

BUSINESS DIRECTORY

Builder & General Contractor... Contractors and Builders... Thomas Caterall... Dinsdale & Malcolm... Boot and Shoe Repairing... Chimney Sweeping... Dr. Lewis Hall... Dying and Cleaning... Educational... Flowering... General Engraver... Japanese Employment Office... Money to Loan... Truck and Dray... Watch Repairing... Situations Wanted Male...

ROBERTSON & GRIFFITH

106 GOVERNMENT ST. PHONE 182. HAVE FOR SALE A Large Number of FIRST CLASS NEW HOUSES... Of Latest Design, At Away Down Prices, And Easy Terms. Immediate Possession. If You Are Looking For A GOOD HOME We Have Just What You Want. WE WISH YOU A MERRY XMAS.

REPLIES TO ADVERTISEMENTS

Letters in reply to advertisements in the classified columns of the Times await claimants as follows: NUMBERS 12, 25, 33, 36, 40, 42, 44, 48, 50, 51, 52, 54, 55, 73, 82, 83, 84. WANTED-MALE HELP... AGENTS-You can make big money... WANTED-Contract to clear land... WANTED-Men and women to learn... WANTED-Work for carpenter... MacOBLANES... WILL THE FINDER of a buggy bicycle lamp... PROTECT YOURSELF-2000 paid for... MISS E. H. JONES has removed her private nursing... JUST ARRIVED-Ladies' Fancy Collars... INDIAN LABORERS SUPPLIED... Mr. H. E. HOWES, psychic medium... APPLICATIONS for teacher at West... TRIMBLE & SON, general teaming... WANTED-Copying for a few hours... LOAN UP \$1000 at 8 per cent... DR. H. BURGESS, Dental Surgeon... JAPANESE EMPLOYMENT OFFICE... THE JAPANESE GENERAL CONTRACTOR... NOTICE OF REMOVAL-Having purchased... CONTRACTORS-We can furnish you... PAPERHANGING... TRUCK AND DRAY... WATCH REPAIRING... SITUATIONS WANTED-MALE... CARPENTER wants work... SITUATION WANTED-Young man... WANTED-A position as hotel or saloon... WANTED-Position as salesman...

A. B. McNEILL

REALTY, MONEY TO LOAN, FIRE AND LIFE INSURANCE. PHONE 64. 11 TROUCE AVE. HOUSE-New Bungalow, 7 rooms... HOUSE AND TWO LOTS-New bungalow, 6 rooms... COTTAGE-New, 5 rooms, modern... COTTAGES-From \$1000 to \$2500. Good Terms on All.

C. H. RIVERCUMB

REAL ESTATE AND INSURANCE. 415 TROUCE AVE., VICTORIA, B.C. FOR SALE-Beautiful 10 roomed modern house... 2 ACRES-Gorge, water front, splendid location... ALL MODERN 6 ROOMED COTTAGE... 2 GOOD HOUSES and 8 lots, close in, a bargain.

C. NEWTON YOUNG

L. A. EASTON - AGENT, DUNCAN VICTORIA ISLAND, B. C. OFFERS FOR SALE BUSINESS AND BUILDING LOTS, AND CENTRAL PROPERTIES IN DUNCAN, VICTORIA AND NANAIMO. Also FARMS in the Cowichan Valley, Etc., Etc. WRITE FOR FURTHER INFORMATION AND PARTICULARS.

ARTHUR BELL

PHONE 138. 91 YATES STREET. WANTED, TIMBER, ON VANCOUVER ISLAND AND MAINLAND, IN SMALL AND LARGE QUANTITIES.

S. A. BAIRD

REAL ESTATE AND FINANCIAL AGENT. NEW ADDRESS, 1210 DOUGLAS ST. FULL SIZED LOT-On Mine street, \$500... FIVE-ROOMED COTTAGE-On Michigan street, \$1375... TWO GOOD LOTS-On Edmondson road... COLLINSON STREET, 7 roomed 11-2 story house... PEMBROKE STREET, cottage in good repair, \$1200... NEW MODERN SEVEN ROOMED BUNGALOW-James Bay, good basement and furnace... WANTED-MISCELLANEOUS... NOTICE TO CREDITORS... WANTED-Old coats and vests, pants, boots and shoes, trunks, valises, slush coats, rubber, highest cash prices... WANTED-Scrap brass, copper, zinc, lead, cast iron, junk, and all kinds of metal... NOTICE TO CREDITORS... WANTED-Old coats and vests, pants, boots and shoes, trunks, valises, slush coats, rubber, highest cash prices... WANTED-Scrap brass, copper, zinc, lead, cast iron, junk, and all kinds of metal...

