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You will do well to Advertise in the TIMES

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Wants

THE TIMES reaches all classes.

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Situations Wanted
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Three insertions for the price of two CASH.

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Use the Times for Wants, For Sales, to Lets—1c per word, Daily or Semi-Weekly. Special price for three and six insertions. Always on hand—For Sale, To Let and Boarding Cards for windows.

HELP WANTED—MALE

UPHOLSTERERS BEFORE APPLYING for positions in Guelph, write secretary of local upholsterers' union, number 41, Commercial Hotel, Guelph.

APPLICATIONS FOR AGENCIES OF THE Richmond & Drummond Fire Insurance Company at unrepresented points in the Province of Ontario to be addressed J. H. Ewart, Chief Agent, No. 6 Wellington street east, Toronto, Ont.

MISCELLANEOUS WANTS

WANTED TO PURCHASE MODERN house, central location, east end preferred. Apply box No. 3, Times office.

POSITION WANTED AS REPRESENTative, by middle aged man with good connection. Box 54, Times Office.

WOMAN WANTS COOKING AND housework. Dail. Box 2, Times Office.

PERSONS WANTING EARTH CAN HAVE same by taking away at 412 Cannon East.

WANTED—OFFICE POSITION AS BOOKkeeper, competent stenographer and type writer. Good references. Box 1, Times Office.

DANCING

BEGINNERS' CLASSES FORMING. J. Hackett's, 29 Barton Street East. Telephone 1848.

GENERAL STORE

WE HAVE SECURED 100 LADIES' Astrachan Coats, worth forty dollars. We are selling for twenty dollars. All other kinds of fur goods 20 per cent. cheaper than ether stores. Some stores in Hamilton want the public to think they sell better rubbers than others do. See their brands. Come to us and we will sell you same brands 20% cheaper than they sell them. We handle all brands made in Canada and sell at least 20% cheaper than other stores do. People's Store, 81 John Street South, Hamilton. Open to 9 p. m.

LEGAL

BELL & PRINGLE, BARRISTERS, SOLIcitors, etc. Office Federal Life Building, fourth floor, James and Main. Money to lend in large and small amounts at lowest rates. Wm. Bell, R. A. Pringle.

WILLIAM H. WARDROPE, K. C., BARrister, solicitor, notary public. Office Federal Life Building. Money to loan at lowest rates of interest.

HARY D. PETRIE, BARRISTER, ETC. Office Spectator Building. Money loaned on first-class real estate security.

G. LEMON, BARRISTER, ATTORNEY, notary. Office, No. 32½ Hughson street, N. B.—Money to loan on real estate.

HENRY CARPENTER, BARRISTER, SOLicitor, etc. Money to loan on real estate at lowest current rates. Offices, 36 James Street North.

DENTAL

DR. BRIGGS, DENTIST, WILL RESUME practice Saturday, Aug. 10, at 38½ King Street West.

DR. M. F. BINKLEY, DENTIST, PRICES that appeal to the working classes. ARTIFICIAL TEETH receiving special consideration. MATERIAL AND WORKMANSHIP no better to be had at any price. Office 17½ King Street East, Hamilton.

DR. JAMES F. McDONALD, DENTIST, Grossman's Hall, 67 James Street north. Telephone 1909.

MONUMENTS AND MANTELS

WOOD MANTELS, GRATES, FENDERS, Tiling. Choice Granite Monuments, large stock in yard. Middleton Marble & Granite Co., Limited, Furniss & Eastman, Managers.

PATENTS

PATENTS TRADE MARKS, DEsigns, etc., procured in all countries. John H. Hendry, corner James and Rebecca Streets. Established 1880.

MISCELLANEOUS

SKATES GROUND, BICYCLES REPAIRed. Lawn mowers ground. Nelson Bros., Dundas.

MASON WORK, ALSO REPAIRING MASON WORK, ALSO REPAIRING Brock, 22 Arthur Avenue North.

WM. CHAPPEL, TINSMITH, COR. PICton and John streets. Stoves bought, sold and exchanged.

