

WHAT IS IT? each of ord of a proverb sentences: rls should make the most of rain fall on unstacked hay. lasts the paths of life are es from the heart, not the k, it is well to rise with the eart shines through the eyes own language. BLER'S BETTER HALF. cessful gamble

antly a debtor is not as bad as en she is no bettor: —rniladelph a Press. THE MOST EXPENSIVE

me rice," said the haughty have it for sale, have you m," replied the grocer, "six

a very fashionable wedding."

### LAND

hildren, taking them under upervision and doing all for ould have done had they offspring. life no word of calumn er name, and no act of self-laid at her door. Other were who left their names printed on the pages of one were there more noble nd friend.

LIMERICK



most awfully drest of clothes, ld ones dampened and prest."

OT HER AFFAIR. or conversation took place lroad traveler and the train

to ask you for a ticket for a'am," said the conductor, and out for the ticket. not," answered the woman, u must pay for him." insisttotor. "He's too large to be He occupies an entire seat t pay for it." that," snapped the wo-

madam. I've no time to arer. If you don't produce a boy or pay his fare I'll have And the conetermined way at the

BUSINESS DIRECTORY BUILDER & GENERAL CONTRACTOR 20N'IFRACTORS AND BUILDERS-W. Lang. Contractor and Builder, jobbing and repairing. 27 Avalon road, James Bay. Phone A912 HOMAS CATTERALL-16 Broad street. Building in all its branches: wharf work and general jobbing. Tel. 820. CHAS. A. M'GREGOR, 1422 Blanchard street, Jobbing trade a specialty, Twenty years' experience. Orders promptly filled. Phone B1437. DINSDALE & MALCOLM. Builders and Contractors, BRICK AND STONE BUILDINGS A SPECIALTY. MALCOLM, DINSDALE, 20 Quadra St. / 52 Hillside Ave BOOT AND SHOE REPAIRING. ) MATTER where you bought your hees, bring them here to be repaired. libbs, 3 Oriental Av3., opposite Pan-ages Theatre, BULBS. FINE CYCLAMEN from 25c. to Freeslas, ferns, premulas, and plants, A visit to our new con-tory will please you. Flewin's abouses, Park road, CHIMNEY SWEEPING. INEYS CLEANED-Defective flues d, etc. Wm. Nral, 32 Quadra street.

1019. DENTISTS. LEWIS HALL, Dental Surgeon, rell Block, cor. Yates and Douglas eta, Victoria, B. C. Telephone-ce. 557; Residence, 122.

DYEING AND CLEANING AUL'S DYEING AND CLEANING WORKS, 120 Fort street. Tel. 624, C. STEAM DYEWORKS-Larges dyeing and cleaning establishment in the province. Country orders solicited Phone 200. Hearns & Renfrew.

EDUCATIONAL. HORTHAND SCHOOL, 1199 Broad street. Shorthand, typewriting, book-keeping thoroughly taught. Graduates filling good positions. E. A. Mac-millan, principal.

ENGRAVERS. NERAL ENGRAVER. Stench Cutter d Seal Engraver. Geo. Crowther. 12 harf street, opp. Post Office. ARDS OF TRADE, Teurist Asso RDS OF IRADA, I during the pre-ring guide books, advertising litera-e, and all kinds of illustrated fold. We group photos artistically and arantoe best results. B. C. Photo-araving Co. 26 Broad street.

FLOWERS.

NG PLANTS FOR SALE Ger-s, salvia, lobella, hanging bas-labilas. Up-to-Date Fish Market, re City Hall, Douglas street. FURRIER. RED. FOSTER, Taxidermist and Func-

LEGAL. URPHY & FISHER, Barristers, Solici-tors, etc., Ottawa, Parliamentary, De-partmental and Patent Office Agents, Practice before Railway Commission, Charles Murphy, Hareld Fisher.

MITH & JOHNSTON, Barristers, Solici-tors, etc. Parliamentary and Depart-mental Agents, Agents before the Rail-way and other Commissions and in the Supreme and Exchequer Courts, Otta-wa. Alexander Smith. W. Johnston, MACHINISTS,

HAFER, General Machinist. No. 150 Government street, Tel. 930, MEDIUM.

H. KNEESHAW, Medium and Heater, 175 Chatham street. Sittings daily. Test circle. Thursday night

BENTLEMEN-If you wish to get a made and a perfect fitting suit, well made and trimmed, don't miss this ad-dress. Go to the reliable tailor and cutter, J. Sorensen, 22 Government St. up-stairs, over Western Union Tele-graph Office. New assortment of fall roods just in.

