J. H. Chapman & Co.

A PROFITABLE INVESTMENT

Ready-Made Clothing,

In Men's Ulsters, Men's Beaver Overcoats, Men's Suits, Children's Suits and Overcoats.

VALUES ARE BEATING THE RECORDS

Men's All-Wool D.B. Frieze Suits, \$5, \$6, \$7.50, for

\$3.95

Men's All-Wool Tweed Suits \$6 to \$7, for

Men's Fine Tweed Suits, D.B \$7.50 to \$8.95, for

Men's Suits, in dark colors,

\$6.95

Men's All-Wool Tweed Overcoats, velvet collar, good value at \$5, for

Men's Beaver Overcoats, velvet collar, \$7.50 and \$8, for

Men's All-Wool Frieze Ulsters, \$7.50, for

\$5.95

Table of Boys' Suits, 3 pieces, ranging from \$2.50 to \$4

\$1.95

J. H. Ghapman & Co.

126-128 DUNDAS STREET, LONDON.

HANDSOME IS THEIR SURPLUS

Fortieth Annual Report of the London Mutual Fire Insurance Company.

Gratifying Statements Submitted by the Board, the Inspectors and Manager.

The 40th annual general meeting of the London Mutual Fire Insurance Company of Canada for the year ending Dec. 31, 1898, was held at the head offices, 476 Richmond street, yesterday writing off all that did not appear to afternoon, President T. E. Robson presiding, and the following members being present: Manager D. C. Macdonald, and Cameron Macdonald, city; R. Mc-Ewen, Byron; J. W. Cameron, Strathroy; Sheriff Brown, St. Thomas; David Weismiller, Toronto, and L. Leitch, city, inspectors; C. C. Hodgins, Biddulph; James H. Marshall, London township; Angus McKay, Stayner; W. E. Stanley, Lucan; James Whalen, Biddulph; Alfred Burwell, John M. Mc-Evoy, John Overell, Daniel McKenzie, Arthur Burwell, Thomas Woolley, A. T. Platt, Finlay Marshall, city; James Campbell, J.P., Appin; James Cameron, Strathroy, and Gilbert Leitch.

The reports submitted show the company to be one of the best in the country, its financial standing better than ever before, and its business increasing by leaps and bounds. The report of the board of directors was submitted by D. C. Macdonald, the manager, as fol-

The directors have now the pleasure of presenting you with the 39th annual report of the business of the company, and have to congratulate you, as they do themselves, on the satisfactory results of the business for 1898, as com-pared with a few of the preceding pared with a few of the preceding the farming community, who are the years. Your board place before you a parties really interested, would insist full and explicit standing of the company as at the 31st of December, and with confidence submit the same to your consideration, and that of the public. and do not for a moment doubt a favorable verdict as the result.

POLICIES. The total number of policies written during the year was 17,558; of these 15,-287 cover farm and dwelling property, and 2,271 on general business. total amount written was \$19,279,236.

FINANCIAL STATEMENT. Appended hereto is the financial statement of the company, showing a considerable sum of money in bank, on hand, and in course of transmission,

horror--driven out of the house by Persiatic Bed-Bug

Exterminator. It is a liquid---much more effective, searching and cleaner than a powder. Moisten all cracks and crevices in is done away with.

At all druggists.

and a corresponding reduction in the item of balances due by agents. Your auditor, an experienced accountant, Mr. John Overell, audits the company's books each week, and reports the result at ever monthly board meeting. The capital account shows an increase over last year of \$14,909, but the actual increase of the business of the year shows a profit of over \$26,000.

EXPENSES OF MANAGEMENT. As will be seen, notwithstanding the immense business done, the total expenses only show a percentage of about 28 per cent, a rate far below the esti-

LOSSES. The amount paid for losses occurring during the year was \$113,867 57, and for losses that had occurred, but had not been adjusted, in the preceding year, \$5,924 60, a total of \$119,792 17. As compared with 1897, the losses have fallen off by \$14,096 27; this your directors account for in a very marked degree in having a closer inspection of risks and come up to a proper standard, and although there is very much yet to be done in this direction, your board intend to follow up the path they have laid out until success is attained.

