m., and hourly to 11:36 p.m. Through ears to Port, 7:50, 9:30, 11:38 a.m., 1:30, 3:30, 5:30, 7:30, 10:30 p.m. Sunday cars to Port, 9:00 a.m., and every two hours to 7:00 p.m.; to St. Thomas, 9:00 p.m. Time table No. 4 at ell stations.

Southampton.

Jan. 22. ASCANIA Feb. 26. ASCANIA March 14

March 5. ALAUNIA March 21

Steamers call Plymouth eastbound. Southampton.

Rates: Cabin (II.), \$46.25 up; third-class British, eastbound \$30.25 up, westbound \$30 up. For particulars apply to W. Fulton, 161 Dundas street; F. B. Clarke, 416 Richmond street; R. E. Ruse, "Clock" corner; E de la Hooke, 422 Park avenue, othe Robert Reford Co., Ltd., general agents, Montreal, Quebec, Toronto, St.