MONEY TO LOAN. NONEY TO LOAN on house property, easy terms; no delay. Apply the B. C. Permanent Loan & Savings Company, M Government street.

ONEY TO LOAN on all kinds of ap-proved security. Unredeemed pledges for sale, cheap, at 48 Johnson street. MONUMENTS.

RANITE AND MARBLE WORKS Estimates given for monuments, etc. J. E. Phillips, 74 and 76 View street. Tel. Bi207.

MUSIC. OF. E. G. WICKENS has removed to its newly appointed studio, 220 Fort treat (second house west of Assembly fall). Orchestral practice held every hursday, 7.20 p. m. Ladies and gentle-en who are proficient cordially invit-1. No fees.

PAPERHANGING. GUEST, Painter, Glazier and Paper hanger. Estimates given. Beaumon TRUCK AND ORAY.

RUCKING—Quick service, reasonable harges. Walsh Bros., Baker's Feed Store, 540 Yates street. WATCH REPAIRING.

PETCH, 99 Douglas street. Specialty English watch repairing. All kinds clocks and watches repaired. SITUATIONS WANTED-MALE. RPENTER wants work, by the day ontract or jobbing; distance no object 28 Gladstone Ave., Spring Ridge. TUATION WANTED-Young man, with Winnipeg experience as steno-Trapher, desires situation in Victoria. Address Advertiser, P. O. Box 339, Vic-oria

ROBERTSON & GRIFFITH. 6 GOVERNMENT ST. PHONE 1462 WE

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 the classified columns of the Times await claimants as follows: NUMBERS-12, 25, 32, 36, 40, 42, 44, 48, 56, 58, 61, 64, 66, 78, 83, 339, 683.

WANTED-MALE HELPA a word each insertion. GENTS-You can make big money and be independent by handling one of my lines. Blackford, the agency man, Toronto, Ont.

WANTED-Contract to clear land or put up word. P. B. Hall, P. O. Box 236, city. WANTED-Men and women to learn barber trade; wages earned while learn-ing, catalogue free. Write Moler Barber College, Carrall street, Vancouver.

WANTED-Work for carpenters, also machinist and painters, or any other kind of work. Box 118, Times Office, MASORLIANEOUS.

WILL THE FINDER of a buggy bleyde lamp and some pieces of harness piease return same to Cameron & Caldwell's stable, Johnson street, and receive re-ward?

PROTECT YOURSELF-\$2,000 paid for accidental death, \$15 per week accident indemnity, \$15 per week sickness in-demnity, \$16 emergency relief benefit. Identification certificate enclosed in handsome leather pocket book, and identification key check, Total cest \$8. Identification Company of America, Room 9, Mahon Bidg, Reliable agents wanted in every locality. Good com-mission and quick advancement to right parties.

VANTED-Position as housekceper, by English widow, age 32, experienced, good plain cook, hotel or private. Please state full particulars. Apply Box 145, Times Office.

OHN KERR wil not be responsible for his wife's debts, formerly Mamie Cor-nish. Dated this 24th day of December, 1907. John Kerr. MISS E. H. JONES has removed her private nursing home from 66 Bay stree to 731 Vancouver street.

JUST ARRIVED-Ladies' Fancy Collars and Blouses, Fancy Goods. R. J. Soper, the Garesche Block, Yates street.

INDIAN LABORERS SUPPLIED-Mesers. Harnam Singh & Co., Indian labor contractors, 2883 Douglas street. Laborers supplied in any number or de-scription on short notice; moderate terms.

MR. H. E. HOWES, psychic medium and healer, can be consulted daily. Room 7, Vernon Buildings, Douglas street. PPLICATIONS for teacher at West Saanich school will be received up to Dec. 27th. Wm. W. Moore, Secy., Mt. Tolmie P. O.

TRIMILLE & SON, general teaming, ploughing and excavating. 17 Putman street. Phone A1439. WANTED-Copying for a few hours each evening, manuscripts, letters, etc., neatly typewritten at reasonable rates. Apply MSS., Times Office. AN C.F \$1.200 at 8 per wanted on 12 lots, valued at \$8,000, well placed inside city limits. Box 123, this effice.

DR. H. BURGESS. Dental Surgeon, Mahon Bldg., Government street. Phone 1619. JAPANESE EMPLOYMENT OFFICE-All kinds of labor supplied at short notice. 1601 Government street. Tel. 1630.