On the subject of losses, your board refer you to the report of the fire in-spectors appended hereto, giving the cause and origin of all fires as nearly as could be ascertained. This report will be found very interesting, compiled, as it is, by gentlemen who have given all their time and attention to the subject, and who have had opportunities possessed by few, to thoroughly understand the question. Your board would only touch on one matter in reference you suffer great loss. This is, the use of "steam threshing engines." This would not be specially noticed, but from the fact that a remedy can be had at a very little expense, to save you from heavy loss. By the aid of a jack with rope transmitter the engine can be placed at such a distance from your buildings, and at such a direction as may be desired, with almost absolute safety from accidents by fire. The only objections made are from the "threshers" themselves, who, simply to save themselves trouble, make a plea that it is inconvenient to carry the jack; if on the use of these "jacks," or transmitters, then they would speedily come into use, for it must be borne in mind that at the time of threshing the outbuildings are filled with the season's sured himself has only a small protec-

LEGISLATION.

Your directors have from year to year, in conjunction with other companies, endeavored, in the interest of all honest insurers, to have the very unsatisfactory insurance laws changed, but without success so far. The law of contracts, so far as insurance companies are concerned, have been entirely ignored by those in parliamentary authority, and the result is that honest insurers are obliged to pay dishonest claims. A quasi promise of relief was Bed-Bugs-the housewife's made by the government before the general election, and the sincerity of such promise will be tested at the coming session of the legislature, to have an act passed, so plainly worded that those who run may read, and thoroughly recognize the position they occupy. The yearly fire waste of the country is required as a statistic, and this can be obtained by a law requiring the registration of fires, in the same manner and at no more expense than the law now requiring the registration of births, marriages and deaths. A marshal or fire inspector, to be attached to parts infested, and the pest to make the office useful, and a change to make the office useful, and a change in the statutory conditions. Were these suggestions adopted, the cost of insurance in the opinion of your board would be materially reduced, and a

The financial statement was submit-

as follows:		
RECEIPTS.		
sh balance from 1897	297	-
om agents	114.661	3
sessments	98.756	
terest		
sessments in advance		
d assessments		
ansfer fees		ij
spense account		
oney returned for loss	287	ä
ktra premium	268	19
ents		
lls receivable		
inceled policies		
einsurance		
eam thresher license		
Total	\$219,636	A COLUMN
DIGDELD GENERALED		

DISBURSEMENTS. Molsons Bank overdraft\$ 2,368 69 Adjusted losses of 1897 5,924 60 Losses paid of 1898 113,867 57 Commission to agents 30,371 71 Salaries, officials, clerks and auditor 10,725 83 Loss inspection and inspectors' salaries Bills payable Printing, advertising and stationery
Law expenses Reinsurance

Paid agents in settlement of accounts
Incidental expenses Returned premium Interest
Agency inspection
Water, fuel and light Provincial license fee Dominion Government inspec-

 Gratuities
 35 00

 Cash in Molsons Bank
 14,785 36

 Cash in treasurer's hands
 955 66

 Total \$219,636 88

CAPITAL ACCOUNT. Assets-Amount available of \$242,080 83 premium notes Amount due on assessment No. 36.... Amount due on as-29,991 06 sessment No. 37.... Amount due on assessment No. 38.... 15,351 34 Balance due from 5.297 65 Bills receivable City of St. Thomas debentures, par value, \$22,600; mar-

ket value\$24,577 50 Town of Tilsonburg

Debenture Company,par value,\$13,-260; market value.. 13,260 00 Huron and Erie Loan and Savings Company,par value,\$13,-

260, market value.. 13,260 00 Accrued interest on debentures Real estate, including office building .. Cash in Molsons 14,785 36 Bank Cash in treasurer's hands

Total\$386,760 27 Liabilities-Losses adjusted in 1898, but not due until 1899.....\$ 10,717 58 Net surplus of assets......\$376,042 69 Audited, compared with the books, and found correct as above set forth.

