

SEPTEMBER 9, 1911

had been there so long—moving there when rents were low—and that the place had since been so poorly taken care of that the owner could not well raise the rent.

I had that house shaped up into a different place in a month—a tinner and paperhanger to help, but did most of the work myself; and what with paint and paper, whitewash and sand and painted walks in the yard, the place looked and was nice enough to command \$11 a month rent easily. Six weeks from the time I got it I sold it for \$1,150—all cash to me. My net profit was \$127, which I considered something more than wages. My net capital then was nearly \$1,300.

I did not find another bargain that seemed within my capital that fall and was afraid to venture then into debt; but I continued to do job repair work, carpentering and painting. I tried never to be idle and was never idle long.

In December, during a cold snap, I was offered for \$1,200 a little cottage that had many good points. I could have paid that, but it rented for only \$12 a month and needed some repairing, considerable paper and paint. The owner had had it on the market for some time, without pushing it, and quickly accepted my offer of \$1,125 cash.

The weather was not favorable for repairing; but by working on the coat and fence and mending days, inside painting and paper on rainy days, and outside painting and whitewashing on the few fair warmer days, I had it greatly improved in less than a month. I did not try to do much besides clean and renovate which did not cost a great deal. I sold it soon after for \$1,250 cash, which meant a net profit to me of \$78—unless I charged up my own work. The investment was turned over quickly and I was well satisfied.

I used advertisements in the papers a good deal in selling, and learned to watch the ads of others and plan mine accordingly—adhering strictly to the truth, but advertising the best points.

For instance, that last cottage had no sink in the kitchen; no water in the house—only in the yard; no lighting gas in the house; and though the neighborhood was respectable, several houses on the square were owned by colored people, and a good many of the negroes, quiet and respectable, lived next door. There were some things that the cottage did not have to offer; but the following advertisement, inserted alternately in the two afternoon papers for four days, was strikingly truthful, attracted favourable attention at once and, combined with the attractive appearance of the premises, soon sold the property.

FOR SALE—Four-room T-shaped cottage; high lot; asphalt street; artificial stone sidewalk; metal roof; brick foundation; freshly repaired throughout. Apply to Owner, 2117 W. Helm St.

Every piece of property has its good points; and it is the part of the advertiser to put them forward, honestly, strikingly, to attract the persons who think well of those points, to get at least a chance to show the property.

A good advertisement I saw recently sold an old house in two weeks, with no water in it and which needed painting. It was all truthful too; simply brought out the good points, as follows:

SEMI-CENTRAL COTTAGE  
Four rooms, both gables, newly papered, front porch, high lot, attractive yard, fruit trees, stable, in residence district, but walking distance; a home to enjoy while you save. Six hundred dollars cash; balance on time. Apply to—etc.

I found another bargain that spring which kept me busy until the first of July. With my profit on that, my savings from job work and my former capital, I had, all told, fifteen hundred dollars—and I had continued all along to give mother six dollars a week for household expenses.

HOW PROFITS FILLED UP  
At this time there happened to be two vacant lots near my house for sale, very cheap, streets and alleys all made and on a good cottage block. They had been idle four years and the new owner, who had taken them as a trade, wished to sell. I could get them both for six hundred dollars cash.

"Why don't you buy them, Jim, and see what you can do to please the public in building a cottage? You've had to fix over other people's ideas before."

After thinking and figuring and planning for two days, during which mother never said another word to me about it, I finally told her I believed I could make a little money in that way. So I bought the lots. The title was taken in Mary's name—the sister next older than myself—who was just twenty-one; the other had married that spring.

"Well, Jim, what can you do?"  
"I think, ma, I can put up a house on one lot for \$300 if I get just a helper and do most of the work myself. I'll make it a four-room T-shaped cottage, well ventilated, with a brick foundation and a metal roof; two front rooms fourteen by sixteen each; Colonial front porch, three columns; little side porch one Colonial column; cabinet mantels in two front rooms; both gables; bathroom; closets; ladder staircase between two rooms leading to floored loft room above, with good windows at front and back of house; high-pitched roof." With the closets figuring, using some old but sound material, and hard work I did manage to build it in that way and had it finished by the first of October.