HE JAPANESE GENERAL CON-TRACT CO., LTD., 29 Store street, telephone No. 1566. Labor supplied, or any number or description, on short THE

notice. · NOTICE OF REMOVAL-Having pur-chased the blackamith and carriage shop of W. A. Robertson & Son, 56 Dis-covery street, between Dougias and Government streets. I am now prepared to do all kinds of carriage, blackamith, painting and house shucing, etc. I make a speciality of shoeing horses with corns, quarter crooks, etc. Attention is called to my change of address, and all old customers and new ones are cordially invited to give me a call. I. J. J. Fisher, 56 Discovery street.

THE LATEST sheet metal electric signs. J. Market, maker, Victoria, B. C. Phone B1241.

Phone Bizit. CONTRACTORS-We can furnish you with laborers, or any kind of men, at short notice: Poles, Slavs. Huns. Italians, Lithunians, etc.; also sevoral well trained monkeys. Bosion Ship-ping Co., 18 Norfolk street, New York Cliv.

TO LET. TO RENT-Poultry and fruit farm, cap-able of carrying 2,000 chickens and 500 fruit trees. Address Box 146, this office.

TO RENT-Furnished front room, with board, suitable for two gentlemen. Ap-ply 529 Vancouver street. HOUSEKEEPING ROOMS TO LET. 626 Montreal street.

FOR RENT-Nicely furnished bedrooms. 520 Menzies street, opposite Parliament Buildings. TO LET-Well furnished room, 170 Yates TO LET-Large furnished rooms, either by week or month, 752 Kane street.

## J. E. PAINTER

WOOD AND COAL At Current liates Wood cut any required length by elec tric machinery. Truck and Dray work

in an attractive and convenient part of city .. .. .. .. .. .. .. .. .. .. \$4,200 HOUSE AND TWO LOTS-New COTTAGE-New, 5 rooms, modern ....\$2.900 \*\*\*\*\* \*\*\*\*\*\*\*\* \*\*\*\*\*\*\*\* \*\*\*\*\*\*\* COTTAGES-From \$1,000 to .....\$2,500 Good Terms on All. TO LET Large House . Smaller House MONEY TO LOAN AT CURRENT RATES. FOR SALE. a word each insertion. Advertisen FOR SALE-A modern home, completely furnished, in one of the best situations in Victoria. The house is not three years old and has every convenience that can possibly be desired. The fur-nishings are new and in excellent taste. To those seeking a desirable home this one will appeal strongly. It will save the time required to build 'just the house to suit you''; it will save the time and trouble to furnish it. Only \$5,500 cash required. Herber Cuthbert & Co., 616 Fort St. INVEST your spire capital in Alberni lots; you will never have another chance to use so little money in such a good investment. If you get your first payment in now it will be just a little while before everybody com-mences, to talk Alberni. Strangers in the eity should not return without calling upon us and learning what we have to tell them about Alberni. Her-bert Cuthbert & Co.; 616 Fort St. FOR SALE—Ten acres of land, cleared, good orchard, two story house, wind-mil, a very fine country home, not more than three miles from Victoria. A splendid chance for new-comer. Only \$5,500; terms. Herbert Cuthbert & Co., 616 Fort St.

A. B. McNEILL

HOUSE-New Bungalow, 7 rooms,

PHONE 645.

REALTY. MONEY TO LOAN.

FIRE AND LIFE INSURANCE.

17 TROUNCE AVE

FOR SALE-A home that is a home; splendidly hullt house, three large lots, stone walls and iron fence, fruit trees and shrubbery, drawing room painted in ells, furnace, French range, gas store, etc., etc., \$\$(CO. Easy terms. Herbert Cuthbert & Co., 616 Fort St.

WE CAN place your money for you on first-class real estate security in Van-couver at from 8 to 10 per cent.; gill edge real estate. Sums of \$1,000 to \$50,000. Herbert Cuthbert & Co., 616 Fort St.

FOR SALE-One of the finest orchards with a beautiful residence fronting on the water in the best fruit district around Victoria. N=aily 20 acres of land. The choicest buy for a home and a lifting around Victoria. Flerbert Cuth-bert & Co., 616 Fort St.

FOR SALE-9 choice large lots, on the highest part of Smith Hill, commanding elevations, magnificent views, \$760 each, easy terms. Petherston, Woodlands. Cedar Vale. Victoria.