JOHN OVERELL, (Signed) London, 28th January, 1899.

INSPECTORS' REPORT. Messrs. Lauchlin Leitch and D. Weismiller, in submitting their report, directed the attention of the company to the fact that during the past year they had inspected and reported on 594 claims against the company. Twentythree of the claims, amounting to \$4,-280 35, were rejected by the board, leaving 571 adjusted (after deductions made in them), at \$124,585 15, up to the 31st of December, 1898. The actual amount which occurred in the year was \$117,-578 03. Of the amount passed 81 were from unknown causes, \$36,207 55; 131 from defective chimneys, pipes, furnaces and stoves, \$27,793 49; 134 from lightning to buildings and contents, \$21,858 19; 97 from lightning to animals to the cause of rural fires, and by which in the fields, \$2,042 40; 22 from incendi-you suffer great logs. This is, the use ary causes, \$9,968 42; 29 from other buildings burning, \$8,152 62; 9 from steam threshers, \$7,184; 22 from lamps, lanterns and candles, \$4,529 39; 2 from chandeliers, \$1,506; 24 from careless handling of matches, \$963 96; 2 from electric wires, \$911; 2 from railway engines, \$725 02; 4 from running fires, \$668 87; 2 from tramps, \$600; 1 from hot air fan, \$501 81; 2 from smoke houses, \$285; 1 from burglars, \$283 56; 1 from burning wood-pile setting fire to house, \$200; 2 from pipe smoking, \$187; 2 from

gas-jets, \$13 75; 1 from gas stove, \$3 12. "Of the above losses," continues the report, "52 were on general business, amounting to \$19,555 49. We got back from reinsurance \$18, and returned by one of the Melancthon firebugs, \$287. Unknown causes head the list with a heavy increase, which is much to be regretted, as many of them are of a suscrop, and in the event of loss, the in- picious nature. Defective chimneys and pipes show another decline this year, and a still greater reduction ought to be the case if the assured would examine chimneys, flues and pipes carefully before setting up their stoves. Lightning losses were heavier, nearly as many buildings suffering as in 1896, our worst year. Lanterns and lamps are hardly one-fourth of last year, and might still be reduced with careful handling; they are the farmers' main light, and they should make them responsible for as small a damage as pos-

sible. Incendiary causes have declined,

The Dangerous Knife

CANCER ROOTS cannot be removed by operations or by agonizing plasters. They only give temporary relief, and in most cases the disease returns in a worse form. We would be glad to send particulars of a painless method which leading physicians are now adopting. The cures are remarkable.

A. L. Stott & Jury, Bowman-ville, Ont.

great saving in law expenses would naturally follow. The agents of the company as a rule have done well, and deserve your thanks.

Three directors now retire by rotation. They are Mr. Sheriff Brown, Messrs. Geary and Robson, but who are all eligible for re-election.

The financial statement was submit-

Thomas E. Robson, in moving the adoption of the reports, expressed the pleasure he feit at the gratifying showing. He drew attention to the company's very extensive business-17,000 policies, on property representing about \$20,000,000. He was pleased to point to the fact that this year the company was \$26,000 ahead of what it was ore year ago. Referring to the risks the company carried, he said that wherever there was a superabundance of insurance there was a greater propability of the insured property being struck by lightning or destroyed by fire in some way, the cause being generally "un-known," save to those, he ventured to say, most deeply interested. The position of the company was better than it had ever been. He attributed much of the success of the institution to the untiring efforts of the energetic manager, Mr. D. C. Macdonald, who had been connected with the company ever

since its inception. Mr. Angus Campbell, in seconding the report, spoke of the success of the company, and stated that farmers and insurers were beginning to find out that the London Mutual was the best and cheapest company.