LEE & FRASER

REAL ESTATE AGENTS, TROUCE AVE., VICTORIA, B.C. MONEY TO LOAN In Following Amounts \$500.00 \$1000.00 \$1500.00 \$2000.00 \$2500.00 \$3000.00 LEE & FRASER, 11 TROUCE AVENUE.

SWINERTON & ODDY

107 GOVERNMENT ST. Est. 1822. MONEY TO LOAN ON IMPROVED REAL ESTATE SWINERTON & ODDY, REAL ESTATE AGENTS, GOVERNMENT STREET, VICTORIA, B.C.

PEMBERTON & SON

625 FORT STREET. CEDAR HILL ROAD. \$1500. Planted in Fruit Trees. TWO ACRES. Would Make a Splendid Place. PANDORA AVENUE. \$250 Each. TWO LOTS. Close to Stanley Avenue. Reasonable Terms. SECOND STREET. \$1500. Four-Roomed Cottage. On Full Sized Lot, with Lane in Rear. Terms: \$250 Down and Monthly Payments at 7 Per Cent. Rents For \$15 Monthly. TAUNTON STREET. \$232.50 Each. TWO LOTS. Close to Car Line. Make Reasonable Terms. COWICHAN LAKE. \$2200. 200 ACRES. Parts Somewhat of Open Pasture. Large Range of Swamp Pasture. Terms Will Be \$200 Down and \$200 Yearly with Interest at 6 Per Cent. Payable Yearly. ESQUIMALT ROAD. \$2550. SIX-ROOMED WELL ARRANGED HOUSE. Two Lots. Good View. Terms to Suit. SUPERIOR STREET. \$750. LOT 60 x 120. On Terms of \$400 Down and \$20 Monthly FOR RENT. \$30. SIX-ROOMED HOUSE. In Good Part of Esquimalt Road. Immediate Occupancy. PEMBERTON & SON, 625 FORT STREET.

No Matter How good a store you have, there are many who do not know about it, and a fair and interesting statement about your business and the goods you have to offer, will be real information to a larger number than you would ever think possible. The cost compared with the expense of conveying your store news is infinitesimal.

WANTED-Old coats and vests, pants, boots and shoes, trunks, valises, slush coats, rubber, highest cash prices... WANTED-Scrap brass, copper, zinc, lead, cast iron, junk, and all kinds of metal... NOTICE TO CREDITORS... WANTED-Old coats and vests, pants, boots and shoes, trunks, valises, slush coats, rubber, highest cash prices... WANTED-Scrap brass, copper, zinc, lead, cast iron, junk, and all kinds of metal...

F. C. NIVIN & CO.

103 GOVERNMENT STREET, Next to Imperial Bank. FOR SALE, HOUSES-Dallas road, all rented, price \$2000; will pay 15 per cent on investment. Look into this. COMFORTABLE HOUSE and outbuildings, situated on two large lots, close to cars, \$2800, easy terms. HOUSE-On King's road, rents \$15.00 per month, price \$1200, terms. BAKER AVENUE-Large lot, facing water, \$1000, terms. TIMBER LIMITS which will bear inspection. ALBERNI LOTS AND ACREAGE FOR SALE. HOUSES AND LOTS in all parts of city for sale. A NICE LIST OF STOCK, ranches in Cariboo, farms and small acreages close to exchange for improved city property. We will be pleased to show you our lists.

The Seamen's Institute 12 LANGLEY STREET. Free reading room for seamen and seafaring men. Open daily from 10 a. m. to 10 p. m. Sunday, 2 to 5 p. m.