It was a very attractive little place and sold as soon as finished for \$1500—all cash to me, for a trust company carried the deferred payments. That great profit for the capital invested and three months' hard labor, but pretty good for a nineteen-year-old. I was proud and happy and satisfied—and my mother was too. Another lot all paid for \$1500 in cash. I looked large in the eyes of both mother and capitalist.

I immediately commenced another cottage on the remaining lot, though it was so late in the season—another frame cottage similar to the first, but slightly different to give it individuality, and somewhat enlarged and improved. This had a small reception hall and tiny bedroom added to the four rooms, with a

little bath downstairs; while the room above was a trifle higher in the centre and more finished. I worked on this as the weather permitted and did not have it entirely finished until spring; but I had no difficulty in selling it then for \$1800. The purchaser went into the Home Savings Company and paid me all cash. That house had cost me more than the first—I figured lot and all at \$1378; but it gave me a nice profit; and I had now about \$2000 of available capital.

My father being ill for a time, my sister Mary's marriage and must needs for my little sister—who had decided to take out into my capital to the extent of \$300 that fall; but I gave the money gladly, proudly, and I hope humbly and thankfully, after my small mother got through lecturing me.

BUILDING BETTER THAN BUYING  
I made a little money that winter, and the next spring I did well on two small cottages I built at the same time—building more cheaply in that way—and sold to advantage. By the time I was twenty-one I had \$2400 capital, and we had a great dinner and family reunion, and a jolly good time all round.

For my little sister who had been one of hard work, careful planning and greater profits each year, as I have had greater capital to work with. I have tried, too, constantly to increase my accurate practical knowledge of everything pertaining to building and real-estate investments.

The next year after I became of age I tried again the building of cottages in pairs; then duplicated them in another section, with the result that I had \$3400 at the end of the year. "One thousand dollars is not much of a profit for a year's use of \$2400 and an energetic young fellow's entire time," you say. True; but I still wanted mother so much each week—\$8 a week that year—and I used advertisements in the papers a good deal in selling, and learned to watch the ads of others and plan mine accordingly—adhering strictly to the truth, but advertising the best points.

For instance, that last cottage had no sink in the kitchen; no water in the house—only in the yard; no lighting gas in the house; and though the neighborhood was respectable, several houses on the square were owned by colored people, and a good many of the negroes, quiet and respectable, lived next door. There were some things that the cottage did not have to offer; but the following advertisement, inserted alternately in the two afternoon papers for four days, was strikingly truthful, attracted favourable attention at once and, combined with the attractive appearance of the premises, soon sold the property.

FOR SALE—Four-room T-shaped cottage; high lot; asphalt street; artificial stone sidewalk; metal roof; brick foundation; freshly repaired throughout. Apply to Owner, 2117 W. Helm St.

Every piece of property has its good points; and it is the part of the advertiser to put them forward, honestly, strikingly, to attract the persons who think well of those points, to get at least a chance to show the property.

A good advertisement I saw recently sold an old house in two weeks, with no water in it and which needed painting. It was all truthful too; simply brought out the good points, as follows:

SEMI-CENTRAL COTTAGE  
Four rooms, both gables, newly papered, front porch, high lot, attractive yard, fruit trees, stable, in residence district, but walking distance; a home to enjoy while you save. Six hundred dollars cash; balance on time. Apply to—etc.

I found another bargain that spring which kept me busy until the first of July. With my profit on that, my savings from job work and my former capital, I had, all told, fifteen hundred dollars—and I had continued all along to give mother six dollars a week for household expenses.

HOW PROFITS FILLED UP  
At this time there happened to be two vacant lots near my house for sale, very cheap, streets and alleys all made and on a good cottage block. They had been idle four years and the new owner, who had taken them as a trade, wished to sell. I could get them both for six hundred dollars cash.

"Why don't you buy them, Jim, and see what you can do to please the public in building a cottage? You've had to fix over other people's ideas before."