A hearty vote of thanks was tendered the manager and the staff, and this elicited good words from Mr. D.McKenzie, Angus Campbell and others. All agreed that Manager Macdonald's salary should be in keeping with the advances the company made through his efforts.

In reply, Mr. D. C. Macdonald thanked them for their kind words, but he said the credit did not belong to him

WILL DISPUTED

Knox College's Claim to the Late Mr. Brown's Money To Be Questioned.

Chatham, Ont., Feb. 2.-W. W. Brown left for his home in Kansas City on Tuesday. Before leaving he spoke of his brother's will, and said that if the property had been left to this city's hospitals the will would not have been contested, but he felt that his brother was not doing right to leave his property to an institution for rich men's sons, an institution which he knew nothing of, and leave his relatives without a cent.

Before leaving, Mr. Brown gave instructions to a city law firm to test the legality of the will.

The Beginning of HEALTH The trial size of ABBEY'S EFFERVESCENT SALT is on the market at the above price. It has been so put up to enable everyone to try this wonderful health-giving preparation. Of all druggists. Large bottle 60 cents.

WANAAAAAAAAAAAAAAAAAAAAA

You

Crave

something more sustaining and with more substance to it than the same old cereal food for breakfast every morning-it is Nature's cry

There is a cereal food that will eatisfy your

Tillson's Wheatlets

It is a true strength builder and contains the essence of all that's good in wheatthe gluten. With a little salt, it is delicious -and, too, it is the true food for brawn and brain. Best grocers sell it by

the pound.

The Tillson Co'y Limited, Wilsonburg, Ont.

Mammoth Livery

Hacks, Coupes Landaus, Busses and Light Livery. Saddle Horses, Sale and Boarding Stable. Open day and night. Phone A. G. STROYAN Dundas St

Ulcers in Mouth, Hair-Falling? Write Cook Remedy Co., 1,667 Masonic Temple, Chi cago, Ill., for proofs of cures. Capital \$100,000. Worst cases cured in 15 to 35 days

THE WEAK, THE DISEASED

MADE STRONG AND HEALTHY THROUGH

Sarsaparillian Resolvent.

Every drop of the Sarsaparillian Resolvent communicates through the blood, sweat urine and other fluids and juices of the system the vigor of life; for it repairs the wastes of the body with new and sound material. Scrofula, consumption, syphilis, uncured or badly treated venereal in its many forms (send life for illustrated book. "Radway on Venereal"), glandular diseases, ulcers in the throat, mouth, tumors, nodes in the glands and other parts of the system, sore eyes, strumous discharges from the ears, and the worst forms of skin diseases, cruptions, fever, sores, scald head, ring worm, salt rhoum, crysipelas, acne, black spots in the flesh, tumors, cancerous growths, female complaints and all weakening and painful discharges, night sweats, nocturnal losses and all wastes of the life principle are within the curative range of this Wonder of Modern Chemistry, and a few days' use will prove to any person using it for either of these forms of disease its potent power to cure them. If the patient, daily becoming reduced by wastes and decompositions that are continually progressing, succeeds in arresting these wastes and repairs the same with new material made from healthy blood, and this the Sarsaparillian will and does secure, a cure is certain for when once this remedy commences its work of purification and succeeds in diminishing the loss of wastes its repairs will be rapid, and every day the patient will feel himself growing better and stronger, the food digesting better, appetite improving and flesh and weight increasing.

Scrofula From Birth.

Scrofula From Birth.

said the credit did not belong to him any more than to the faithful and energetic staff of official agents, by which he was surrounded. He had been one of the original subscribers, and claimed to be the oldest active insurance man in the Dominion.