H. S. DAY AND B. BOGGS

Established 1890. 6 FORT ST., VICTORIA, B. C. TO LET. WOONSTON, SEVEN-ROOM DWELLING, ON ESQUIMALT ROAD, AT CITY LIMITS. 2 ACRES GROUND. RENT \$30 PER MONTH. IMMEDIATE POSSESSION. BELCHER STREET, NINE-ROOM DWELLING. LARGE LOT. POSSESSION 1ST OF JANUARY. RENT \$30. FURNISHED 10 ROOM DWELLING, NEARLY NEW, WITH UNSURPASSED VIEW. TENANCY IN FEBRUARY. BRITISH COLUMBIA LAND & INVESTMENT AGENCY, LIMITED. 40 GOVERNMENT STREET. Will Purchase CORNER LOT WITH STORE AND DWELLING, House Rented at \$25. A Bargain. \$1100. 4-ROOMED HOUSE, In James Bay, With Sewer Connections, Terms. \$2200. 5-ROOMED BRICK COTTAGE And Full Sided Lot. Easy Terms. \$2900. LARGE MODERN DWELLING, Nicely Situated on Car Line. Lot 46x140. Terms. \$400. LOT, North Pembroke Street, Facing South. Will Purchase 2 LOTS ON CAREY ROAD, Close to the Creamery. GILSON & CO. REAL ESTATE AND CONFIDENTIAL AGENCY. P. O. Box 455. 1212 DOUGLAS ST. 9 GOOD LOTS-Cook street, \$100 cash. You can't beat this, on terms \$100. FINE LOT-Hillside Ave., close to Douglas street, can't be beat, easy terms, only \$325. K. O. P. No. 1, Far West Lodge, Friday, K. of P. Hall, cor. Douglas and Pandora Sts. H. Weber, M. of R. & S. Box 544. VICTORIA, N. O. H. K. of P. Meets at K. of P. Hall every Thursday, D. S. Mowat, K. of P. & S. Box 114. A. O. U. COURT NORTHERN LIGHT, No. 225, meets at K. of P. Hall 2nd and 4th Wednesdays, W. F. Fullerton, Secy. VICTORIA LODGE, No. 1, A. O. U. W. meets every second and fourth Wednesday in month at A. O. U. W. Hall. Members of Order visiting the city cordially invited to attend. R. Dunn, recorder. COURT VANCOUVER, Mrs. A. O. P. meets first and third Monday, K. of P. Hall, cor. Douglas and Pandora streets, W. Wilson, Secy. Michigan street, James Bay. Visiting brothers cordially invited. NATIVE SONS-Post No. 1, meets K. of P. Hall, Tues. of each month, E. C. Haynes, Secy., Bk. of Commerce Bldg. COURT VICTORIA, A. O. F. No. 890, meets at St. William Wallace Hall, 1st and 2nd Wednesdays, W. Noble, secretary, 14 Oswego street.

I. STUART YATES

28 BASTION STREET, VICTORIA. FOR SALE. 20 ACRES-Sooke District, just inside Sooke harbor. FINE SEA FRONTAGE-At Esquimalt, about three acres, cheap. TWO LOTS-On Victoria harbor, with large wharf and sheds and 2 large warehouses, in good condition, on easy terms. THREE LOTS-On Yates street, with 10 stores, bringing in good rentals. TO RENT-Large wharf at foot of Yates street, rent \$20 per month. For further particulars apply to STUART YATES, 28 BASTION STREET, VICTORIA.

COLUMBIA LODGE, No. 2, I. O. O. F.

meets every Wednesday evening at 8 o'clock in Odd Fellows Hall, Douglas street, R. W. Fawcett, Rec. Secy, 227 Government street. COURT CARIBOO, No. 16, I. O. O. F. meets in K. of P. Hall, corner Pandora and Douglas streets, on the 2nd Tuesday and 4th Monday of every month, at 8 p. m. For information inquire of Wm. Jackson, Secy., 21 Chancery Chambers, Langley street. COMPANION COURT FAR WEST, I. O. F. No. 279, meets first and third Monday each month in K. of P. Hall, corner Douglas and Pandora streets, 1st and 3rd Friday in the month, Wm. Jackson, clerk. QUEEN ALEXANDRA HIVE, LADIES OF THE MACCABEES, meets 2nd and 4th Monday of each month, in K. of P. Hall, cor. Douglas and Pandora streets. Mrs. T. Wetton, record keeper. K. O. P. No. 1, Far West Lodge, Friday, K. of P. Hall, cor. Douglas and Pandora Sts. H. Weber, M. of R. & S. Box 544. VICTORIA, N. O. H. K. of P. Meets at K. of P. Hall every Thursday, D. S. Mowat, K. of P. & S. Box 114. A. O. U. COURT NORTHERN LIGHT, No. 225, meets at K. of P. Hall 2nd and 4th Wednesdays, W. F. Fullerton, Secy. VICTORIA LODGE, No. 1, A. O. U. W. meets every second and fourth Wednesday in month at A. O. U. W. Hall. Members of Order visiting the city cordially invited to attend. R. Dunn, recorder. COURT VANCOUVER, Mrs. A. O. P. meets first and third Monday, K. of P. Hall, cor. Douglas and Pandora streets, W. Wilson, Secy. Michigan street, James Bay. Visiting brothers cordially invited. NATIVE SONS-Post No. 1, meets K. of P. Hall, Tues. of each month, E. C. Haynes, Secy., Bk. of Commerce Bldg. COURT VICTORIA, A. O. F. No. 890, meets at St. William Wallace Hall, 1st and 2nd Wednesdays, W. Noble, secretary, 14 Oswego street.

