

YOU ALWAYS

Draw out more than you put in if you keep your savings in the

BANK OF TORONTO

NO NEED TO WORRY about your money when you invest in a Bank of Toronto Savings Passbook. Your money deposited there is absolutely safe, and interest is added every six months. The following figures represent

YOUR SECURITY.

Paid-up Capital \$ 3,000,000
Reserve Fund - 3,200,000
Total Assets - 26,000,000

Head Office and Four Branches } Toronto, Ont.
Five Branches in Montreal, P. Quebec.
Thirty Branches in Ontario.

A HORSE WHICH THOUGHT.

Instances of great intelligence in horses are almost as numerous as the horses themselves, but there are few which make prettier stories than this, related in La Nature by a Parisian: At Vincennes, in my childhood, he writes, my father had two spirited horses of fine blood. One day while one of them, Prunelle, was passing between two walls with my little sister on her back, the child slipped and rolled between the horse's feet.

Prunelle stopped instantly and held one hind foot in air. She seemed to fear to lower that foot lest she should step on the child. There was no room for the horse to turn nor for a man to pass in.

In that uncomfortable position, with lifted foot, however, the horse stood patiently, while an attendant crawled between her forefeet and rescued the child.—Youth's Companion.

—So long as we love we serve; so long as we are loved by others I would almost say that we are indispensable; and no man is useless while he has a friend.—Robert Louis Stevenson.

You can try it. FREE.

Every mother who sends us her address on a post card will receive a generous free sample—enough for eight meals—of

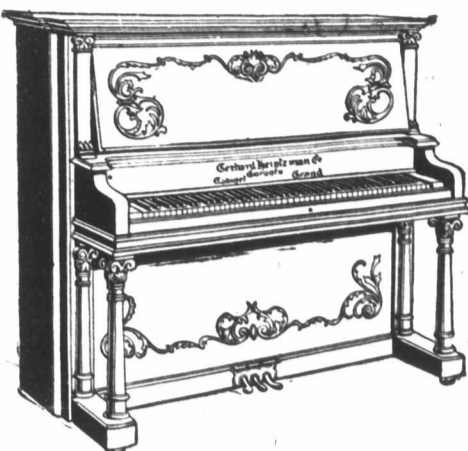
Nestlé's Food

LEEMING, MILES & CO., MONTREAL.

Gourlay, Winter & Leeming
188 Yonge Street, Toronto.

Good Pianos

PRICED LOWER THAN EVER.



Not pianos of doubtful quality, but first-class pianos that we are offering at much lower prices than they could otherwise be bought for.

It is the essence of economy without an element of risk. You are absolutely sure of a reliable piano and extra value for your money. You cannot do better than that under any circumstances, and in buying one, you take no chance, for we guarantee it as fully and as confidently, as the most expensive piano in our warerooms.

TERMS OF SALE.

- 1. We guarantee every piano, and agree to pay the return freight if not satisfactory.
- 2. A discount of 10 per cent. off these prices for cash.
- 3. A handsome stool accompanies each piano.
- 4. Every instrument safely packed without extra charge.

TERMS OF PAYMENT.

Pianos under \$250—\$15 cash and \$6.00 per month.
Pianos over \$250—\$15 cash, and \$7.00 per month.
Pianos over \$400—\$25 cash, and \$10.00 per month.
If monthly payments are not convenient, please state what method you prefer—quarterly, half-yearly, or at certain fixed dates. We wish to know what terms will suit you.

Dominion—7 octave, walnut, English cottage model, upright piano, by The Dominion Co., Bowmanville. A modern piano, used less than a year, with all improvements, three pedals, mandolin attachment, etc. Regular price, \$250. Reduced to \$189

Mendelssohn—7 octave, cottage style piano, by The Mendelssohn Piano Co., in handsome walnut case, with full swing music desk. This is a favourite piano with students, being of excellent tone, best repeating action, and in every way modern and attractive. Used only four months. Regular price, \$275. Reduced to \$215

Gerhard Heintzman—Handsome upright piano, 7 1-3 octave, by The Gerhard Heintzman Co., in rosewood case, with full swing front, solid panels, with hand carving in relief. This piano is in excellent condition, the action and interior being just like new. Height, 4 feet 3 inches. Original price, \$350. Reduced to \$264

Hardman-Harrington—7 1-3 octave, upright Grand piano, in handsome walnut case, with full length polished panel, surmounted by hand carving. This piano is one of the last of an order of 50 pianos made specially for us by this company. Since placing the order, styles have changed, and though \$340 is the regular cash price, we now offer it for \$269

Emerson—7 1-3 octave, upright piano, by The Emerson Piano Co., Boston. One of the finest pianos made by this celebrated company, handsome burl walnut case, Boston fall board and full swing front, handsomely carved, best American action, full overstrung scale, etc. A very fine piano, could not be told from new. Original price, \$425. Reduced to \$280

Fischer—7 1-3 octave Cabinet Grand piano, by J. & C. Fischer, New York, in handsome dark burl walnut case. One of the finest styles made by this well-known company, in excellent order, with centre swing music desk, handsomely carved, is in excellent order and is just like new. Best American action, three pedals, full overstrung scale, etc. Height, 4 feet 10 inches. Original price, \$500. Reduced to \$285

Gerhard Heintzman—7 1-3 octave Cabinet Grand, Gerhard Heintzman piano, in richly figured mahogany case. This is one of our concert pianos, chosen for this purpose because of its beauty of tone. The piano is entirely modern, having left the factory only a few months, and is one of the handsomest pianos made by this company. Original price, \$450. Reduced to \$315

Gerhard Heintzman—7 1-3 octave, full sized Cabinet Grand piano, by The Gerhard Heintzman Co.; handsome Colonial design of case, in burl walnut. This style has been discontinued because of changes in styles, but is a perfect instrument in tone and appearance. Regularly, \$500. Reduced to \$318

Knabe—7 1-3 octave, upright piano, by Wm. Knabe & Co., Baltimore, in rich mahogany case with full length panel, Boston fall board, up-to-date trusses and pilasters, etc. This Knabe piano could hardly be called a used piano, but recent changes in case designs force us to call this an old style (but a handsome one), and to facilitate warehousing handling we have marked it as a used instrument. The regular price is \$600, we offer it now for \$445

Gourlay, Winter & Leeming
188 YONGE ST., TORONTO



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 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 \$10.00 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.

Established 1884. Telephone Main 1137.

COPELAND & FAIRBAIN,
House and Land Agents,

24 Victoria Street, - - Toronto.
MONEY TO LEND.
Night Telephone, North 2362.

W. H. Stone
UNDERTAKER

343 Yonge Street
PHONE 982

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