A couple of claims were referred to the board for disposal, after which Messrs. D. McKenzie and Joseph C. Judd were elected scrutineers, and on their report, Sheriff Brown, T. E. Robson and John Geary, the retiring members of the board, were re-elected. The other directors are: Richard Gibson, Robert McEwen, Charles C. Hodgins, James W. Cameron, Joseph H. Marshall, Angus Campbell, J.P.

At a subsequent meeting of the directors, Thomas E. Robson was re-elected president, and Angus Campbell vicepresident.

WILL DISPUTED

Scrofula From Birth.

Dr. Radway—Dear Sir: It is with pleasure I take my pen in hand to inform you of the great cure effected by your medicine called Sarsa-parillan Resolvent. I have a girl three years old last September who has suffered with scrofula ever since she was two years old. It fact, the doctor told us she was born with it. We had our best local doctors with her, and it seemed like all hope was gone, for they told us fit the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. The secund like all hope was gone, for they told us fit the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs secretly. I began to the disease settled cn her lungs sec

"LIFE A BURDEN."

Dr. Radway—Dear Sir: For a long time past I have been suffering in the most distressing manner from a long train of symptoms which have baffled the skill of all the medical men down here, and which I feared, if not arrested in their progress, would terminate in the total prostration of my strength. Loss of appetite and desire of stimulating and artificial means of sustenance at irregular times, want of healthy sleep and consequent depression on arising in the morning rendered life quite a burden to me, until a friend induced me to try your medicine. So I got a bottle of Radway's Sarsaparillian and a box of Radway's Pills and took them according to directions. I soon found relief. I got three boxes and three bottles more and I am in better health than ever before. I remain your humble servant, ARTHUR D. WRIGHT, Unionville, Mich.

THE MUST ECONUMICAL! THE BEST! One bottle contains more of the active principle of medicine than any other preparation. Taken in teaspoonful doses, while others require five or six times as much. Sold by druggists. Price \$1.

Send to DR. RADWAY & CO., 7 St. Helen street. Montreal, for Book of Advice.

Hobbs' Winchester **Bicycles**

....FOR 1899....

IN ONE QUALITY ONLY. AS GOOD AS MONEY CAN BUY.

PRICES:

Model 26, 28-inch wheels..... \$ 40 00

50 00 75 00 Model 24, 28-inch wheels..... 30-inch front wheel...... 110 00 Unapproached in new ideas, quality and finish by any maker on the Continent.

LONDON, - ONTARIO.

Dental Cards.

Past-graduate in crown and bridge work, Chicago. Brige Block, Richmond street. Phone 900, residence 287 Queen's avenue. DR. NELLES, DENTIST, HAS REMOVED to 211 Dundas street, opposite Runian department store.

DR. REYNOLDS, DENTIST, SUCCESSOR. to Dr. Swan. First-class honors, Toronto University. 2072 Dundas street. Phone 1,131 DR. G. H. KENNEDY-DENTIST-SUC-CESSOR to the late Dr. Davis. Specialty preservation of natural teeth. 170 Dunder street. Phone 975.

J. ELLIOTT HOLMES, L.D.S.—ROOM 3
Duffield Blook, Dundas and Clarence streets. Phone 897. DR. JEFFERY N. WOOD - DENTIST-Over Runians, Gray & Carric'a, Dundas street. Telephone 1,286. L. MoDONALD-DENTIST-

Office 1831/2 Dundas street, London,

WOOLVERTON & BENTLEY—DENTISTS
—116 Dundas street, next Edy Bros., over
Cairnoross & Lawrence, druggists. Telephone

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carpenters and joiners. Jobbing and
repairing promptly attended to. Shop 154
Fullarton street.

GEO. ROUGHLEY-FELT AND GRAVEL roofer, repairing a specialty; estimates on application. 209 South street, London. Telephone 88

Massage Treatment.