FOR SALE-At a bargain, cottage and 2½ lots, fruit trees, etc., near car line. Apply J. C. Foote, Maywood. BUSINESS FOR SALE-\$2,400, half cash. Box 143, Times Office.

FOR SALE-Lot, 5 Superior street, abutt-ing on Parliament grounds, and lots 11 and 12, Menzies street, also on Parlia-ment buildings' blocks; low prices and easy terms, or would lease for a period of years. Lot 5 has stable, etc., and would make good site for contractor's business; lots 11 and 12 would be very, suitable for boarding house. Partica-lars, Fetherston, Woodlands, Cedar Vale, Victoria. FOR SALE-Just outside city limits, bu with city water main past property, some beautifully placed lots at \$250 each. Terms \$10 down and \$10 monthly. Apply "Proprietor," Times office.

SIDNEY-Owner wishes to sell 10 acres good land, all clear, fenced with wire, ½ mile from Sidney station, ½ mile from school, cheap for immediate sale. Ap-ply Box 438, P. O., Victoria.

SLAB WOOD FOR SALE-Mill slabs cut into short lengths at \$3.50 per cord de-livered to any part of city. B. F. Gra-ham Lumber Co., Ltd. Phone No. 884. Orders also taken at Johns Bros'. Store. FOR SALE-10 lots, in beautiful situa-tion, \$200 each, easy terms; inferior lots adjoining sold at \$300 each. Write for particulars to No. 129, office of Victoria Daily Times.

CHOICE LARGE LOTS-Making alto-gether nearly an acre, in nice situation, en important thoroughfare, well within the city limits, free from rock, southern exposure, fenced, and were at one time under cultivation, car extension pass the property said to be projected, water mains, electric light and telephone lines already there. For the four, \$2,000, on easy terms, or \$1,600 cash. Adjoining lots, less favorably placed, held at about double this price. Address "Proprietor," No. 130, Times Office.

FOR SALE-Good driving mare, harnon and buggy. Apply at Times Office.

FOR SALE-Several agreements of sale more or less well paid up on property now very much more valuable than at time of sale. A safe investment, return-ing 12 per cent. on your money. Box 62, Times Office. FOR SALE-Auxiliary yacht ."Ariadne," lately overhauled, with full equipment Apply Crease & Crease, 17 Fort street Victoria, B. C.

FOR SALE-Banjo and case, \$8.50; smoking set, \$2.50; silver watches, \$3.50; razor sets, \$1.75; boys' double watch chains, \$2.50; gold rings, \$2.75; lockets, 75c; army overcoats, \$4.50. JACOB AARONSON'S New and Secondhand Store, 64 Johnson street, two doors below Government.

LOST AND FOUND. FOUND-Lady's bracelet. Owner can have same by proving property at 1166 Alfred street. LOST-Saturday night, in Victoria the-aire or on Fort street cars, gold safety pin with nugget. Will finder please leave at Times Office.

WANTED-FEMALE HELP. TEACHER WANTED-For Kedfers as sisted school. Salar; \$50. Apply to T. Firkin. Secretary, Keefers.

Buy the Times



S. A. BAIRD

REAL ESTATE AND FINANCIAL AGENT. NEW ADDRESS, 1210 DOUGLAS' ST. FULL SIZED LOT-On Milne street, \$550. FIVE-ROOMED COTTAGE-On Michigan street, \$1,375. TWO GOOD LOTS-On Edmonton road, \$550 for both.

COLLINSON STREET, 7 roomed 11-2 story house, with all conveniences, \$1,700. PEMBROKE STREET, cottage in good repair, \$1,200.

NEW MODERN SEVEN ROOMED BUNGALOW-James Bay, good base-ment and furnace. This makes a first-class home. \$5,250.

WANTED-MISCELLANEOUS. 1,806 MORTGAGE at 8 per cent. interest wanted on 20 good lots. Apply "Owner," 'Fimes Office.

WANTED-Old coats and vests, pants, boots and shoes, trunks, valises, shot-guns, revolvers, overcoats, etc. Highest cash prices paid. Will call at any ad-dress. Jacob Aaronson's new and sec-und-hand store. 64 Johnson street, two doors below Government street. WANTED-Scrap brass, copper, zinc, lead, cast iron, sacks, and all kinds of bottles and rubber; highest cash prices raid. Victoria Junk Agency, 30 and 32 Store street, Phone 1336.

NOTICE TO CREDITORS. the Matter of the Estate of Thomas Tugwell, Late of Victoria, B. C., De-ceased.