After thinking and figuring and planning for two days, during which mother never said another word to me about it, I finally told her I believed I could make a little money in that way. So I bought the lots. The title was taken in Mary's name—the sister next older than myself—who was just twenty-one; the other had married that spring.

"Well, Jim, what can you do?"  
"I think, ma, I can put up a house on one lot for \$300 if I get just a helper and do most of the work myself. I'll make it a four-room T-shaped cottage, well ventilated, with a brick foundation and a metal roof; two front rooms fourteen by sixteen each; Colonial front porch, three columns; little side porch one Colonial column; cabinet mantels in two front rooms; both gables; bathroom; closets; ladder staircase between two rooms leading to floored loft room above, with good windows at front and back of house; high-pitched roof." With the closets figuring, using some old but sound material, and hard work I did manage to build it in that way and had it finished by the first of October.

It was a very attractive little place and sold as soon as finished for \$1500—all cash to me, for a trust company carried the deferred payments. That great profit for the capital invested and three months' hard labor, but pretty good for a nineteen-year-old. I was proud and happy and satisfied—and my mother was too. Another lot all paid for \$1500 in cash. I looked large in the eyes of both mother and capitalist.

I immediately commenced another cottage on the remaining lot, though it was so late in the season—another frame cottage similar to the first, but slightly different to give it individuality, and somewhat enlarged and improved. This had a small reception hall and tiny bedroom added to the four rooms, with a

being retained to secure that. In this way the second lien was paid before the first, and frequently the buyer would find he could pay the second lien off in half the time allowed, would get eager to have his home paid for and would do this. I have often had coupon bonds drawn for those second liens, so much of the principal of the second-lien balance being payable each year "in twelve monthly installments as per coupons hereto attached, each coupon being for one-twelfth of the principal of the bond and for interest on the entire second-lien balance," as my lawyer put it. Then I have left one of those bonds with a trust company where I do business and had the buyer who signed them some in each month, pay a coupon and get same as his receipt; the payment being deposited to my account in the savings department. I then had no trouble in collecting and found it a great convenience, as I could check from said savings department any time I wished.

I have sometimes arranged in the following way with a cottage purchaser, who had one-fourth cash or nearly that—for the Home Savings Company will lend three-fourths of the value on city property. I have carried out a purchaser for six or nine months—until he could get a loan; having him sign a written agreement to place a mortgage on the property to the extent desired as soon as it could be obtained—the company would usually wait that long—monthly paying me so much a month on the balance of the purchase price.

Occasionally, but not always, the small monthly-payment notes can be sold to advantage and cashed in one case. I have found a number of the last few years, with my personal endorsement on them—the notes being secured both by real estate and by my personal warranty; but nearly always they can be put up as collateral with individuals who have money to loan. Personally I have not often used them so; but many do, where the little monthly notes are perfectly good, but only slow in payment.

By the time I was twenty-five years old my capital had increased to \$75,000. In the next two years many changes took place. My father died; my little sister—the last single—married; my mother and I were left, alone in the world. I had and acquire more and more. My mother wished to get away from it; it made her lonely, now that all were gone. So I fixed it up, sold it and invested that and mother's little insurance money for her; and she went to live with one of my married sisters for a time.

By the time I was twenty-seven my capital had run up to \$12,000 and mother talked to me of my getting married—rather argued it—because she and I thought to me and perhaps I did not need much urging; for soon I built an attractive little house and brought to it a fine, ambitious soul—one to stimulate me, to help me, to help me enjoy what we had and acquire more—to plan unselfishly for good and the happiness of others also.

The next year I was particularly fortunate in my building and selling; I built some cottages, as a rule I have found the larger or small houses safer, more apt to sell quickly and to advantage—desirable when you wish to get your capital and profit out to use again. At twenty-eight I had \$18,000.

The last three years have not added remarkably to my wealth, but there has been a comfortable increase, despite the increased cost of living and our increased scale of living. No bouncing boys have come into our home to share in our profits and add to our joys.