How good a store you have, there are many who do not know about it, and a fair and interesting statement about your business and the goods you have to offer, will be real information to a larger number than you would ever think possible. The cost compared with the expense of conveying your store news is infinitesimal.

WANTED-Old coats and vests, pants, boots and shoes, trunks, valises, slush coats, rubber, highest cash prices... WANTED-Scrap brass, copper, zinc, lead, cast iron, junk, and all kinds of metal... NOTICE TO CREDITORS... WANTED-Old coats and vests, pants, boots and shoes, trunks, valises, slush coats, rubber, highest cash prices... WANTED-Scrap brass, copper, zinc, lead, cast iron, junk, and all kinds of metal...

GRUBB & CAYZER

DOUGLAS ST., Next Merchants' Bank. \$80 acres, Salt Spring Island, private wharf, fine sea frontage, 30 acres in splendid orchard, trees all bearing and of the best varieties; seven roomed house, 2 barns, stables, etc.; also 100 breeding ewes & cows, lean horses, sign chickens, buggy, mower, cider press and farm implements. Lots of fine land. Price \$17,000, terms, income from apples, \$200 per annum. 20 acres for \$700 on one of the Gulf Islands. REAL ESTATE AGENTS AND OTHERS To insure quick sales of properties should get them photographed by FLEMING BROS. Maps and plans copied or blue printed. Enlargements from films or prints to any size. Finishing and supplies for amateurs. Kodaks for sale or hire. PHONE 106A. 50% GOVERNMENT ST. ADVERTISE IN THE TIMES.

TRAFALGAR INSTITUTE

(Incorporated by McGill University) 23 SIMPSON ST., MONTREAL. For the higher education of young women, with Preparatory Department for girls under 15 years of age. President-Rev. Jas. Barclay, D. D. Vice-President-Yen. J. G. Norton, D. D. Treasurer-Mrs. J. G. Norton, D. D. Principal-Miss Grace Marley, M. A. The Institute will re-open TUESDAY 23 SEPTEMBER, at noon. Entrance examinations for new scholars will be held at the school on Saturday, 14th September, at 10 o'clock a. m. For Prospectus, etc., apply to the Principal, or to A. F. RIDDELL, Secretary, North British and Mercantile Building, 80 St. Francis Xavier St., Montreal.

A. WILLIAMS & CO.

Established 1883. REAL ESTATE AGENTS, 104 YATES STREET, VICTORIA, B. C. PHONE 1828. 31-GOOD 6 ROOMED MODERN HOUSE-Add eight lots, 18 ft. x 50 ft. each, several fruit trees, fine lawn, \$7,900. NICE 4 ROOMED COTTAGE-And outbuildings, with 2 acre fine lawn, \$11,200. NEW 5 ROOMED COTTAGE-Good location, \$11,200. SPLENDID 4 ROOMED HOUSE-In good order, close in, \$6,300. FIRST-CLASS HOTEL-Well located, \$25,000. FINE BUILDING SITE in the city, 1/2 of an acre, \$7,000. YATES ST.-One of the very best lots in the city, lot 60 ft. x 120 ft., 4 houses, 1/2 cash, \$5,300. 11-ROOMED HOUSE-In excellent order, all modern conveniences, two minutes from City Hall, \$4,200. 7 LOTS-Each on Bodwell street and Vining street, \$11,300. 7-ROOMED MODERN BRICK HOUSE-Every modern convenience, stables, close in, \$5,300. 7-ROOMED HOUSE, first-class condition, 1 acre land, beautiful water front, \$14,000. 2 STORY HOUSE-In excellent condition, \$11,800. FINE 3 ROOMED MODERN HOUSE-DEPOT, best locality, \$7,500. 2 ACRES-1/2 acre in Douglas street, fenced, with two acres, \$5,300. FIVE ACRES-Excellent soil, cleared, good cottage and stable, \$2,800. TWO GOOD BUSINESS LOTS AND BUILDINGS, 1/2 cash, \$5,300. LOTS-50 ft. x 120 ft., good soil, very pleasant location, from \$1,000 to \$1,500. 15 ACRES-Improved, good cottage, stables, etc., fine location, \$7,000.