All persons indebied to the estate of Thomas Tugwell, late of Victoria, B. C., deceased, are required to pay the amount of their indebtedness forthwith to<sup>®</sup> the urdersigned, and all persons having claims against the said estate are re-quested to send particulars of their claims, duly verified, to the undersigned before the 10th day of March, 1908. After the said date the estate will be distributed amongst the particle only of which the executrix had then notice. Dated the 26th day of December, A. D.



LEE & FRASER,

REAL ESTATE AGENTS,

TROUNCE AVE., VICTOHIA. B

NONEY TO LOAN

In Following Amounts

F. C. NIVIN & CO. 103 GOVERNMENT STREET, Next to Imperial Bank. FOR SALE.

HOUSES-Dallas road, all rented, price \$7,000; will pay 15 per cent. on invest-ment. Look into this. COMFORTABLE HOUSE and outbuildings, situated on two large lots, close to cars, \$2,500, easy terms.

HOUSE-On King's road, rents \$15.50 per month, price \$1,800, terms. BAKER AVENUE-Large lot, facing water, \$1,500, terms.

VICTORIA

TIMPS. JANUARY 1908.

# Classified and Real Estate Advertisements

# A. WILLIAMS a . 60. LIMITED. Established 1885. REAL ESTATE AGENTS. 104 YATES STREET. VICTORIA. B. C. PHONE 1886.

91-GOOD & ROOMED MODERN HOUSE-Abd eight lots, 182 ft. x 50 ft. each, several fruit trees, fine barn 5. f each, several (roll lrees, fine barn.\$7.9) 110-NICE & ROOMED COTTAGE -And outbuildings, with % acre fine land. 113-NEW 5 ROOMED COTTAGE-Good FIRST-CLASS HOLDER \$25,000 FINEST BUILDING SITE in the city, % of an acre \$5,000 47-YATES ST.-Ohe of the very best buys in the city, lot 60 ft. x 120 ft., 4 houses: ½ cash \$5,500 81-7 ROOMED HOUSE-In excellent or-der, all modern conveniences, two minutes from City Hall \$4,200 7 LOTS-50x147, on Rodwell street and Vining street \$5,200

-2 STORY HOUSE-In excellent c 

I. STUALT YATES

#### 22 BASTION STREET, VICTORIA. FOR SALE.

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 ware-houses, in good condition, on easy terms. THREE LOTS-On Tates street, with 10 stores, bringing in good rentals. TO RENT-Large wharf at foot of Yates street, rent \$120 per month

For further particulars apply to J. STUART YATES, 22 BASTION STREET, VICTORIA.

LODGES 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. Sec., 237 Government street.

COURT CARIBOO, No. 745. I. O. F., meets in K. of P. Hall. corner Pandora and Douglas streets, on the 2ud Tues-day and 4th Monday of every month, at 8 p. m. For information inquire of Edward Parsons, Fin. See,, 21 Chancery Chambers. Langley street.

COMPANION COURT FAR WEST, I. O. F., No. 275, meets first and third Mon-days each month in K. of P. Hall, corner Douglas' and Pandora streets. MIR. E. Carlow, financial secretary, 10 Arabit street Amelia street.

XOODMEN OF THE WORLD-Victoria Camp. No. 52, Canadian Order of the Woodmen of the World, meets in E. of P. Hall, corner Douglas and Pandora streets, 1st and Srd. Fridays in the month. Wm. Jackson, clerk.

QUEEN ALEXANDRA HIVE, LADIES OF THE MACCABEES, meets 2nd and 4th Monday of each month, at 8 p. m., in K. of P. Hall, cor. Douglas and Pan-dora streets. Mrs. T. Wetson, record keeper.

C. OF P.-No. 1, Far West Lodge, Friday, K. of P. Hall, cor. Douglas and Pandora Sts. H. Weber, K. of R. & S. Box 544 VICTORIA, NO. 17, K. of P., meets at K. of P. Hall every Thursday. D. S. Mowat, K. of R. & S., Box 164.

A. O. F., COURT NORTHERN LIGHT, No. 5935, 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 Wed-nesday in month at A. O. U. W. Hall, Members of Order visiting the city cor-dially invited to attend. R. Noble, M.W. VICTORIA LODGE, No. 1, A. O. U. W., meets every second and fourth Wed-nesday in month at A. O. U. W. Hah. Members of Order visiting the city cor-dially invited to attend. R. Dunn, re-/corder.