I have not done much manual work in building for some time because I have not had the time—have found it pays better to plan for others to do the work, but the knowledge gained by my long period of actually doing such work, as well as the discipline so gained, has been invaluable.

In my later building I have tried to get in mind building comfortable and luxuries which people appreciate and are demanding more and more, even in small buildings. I use more concrete for foundations, walks and porches; and I watch carefully the ventilation of both houses and buildings, and the roofings and roofs. Much unnecessary discomfort can be avoided at trifling cost. I use electric lights to a great extent, even in cottages; the cost is little more than gas. I find both bath-tubs and furnaces are appreciated in cottages and bungalows, even in those selling for \$16,000 to \$24,000.

I find I can sometimes materially improve a neighborhood, and make a good profit, by building over vacant lots, and building up adjacent dilapidated buildings and building up again, remodeling, etc. Frequently I will confine my efforts for one season to a single block, where I have secured holdings and gotten options in advance to suit my plans.

I have particularly sought to improve the condition of the wage-earner trying to own his little home, and of the cheaper class of renters—or other those centers who can pay from \$12 to \$20 a month. I have also sought to add to the desirable cheap little places rather centrally located, with walking distances of the business section.

Just now I am both working on a larger undertaking, but one to fit the needs of men on good salaries who wish a little home for their wives and babies instead of an apartment.

I bought cheaply a large lot, two hundred and ten feet long by two hundred feet deep, on a fairly good street in the old section of the city, six blocks from the central business district. It was for years a boys' school playground, and a dilapidated schoolhouse—for years occupied by negroes—stood at the back.

This I have arranged as a small court, with a grassplot, maple trees, tiny lake and fountain, and a few flowers and colored grasses; and around it an building complex little houses which join at the sides into one great building. These are really separate little houses, though heated by one furnace like an apartment building.

Each house is entirely separate from the others and has its own tiny back yard, separately fenced, its cellar runs under the whole house, with a large children's rainy-play ground on the sunny side and three foot windows above

the ground for light and air; the four days are high. There is a reception hall, a living room, dining room and kitchen on the first floor; three bedrooms and bath above; and a good servant's room, storeroom, etc., in a high-pitched attic. There are no separate front yards, but all enjoy the court. It is built substantially and makes a fine appearance, but is carefully planned to keep down the expense in finishing. It is nearly completed, and being papered now, in most of my later building I have not used the last white coat of plastering, but paper instead over the smoothly finished first coat; the cost is not greater, even when excellent paper is used, and the effect is far more desirable.

These houses can readily be rented for \$40.00 a month, said rental to include furnace heat and care of front walks and of the court. I have already two offers for it from men looking for apartment houses as investments. If I could I have borrowed money on it to complete it, but I shall sell it in a couple of weeks at a net profit of about \$7,000.

I have not made so much as many men of my years and I have worked much harder. I have carried out a purchaser for six or nine months—until he could get a loan; having him sign a written agreement to place a mortgage on the property to the extent desired as soon as it could be obtained—the company would usually wait that long—monthly paying me so much a month on the balance of the purchase price.

Occasionally, but not always, the small monthly-payment notes can be sold to advantage and cashed in one case. I have found a number of the last few years, with my personal endorsement on them—the notes being secured both by real estate and by my personal warranty; but nearly always they can be put up as collateral with individuals who have money to loan. Personally I have not often used them so; but many do, where the little monthly notes are perfectly good, but only slow in payment.

By the time I was twenty-five years old my capital had increased to \$75,000. In the next two years many changes took place. My father died; my little sister—the last single—married; my mother and I were left, alone in the world. I had and acquire more and more. My mother wished to get away from it; it made her lonely, now that all were gone. So I fixed it up, sold it and invested that and mother's little insurance money for her; and she went to live with one of my married sisters for a time.

By the time I was twenty-seven my capital had run up to \$12,000 and mother talked to me of my getting married—rather argued it—because she and I thought to me and perhaps I did not need much urging; for soon I built an attractive little house and brought to it a fine, ambitious soul—one to stimulate me, to help me, to help me enjoy what we had and acquire more—to plan unselfishly for good and the happiness of others also.