TOP WAGONS, WAGON TOPS. A 1 Horseshoeing. Nelson Bros., Dundas.

REMOVAL NOTICE — WENTWORTH Cycle Works, now at 176 James Street North, adjoining new armory.

HIGHEST PRICE SECOND-HAND CLOTHing; special price children's clothes. 46 York Street.

FRANK B. WRIGHT BUYS AND SELLS all kinds of household goods. If you have any to dispose of of, drop me a card. 14 and 16 York Street.

HASLEWOOD & CO., AUCTIONEERS and Estate Agents, 217 King East.

SEE MISS PARGETER'S FINE STOCK OF hair; one glance will convince you. Finest French, German and English goods; also American novelties and latest device transformation bangs, jenice curls, wavy switches, pompadour fronts. Headquarters for theatrical wigs, etc. Remember the place, 197 King Street West, above Park.

Advertise your Wants in the Times. 10 cents will do the trick.

HELP WANTED—FEMALE

FOR SALE—TOGETHER OR SEPARATEly, those desirable new 2½ storey brick houses, Nos. 17 and 19 Stanley Avenue, with furnace and modern improvements, immediate possession. For terms apply Lazier & Lazier, Spectator Building.

WANTED AT ONCE FIRST CLASS skirt and waist hand. Apply Miss Fletcher, 5 Walnut Street North.

WANTED COMPETENT NURSE FOR one child. Apply at 150 Herkimer St.

WANTED—GOOD PLAIN COOK. APPLY Miss Birge, 681 Main Street East.

LOST AND FOUND

LOST—BOSTON BULL TERRIER PUP, (brindle) white spot on top of neck and white front paw and leg. Address W. J. Jones, 127 Robinson St. or 124 King West. Reward.

LOST—WRIST WATCH EITHER ON BOLD or Caroline Streets. Reward on return to Times Office.

FOUND—A SMALL ROLL OF BILLS. Parke & Parke.

LOST—BETWEEN JAMES STREET INcline and Ryckman's Corners, sable muff. Reward at J. Fred Smith, Glanford.

FOR SALE

THE GURNEY FOUNDRY CO., LIMITED, 16 MacNab street north, Hamilton. Phone 2100. Largest stock of natural and artificial gas stoves in Hamilton. Special bargains for next week.

FOR SALE—SECOND-HAND TOILET SET, tank and pot. Can be seen at 31 York.

$20—NATURAL GAS COOKING RANGE, fitted with regular stove top; four large burners, simmering burner, and special brick lining. Gurney's, 16 MacNab street north.

EGGS FOR HATCHING, FROM PURE bred Lofliche. 15 Simcoe West.

$15—NATURAL GAS RANGE, DOUBLE oven, four large burners, brick lining, slightly used. Gurney's, 16 MacNab street north.

HORSE BLANKETS—NOW IS THE TIME to buy. 25% off during February. Robert Soper, Bay and Simcoe.

$2—GAS HEATER, CAST IRON TOP AND bottom, polished steel body, no pipe necessary. Gurney's, 16 MacNab north.

BICYCLES OVERHAULED, WORKMANship guaranteed. 267 King East. Phone 2488.

$2.50—LARGE SIZE GAS HEATER, CAST iron top and bottom, polished steel body, nickel top. Gurney's, 16 MacNab street north.

NEWCOMBE, UPRIGHT PIANO, NEARLY new, 7 1-3 octaves, mahogany case. All latest improvements, cost $350, our special price $177.50. T. J. Baine, Cor. King and Walnut Streets.

$4—NATURAL GAS HEATER, NICKELplated top and base, asbestos fibre, nickel-plated reflector, open front, suitable for dens or dining-rooms. Gurney's, 16 MacNab street north.

TO CUSTOMERS FROM ALL POINTS, ON all electric roads. We will pay their fare if they buy five dollars' worth of goods at our store. Open evenings to 9 p.m. People's Store, 81 John St. south, Hamilton.

$6.50—NATURAL GAS HEATER, CAST top and bottom, kettle lid, with nuggets, excellent dining room heater. Gurney's, 16 MacNab street north.