MISS SHUFF-GRADUATE OF DRS Wetr Mitchell's Hospital for Nervous Diseases, Philadelphia. Massage and Swedish Movements. 467 King street, London, Ont Phone, 502.

Veterinary Surgeon.

J. H. TENNANT-VETERINARY SUR.
GEON-Office, King street, opposite
Market House, Residence, corner King and
Wellington, Telephone.

Viavi Treatment.

MRS. L. STEIN AT HOME SATURDAYS at her new address, 196 John street.

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LILLEY'S LIVERY-NO. 619 DUNDAS street, East London, Ont. Telephone 666. THOMAS TREBILCOCK—STAR LIVERY
—633 Richmond street. Best hacks, coupes,
etc. Light livery a specialty. Careful attention
to orders. Phone 423. Open night and day.

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MONEY TO LOAN AT 5 PER CENT-AP
PLY to J. W. G. Winnett, Barrister, eta.,
420 Talbot street.

TENNENT. McDONAGH & COLERIDGE, barristers, solicitors, notaries, etc., 78 Dundas street, London. Money to lend on mortgages at 4½ to 5½. Also on notes and other PRIVATE AND TRUST MONEY TO LOAN at 4½ to 5½ per cent on real estate security, in sums to suit. No commission charged T. W. Scandrett, solicitor, etc., 98 Dundas

SUMS OF \$100 AND UPWARDS TO LOAN On real estate at 5 to 6 per cent. G. N. Weekes, solicitor, corner Richmond and King

Hotel Cards,

THE RICHMOND—CORNER OF KING and Richmond streets. H. L. Peine new proprietor. A call solicited.

EUROPEAN HOTEL — 208 DUNDAS street. Choice wines, liquors and cigars. Chas. Stevens, proprietor.

O'NEIL HOUSE—CORNER TALBOT AND York streets; new and convenient; stables Wm. Collins, proprietor.

CITY HOTEL-LONDON-BEST \$1 A DAY house in Canada; good stables in connection. J. McMartin, proprietor.

THE ST. LAWRENCE HOTEL-MON TREAL—Centrally located and first class in every respect. H. Hogan, proprietor, TECUMSEH HOUSE—LONDON, ONT.— Largest and best hotel in Western On-tario. No charge for baggage or sample rooms. Rates \$2 and \$2 50 per day. C. W. Davia, pro-prietor.

Marriage Licenses.

MARRIAGE LICENSES AT SHUFF'S Drug Store, 540 Dundas street east, oorner William. Trolley cars pass the door. No witnesses required.

MARRIAGE LICENSES ISSUED—OFFICE Adkins' Jewelry Store, East London. No witnesses required. WM. H. WESTON, ISSUER OF MARRI-AGE licenses, 64 Stanley street. No witnesses required.

LICENSES ISSUED BY THOS. GILLEAN Jeweler, 402 Richmond street.

MARRIAGE LICENSES ISSUED BY W H. Bartram, 99 Dundae street. MARRIAGE LICENSES ISSUED AT Johnston's shoe store, 195 Dundas street. No witnesses required. Residence 394 Dundas. MARRIAGE LICENSES ISSUED AT Strong's Drug Store, 184 Dundas street Residence 280 Dufferin avenue.

Medical Cards.

PR. JOHN D. WILSON-OFFICE AND residence, 260 Queen's avenue. Special attention paid to diseases of women and children. Office hours, 12:30 to 4 p.m.

DR. R. M. COOPER, L.R.C.P. AND S. ED. L.F.P. and S. Glare. Office and residence, 462 Dundas street. Telephone 1004.

DR. BELTON HAS RETURNED FROM Hours, 12 to 3 and 6 to 8 p.m. DR. MEEK, QUEEN'S AVENUE, LONDON
—Specialty, diseases of women. Hours,
10 a.m. to 1:30 p.m.

H. A. KINGSMILL, M.D.—
443 Park avenue. Phone 216. DR. N. R. HENDERSON, CORNER OF Queen's and Park avenues. Eye, ear, throat and nose only.