The next year I was particularly fortunate in my building and selling; I built some cottages, as a rule I have found the larger or small houses safer, more apt to sell quickly and to advantage—desirable when you wish to get your capital and profit out to use again. At twenty-eight I had \$18,000.

The last three years have not added remarkably to my wealth, but there has been a comfortable increase, despite the increased cost of living and our increased scale of living. No bouncing boys have come into our home to share in our profits and add to our joys.

I have not done much manual work in building for some time because I have not had the time—have found it pays better to plan for others to do the work, but the knowledge gained by my long period of actually doing such work, as well as the discipline so gained, has been invaluable.

In my later building I have tried to get in mind building comfortable and luxuries which people appreciate and are demanding more and more, even in small buildings. I use more concrete for foundations, walks and porches; and I watch carefully the ventilation of both houses and buildings, and the roofings and roofs. Much unnecessary discomfort can be avoided at trifling cost. I use electric lights to a great extent, even in cottages; the cost is little more than gas. I find both bath-tubs and furnaces are appreciated in cottages and bungalows, even in those selling for \$16,000 to \$24,000.

I find I can sometimes materially improve a neighborhood, and make a good profit, by building over vacant lots, and building up adjacent dilapidated buildings and building up again, remodeling, etc. Frequently I will confine my efforts for one season to a single block, where I have secured holdings and gotten options in advance to suit my plans.

I have particularly sought to improve the condition of the wage-earner trying to own his little home, and of the cheaper class of renters—or other those centers who can pay from \$12 to \$20 a month. I have also sought to add to the desirable cheap little places rather centrally located, with walking distances of the business section.

Just now I am both working on a larger undertaking, but one to fit the needs of men on good salaries who wish a little home for their wives and babies instead of an apartment.

I bought cheaply a large lot, two hundred and ten feet long by two hundred feet deep, on a fairly good street in the old section of the city, six blocks from the central business district. It was for years a boys' school playground, and a dilapidated schoolhouse—for years occupied by negroes—stood at the back.

This I have arranged as a small court, with a grassplot, maple trees, tiny lake and fountain, and a few flowers and colored grasses; and around it an building complex little houses which join at the sides into one great building. These are really separate little houses, though heated by one furnace like an apartment building.

Each house is entirely separate from the others and has its own tiny back yard, separately fenced, its cellar runs under the whole house, with a large children's rainy-play ground on the sunny side and three foot windows above

they could have no difficulty about accepting the doctrine of the Eucharist, Veneration and Communion of Saints, the Sacraments, especially the Sacrament of Penance, the Immaculate Conception and a very few other dogmas which the Church has defined. The reason they so eagerly reject these articles of faith is because they either do not understand or wilfully reject them. It would be otherwise if they believed in an external supreme authority in the Church.

Aside from these articles, which establish the unity of the Church, what a great field of doctrinal belief and theological speculation is left to the liberty of a Catholic conscience!

To have liberty of conscience and at the same time the guiding star of absolute, infallible truth is the privilege of every Catholic, and if Protestants will wonder which occupies the shrine of privilege they will have accomplished Church unity without any further effort or trouble, and again will have been restored to the universal fold where there "is but one Shepherd"—Interment Catholic.

LOURDES  
PHYSICIAN HAS "SEEN, HEARD AND TOUCHED THE SUPERNATURAL"

"The attitude of the medical profession has changed of late," said Father Woodcock, S. J., professor of philosophy at Stonyhurst, in a recent lecture in Liverpool. "Largely numbers of doctors go annually to study for themselves, at first hand, the wonders which occur in the shrine of healing. Prejudice still exists, but will always exist, but many doctors have honestly put their names to the testimonial which lies for signature in the bureau admitting that events occur which 'Science cannot reasonably explain by the sole forces of nature.'"