SWINERTON & ODDY

107 GOVERNMENT ST. Est. 1822. MONEY TO LOAN ON IMPROVED REAL ESTATE SWINERTON & ODDY, REAL ESTATE AGENTS, GOVERNMENT STREET, VICTORIA, B.C.

I. STUART YATES

28 BASTION STREET, VICTORIA. FOR SALE. 20 ACRES-Sooke District, just inside Sooke harbor. FINE SEA FRONTAGE-At Esquimalt, about three acres, cheap. TWO LOTS-On Victoria harbor, with large wharf and sheds and 2 large warehouses, in good condition, on easy terms. THREE LOTS-On Yates street, with 10 stores, bringing in good rentals. TO RENT-Large wharf at foot of Yates street, rent \$20 per month. For further particulars apply to STUART YATES, 28 BASTION STREET, VICTORIA.

COLUMBIA LODGE, No. 2, I. O. O. F.

meets every Wednesday evening at 8 o'clock in Odd Fellows Hall, Douglas street, R. W. Fawcett, Rec. Secy, 227 Government street. COURT CARIBOO, No. 16, I. O. O. F. meets in K. of P. Hall, corner Pandora and Douglas streets, on the 2nd Tuesday and 4th Monday of every month, at 8 p. m. For information inquire of Wm. Jackson, Secy., 21 Chancery Chambers, Langley street. COMPANION COURT FAR WEST, I. O. F. No. 279, meets first and third Monday each month in K. of P. Hall, corner Douglas and Pandora streets, 1st and 3rd Friday in the month, Wm. Jackson, clerk. QUEEN ALEXANDRA HIVE, LADIES OF THE MACCABEES, meets 2nd and 4th Monday of each month, in K. of P. Hall, cor. Douglas and Pandora streets. Mrs. T. Wetton, record keeper. K. O. P. No. 1, Far West Lodge, Friday, K. of P. Hall, cor. Douglas and Pandora Sts. H. Weber, M. of R. & S. Box 544. VICTORIA, N. O. H. K. of P. Meets at K. of P. Hall every Thursday, D. S. Mowat, K. of P. & S. Box 114. A. O. U. COURT NORTHERN LIGHT, No. 225, meets at K. of P. Hall 2nd and 4th Wednesdays, W. F. Fullerton, Secy. VICTORIA LODGE, No. 1, A. O. U. W. meets every second and fourth Wednesday in month at A. O. U. W. Hall. Members of Order visiting the city cordially invited to attend. R. Dunn, recorder. COURT VANCOUVER, Mrs. A. O. P. meets first and third Monday, K. of P. Hall, cor. Douglas and Pandora streets, W. Wilson, Secy. Michigan street, James Bay. Visiting brothers cordially invited. NATIVE SONS-Post No. 1, meets K. of P. Hall, Tues. of each month, E. C. Haynes, Secy., Bk. of Commerce Bldg. COURT VICTORIA, A. O. F. No. 890, meets at St. William Wallace Hall, 1st and 2nd Wednesdays, W. Noble, secretary, 14 Oswego street.

GRUBB & CAYZER

DOUGLAS ST., Next Merchants' Bank. \$80 acres, Salt Spring Island, private wharf, fine sea frontage, 30 acres in splendid orchard, trees all bearing and of the best varieties; seven roomed house, 2 barns, stables, etc.; also 100 breeding ewes & cows, lean horses, sign chickens, buggy, mower, cider press and farm implements. Lots of fine land. Price \$17,000, terms, income from apples, \$200 per annum. 20 acres for \$700 on one of the Gulf Islands. REAL ESTATE AGENTS AND OTHERS To insure quick sales of properties should get them photographed by FLEMING BROS. Maps and plans copied or blue printed. Enlargements from films or prints to any size. Finishing and supplies for amateurs. Kodaks for sale or hire. PHONE 106A. 50% GOVERNMENT ST. ADVERTISE IN THE TIMES.

TRAFALGAR INSTITUTE

(Incorporated by McGill University) 23 SIMPSON ST., MONTREAL. For the higher education of young women, with Preparatory Department for girls under 15 years of age. President-Rev. Jas. Barclay, D. D. Vice-President-Yen. J. G. Norton, D. D. Treasurer-Mrs. J. G. Norton, D. D. Principal-Miss Grace Marley, M. A. The Institute will re-open TUESDAY 23 SEPTEMBER, at noon. Entrance examinations for new scholars will be held at the school on Saturday, 14th September, at 10 o'clock a. m. For Prospectus, etc., apply to the Principal, or to A. F. RIDDELL, Secretary, North British and Mercantile Building, 80 St. Francis Xavier St., Montreal.