Courder. COURT VANCOUVER. 5755. A. O. F., meets first and third Mondays in K. of P. Hall, cor. Douglas and Pandora-streets. S. Wilson, Secy., Michigan street, James Hay. Visiting brothers cordially invited.

NATIVE SONS-Post No. 1, meets K. c P. Hall, last Tues. of each month. A. H Haynes, Secy., Bk. of Commerce Bidg

COURT VICTORIA, A. O. F., No. 8830, meets at Sir William Wallace Hall, 1st and 3rd Wednesdays. W. Noble, secre-tary, 144 Oswego street.

#### **GRUBB & CAYZER** DOUGLAS ST., Next Merchants' Bank

840 acres, Salt Spring Island, private wharf, fine sea frontage, 30 acres in splen-did orchard, trees all bearing and of the best varieties; seven roomed house, 2 barns, stables, etc.; also 100 breeding ewes, 5 cows, team horses, pigs, chickens, buggy, mower, cider press and farm im-plements. Lots of fine land. Price \$17,000, terms; income from apples, \$2,500 'per 160 acres for \$700 on one of the Gulf Isl-

### TRAFALGAR INSTITUTE. (Affiliated to McGill University) 33 SIMPSON ST., MONTREAL.

For the higher education of young young, with Preparatory Department for

The executive had then notice.
Dated the 26th day of December, A. D.
Tomber Vice Agnes Tugwell, Executive A

H. S. DAY AND B. BGCCS

15

Established 1890, 42 FORT ST., VIUTORIA, B. C. TO LET.

WOONSTON. SEVEN-ROOM DWELLING. ON

ESQUIMALT ROAD, AT CIY LIMITS. 2 ACRES GROUND. RENT \$30 PER MONTH. IMMEDIATE POSSESSION.

BELCHER STREET. NINE-ROOM DWELLING. LARGE LOT. POSSESSION 1ST OF JANUARY.

**RENT \$30.** TURNISHED 10 ROOM DWELLING MEARLY NEW.

WITH UNSURPASSED VIEW. TENANCY IN FEBRUARY.

BRITISH COLUMBIA LAND & INVESTMENT AGENCY, LIMITED.

40 GOVERNMENT STREET.( \$2.200 Will Purchase

CLIER LOT WITH STORE ANI DWELLING House Rented at \$25. A Bargain

> \$1,100. 4-ROGMED HOUSE, In James Bay. With Sewer Connections Terms,

\$2,200. 5-ROOMED BRICK COTTAGE And Full Sized Lot, Handy to City, Easy Terms.

\$2,900 LARGE MODERN DWELLING. Nicely Situated on Car Line. Lot 46x140. Terms. \$400.

LOT. 13 North Pembroke Street, Facing South,

Will Purchase 2 LOTS ON CAREY ROAD, Close to the Creamery.

GILSON & CO REAL ESTATE AND CONFIDENTIAL AGENCY. hone A902. P. O. Box 455. 1212 DOUGLAS ST. GOOD LOTS-Cook street, \$100 cash. balance very easy, each, only ......\$500 1¼ ACRE-Off Douglas car line, The clear, fenced, fine site for a nome on easy terms, only ... ....\$1.500 COTTAGE, 6 ROOMS-Large lot, large fruit trees, easy terms ......\$2,400

EMPIRE REALTY CO. Real Estate and Financial Brokers. 16 TATES ST. VICTORIA, B. C.

BUY LOTS IN EMPIRE SUB-DIVISION. \$25.00 CASH. BALANCE EASY MONTHLY PAY-MENTS. EMPIRE SUB-DIVISION IS THE PRETTIEST HOMESITE IN VICTORIA CITY. EMPIRE REALTY CO.

HEISTERMAN & CO. 75 GOVERNMENT STREET. REAL ESTATE AND INSURANCE.

FOR SALE. FOR SALE.

COTTAGE rooms, with lot 50x150, on a good street, all in perfect condition inside and out, modern conveniences, price \$2,000; ¾ cash, balance on easy terms.

MODERN BUNGALOW-Six rooms, 19 Solution BONGALOW-Six rooms, lot Sx120, excellent location, now in course of construction, will make alterations if required to suit purchaser; first-class plumbing, basement and attic; a fine chance to get a nice, comfortable home for a small family. Particulars on ap-plication. MONEY TO LOAN.

REAL ESTATE AGENTS AND UTHERS To insure quick sales of properties should