In dealing with the famous de Lourdes case, Father Woodcock spoke of a recent discussion in the British Medical Journal with regard to "Faith-healing" and its bearing on Lourdes. He severely criticized the way in which a distinguished medical man, writing on the cure, calmly sets aside the evidence of his conferees, or rather denies the existence of such evidence, though it is given in a scientific journal over the signature of three doctors. It is interesting to note that a conference of over a hundred medical men at Lille, after weighing all the evidence for this instantaneous cure of a leg that, after remaining broken for eight years, showed no signs of uniting, accepted frankly the miracle and passed a resolution admitting its supernatural character.

The wonder increase in the number of cures wrought during the procession of the Blessed Sacrament was appealed to as a proof of the divine good pleasure in the action of the Holy Father inviting the faithful to more frequent communion.

The lecturer exhorted his hearers to familiarize themselves with the facts occurring at Lourdes. He assured them that they would find in them not merely a strong confirmation of their own faith and devotion, but a weapon with which they could face the strongest attacks of infidelity made in the name of science. Science itself at Lourdes proclaimed the supernatural. The words of a distinguished physician, Prof. Verge, of Montpellier, after the words of science: "At Lourdes I have seen, heard, and touched the supernatural," and they are words which give the lie to the critical principle of Roman. "The supernatural is impossible."

FROM SINS CONFESSED  
IMPORTANT DISCOVERY IN ROME OF FIRST CENTURY INSCRIPTION

A notable French artist, M. Charles Desvergues, educated in Rome, has described in a recent number of the Univers an important discovery among the ruins of the Eternal City. In this critical hour in the history of the Church, the Modernists, in accord with various Protestant writers, are very careful to assign certain dates to the institution of the practice of confession. They teach as a foregone conclusion that there are certain vestiges of auricular confession before the ninth and tenth centuries. But now the Roman archaeologists are publishing a picture of a green marble slab lately discovered upon which is read the following inscription in Greek: "Here the Blessed St. Peter absolved us the elect ones from the sins confessed."

This stone and its inscription are visible to all who desire to examine it. Its epigraphic characters are, beyond doubt, those of the first century. The learned Prof. Ballerini, although himself a free thinker, has declared it a unique monument that must annihilate completely all the conclusions of the "free criticism." According to Ballerini, the stone is nothing less than what Christian tradition is used to call "the Confessionary of St. Peter."

It is not a question of baptism, as some might at first sight be inclined to believe, because the sins which are forgiven are those of persons who are already baptized and actual Christians. Hence the words "us the elect ones," and then the expression, "the sins confessed." It is thus a matter of real confession; and that made to St. Peter who using the power given him by our Lord has forgiven the sins confessed to him.

It is not the only memorial of the practice of sacramental confession in those days of primitive Christianity, as all the great Christian writers of the time refer to the practice, but it is sufficient to show us that the practice was real and living even in the times and under the hands of the apostles themselves.—The Pilot.

Gentleness is the great point to be obtained in the study of manners.—N. P. Willis.

Never add artificial heat to the body by wine or spice until thou findest that time hath decayed thy natural heat.—Sir Walter Raleigh.

THAT GUN SPIKED

Most persons enjoy striking examples of the "retort courteous"—and crushing and accordingly our readers will appreciate the gratification of the London Catholic Times over the following: "Our contemporary, the Christian World, does not, as a rule, entertain any fondness for the Catholic Church; but recently it gave us great satisfaction. The Bishop of London has been talking about Welsh Disestablishment, and saying: 'We have a right to ask Nonconformists . . . how they would like to have taken from them money given by their own members for their Christian work at the rate of 1s. 6d. out of every sovereign, and whether they would be content with 1s 5d left.' To which the Christian World answers: 'The Bishop should study ecclesiastical history as far back as the time of the Reformation. He would then find that when the Roman Catholic Church was disestablished in this century, 20s in the £1 of its endowments was taken away, and all its buildings, whether devoted to sacred or secular uses.'

The Bishop of London's reply is, so far, not forthcoming; and very likely "dignified silence" will continue to mark his attitude. The World has pretty effectively spiked one particular gun of his argumentative battery.—Ave Maria.

Your failure to move on in the performance of duty closes the whole machinery of the universe and not only causes you to miss the well-kept life, but often obstructs the way of other men.—Rev. George W. Dames.