CL.T.CAMPBELL, M.D., M.C.P.S.—OFFICE and residence, 327 Queen's avenue, London. Office hours, 8 to 920 a.m., 1 to 2 p.m., and 6 to 8:30 p.m. Skin diseases a specialty.

DR. GRAHAM-OFFICE, 380 CLARENCE —Residence, 516 Richmond. Specialties—Pulmonary affections, cancers, tumors, piles, diseases of women and children. R. OVENS, M.D., 205 QUEEN'S AVENUE—Eye, ear, nose and throat.

DR. ENGLISH-OFFICE AND RESIDENCE -688 Dundas street. Telephone.

DR. MACLAREN-OFFICE AND RESI-DENCE, northeast corner of Park and Queen's avenues. Hours, 11 to 3 and 6 to 8 Special attention paid to diseases of digestive eystem. Telephone 869.

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J. H. A. BEATTIE. BARRISTER, ETC., 423 Talbot street. Money to loan on real estate at lowest rates.

M oEVOY, POPE & PERRIN-BARRIS TERS, solicitors, 402 Ridout street, op posite court house. Telephone 979. Money to loan. J. M. McEvoy, I.L.B., H. C. Pope, I.L.B' F. E. Perrin, B.A.

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W. H. BARTRAM-BARRISTER, SO LICITOR, etc. Office, 99 Dundas street CIBBONS, MULKERN & HARPER-BAR-RISTERS, etc., London, Office, corner Richmond and Carling streets. George C. Odb bons, Q. C., P. Mulkern, Fred. F. Harper.

T. W. SCANDRETT-BARRISTER-80 LICITOR, etc., 98 Dundas street, London PARKE, PURDOM & PURDOM BAR-RISTERS, Masonic Temple, E. Jones Parke, Q.C., T. H. Purdom, Alexander Purdom GREENLEES & BECHER-BARRISTERS etc., Canadian Loan Company Building Richmond street, London. Private funds to loan. A. Greenlees, B.A., H. C. Becher.

T. H.LUSCOMBE—BARRISTER, SOLICIT-OR, etc., 169 Dundas street, near Richmond. Money at lowest rates. JARVIS & VINING-BARRISTERS, ETC. -101 Dundas street. Private funds to loan

on real estate. STUART, STUART & ROSS—BARRIS TERS, solicitors, notaries, etc. Offices London, Strathroy and Glencoe. Alex. Stuart Duncan Stuart, Duncan C. Ross, LL.B. Lon don offices, corner Dundas and Richmond Glencoe, Main street.

U. A. BUCHNER-BARRISTER, ETC, 83
Money to loan at lowest rates.

MAGEE, McKILLOP & MURPHY-BAR-RISTERS, solicitors, notaries, etc. Offi-ces, corner Richmond and Dundas, London, James Magee, Q.C., J. B. McKillop, Thomas J. Murphy, Phillip E.Mackenzie, LL.B.

Musical Instruction.

MR. CHARLES E. WHEELER, ORGANIST St. Andrew's Church—Instructor of piano pipe organ, singing and harmony. Teaching resumed Jan. 3. Address 315 King street.

MR. THOMAS MARTIN,
PIANO VIRTUOSO,
Receives pupils in piano playing, elementary
and advanced. Studio, 253 Dufferin avenue
Pupils prepared for concert playing, teach

ing, etc. Lessons resumed on Jan. 5. T ONDON CONSERVATORY OF MUSIC

> reopens for winter term on WEDNESDAY, JAN. &

Apply for rates, subjects, etc.

374 Dundas street.

INEZ ETHELYN SMITH, SOPRANO SOLOIST, Teacher of singing. 244 Queen's avenue

W H. HEWLETT-ORGANIST DUND. S
Center Methodist Church, conductor
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harmony and composition. Telephone Line