St. Michael's Academy  
CHATHAM NEW BRUNSWICK  
Resident and Day School for Young Women

This Institution is entitled to the confidence of Parents and Guardians because of its thorough and comprehensive course of study, its high disciplinary standard, its Christian and homelike atmosphere, combined with the most modern advantages of a beautiful location, well equipped buildings, extensive grounds, etc.

Pupils are prepared for High School Entrance, Normal School Entrance and Finals for Certificates and Diplomas in Music, Stenography, etc.

The Academy re-opens on Monday, August 28th. For Prospectus, etc., apply to THE MOTHER SUPERIOR, St. Michael's Academy, Chatham, N. B.

ST. JOSEPH'S ACADEMY  
St. Alban's TORONTO  
The Course of Instruction in this Academy embraces every branch suitable to the education of young ladies.

In the Academic Department special attention is paid to Modern Languages, Fine Arts, Plain and Fancy Needlework.

Pupils on completing their Musical Course and passing a successful examination, conducted by professors, are awarded Teachers' Certificates and Diplomas. In this department pupils are prepared for the degree of Bachelor of Music of Toronto University.

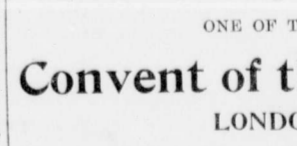
The Studio is affiliated with the Government Art School, and awards Teachers' Certificates.

In the Collegiate Department pupils are prepared for the University, and for Senior and Junior Leaving Examinations in Mathematics, Science, and English. Diplomas awarded for proficiency in Photography and Typewriting. For Prospectus, address THE MOTHER SUPERIOR.

ST. MARY'S ACADEMY  
A Boarding School for Young Girls  
WINDSOR, ONTARIO (Opposite Detroit)

Conducted by the Sisters of the Holy Names of Jesus and Mary  
Departments are Collegiate, Academic, Intermediate and Primary. Schools of Music and Art affiliated to the Toronto University and to the Detroit Conservatory of Music.

Monthly lectures on Art are included. Special attention paid to French and Domestic Science. For terms and other particulars address Sister Superior.



ONE OF THE CLASS ROOMS  
Convent of the Sacred Heart  
LONDON, ONTARIO

A Boarding School for Young Ladies  
UNDER THE PATRONAGE OF HIS LORDSHIP, THE BISHOP OF THE DIOCESE

Special Features. A carefully graduated curriculum—efficient, scholarly, culturing. The Music and Art Departments are conducted by competent teachers. The Playgrounds afford every opportunity for enjoyable exercise, and liberal encouragement is given to outdoor sports. Whilst watching over the physical development of their pupils and endeavoring to instill gentle courtesy, and consideration for others, the primary object of the nuns is to give a thorough training of mind and heart.

ST. JEROME'S COLLEGE  
FOUNDED 1864  
BERLIN, ONTARIO

Excellent Business College Department.  
Excellent High School or Academic Department.  
Excellent College and Philosophical Department.

New buildings with latest hygienic equipments. The largest gymnasium in Canada—Running Track, Swimming Pool, Shower Baths, Theatre. First-class Board, Comfortable Sleeping Rooms, Individual Attendance to Students.

All professors Canadian by birth and training with seven years post-graduate courses in Europe.

St. Michael's College  
TORONTO - CANADA  
Federated College of the University of Toronto.

Arts Course with B.A. Degree.  
High School Course.  
University Examinations.  
University Degree Under Religious Auspices.

Send for Calendar.  
Rev. F. G. Powell, C. S. B.

Assumption College  
SANDWICH, ONTARIO  
Catholic Boarding School for Young Men and Boys  
Conducted by the Basilian Fathers

DEPARTMENTS  
I.—College.  
II.—High School.  
III.—Commercial School.  
IV.—Preparatory School.

Healthy Location; spacious buildings and campus modern equipment.  
Forty-second year begins September 5th, 1911. For Catalogue address:  
REV. V. G. MURPHY, C. S. B., TESAURIER