SKATES AND BOOTS—BARGAIN PRICES at New Wentworth Cycle store, 176 James north, adjoining new Armory.

$10.50—NATURAL GAS HEATER, HALF round open front solid brass, highly polished, dress guard, beautiful mantel effect. Gurney's, 16 MacNab street north.

MUST HAVE MONEY. $7.50 WILL PURchase new iron bed, mattress and springs. Leonard's, 72 York street.

NATURAL GAS FIRE PLACES CAN BE fitted to your mantel, delightful effect, built of polished sheet brass. Gurney's, 16 MacNab street north.

WALTHAM WATCHES, $5.50; GOLDfilled, warranted 20 years, $3.50. Peel.

IF YOU WANT A COAL RANGE, SEE THE latest production in the stove market, the Imperial Oxford; new style, all sizes. Gurney's, 16 MacNab street north.

TO LET

FURNISHED HOUSE TO LET. MODERate size, southwest, possession may be arranged. Box 53, Times office.

TO LET — A LARGE KING STREET store. Also deskroom with use of phone. Central. T. J. Baine, King and Walnut.

ROOMS TO LET

TO LET—FOR RELIGIOUS MEETINGS. Sunday only, Green's Hall. Apply 124 King East.

TO RENT—NEW FURNISHED HOUSE, Bay St. S. First class appointments. Box 52, Times Office.

ORTHODONTIA

DR A. B. C. DANDO, SPECIALIST IN orthodontia, which is commonly known as "straightening crooked teeth". Office 44 Federal Life Building. Phone 2712.

MUSICAL

MARGARET B. McCOY, PUPIL OF WM. Shakespeare, London, Eng., teacher of voice production. Studio—Chancery Chambers. Resident 'Phone 1817.

C. L. M. HARRIS, MUS. DOC. Teacher SINGING, PIANO, THEORY. Studio—206 Jackson west. Telephone 370.

PIANO TUNING

M. RAYMOND, PIANO TUNER, (FROM John Broadwood & Sons, London, (Eng.) Address orders to 134 Hannah Street East. Phone 1078; or to Mack's Drug Store.

VETERINARY

R. WOODILL, D. V. D., V. S., WOULD contract services, etc. Phone 941. Residence, Ferrie East, near James.

MONEY TO LOAN

PRIVATE FUNDS TO LOAN ON FIRST mortgages, real estate. Lowest terms. Martin & Martin, Federal Building.

$200,000—LOW INTEREST MONEY. Take our cheap money. Why pay 50 to 100 per cent? 1 loan on furniture, stock and implements, in city and country, and cash notes. See me at Commercial Hotel, Hamilton, Saturdays or Wednesdays, or phone residence, 2006. R. H. Tisdale, commissioner in H. C. J.

MONEY TO LOAN—AT LOWEST RATES of interest on real estate security in sums to borrowers. No commission charged. Apply Lazier & Lazier, Spectator Building. o. A.C. V notistp. 0muty 754f...E.$7.re

REAL ESTATE FOR SALE

Snaps Snaps

Sydney street, detached frame cottage, stone foundation, parlor, dining-room, kitchen, 3 bedrooms; was listed at $1,250. Owner will take $1,100 for a quick sale. Easy terms.

Garth street, detached frame cottage, stone foundation, parlor, dining-room, kitchen, 3 bedrooms, pantry, electricity, worth $1,350. We have orders to sell at $1,200.

North end, detached frame cottage, stone foundation, parlor, dining-room, kitchen, 2 bedrooms, bath, w. c., electricity; was listed at $1,650. For a quick sale the owner will take $1,400.

Central, 2-storey brick, contains parlor, dining-room, kitchen, 3 bedrooms, etc., very central and a bargain at the owner's figure, $1,550.

Near the factories in the east end, a pair of 2-storey bricks, parlor, dining-room, kitchen, 3 bedrooms, bath, etc., good for an investment. Price $3,200. The owner will take $600 down.

Central detached brick cottage, parlor, dining-room, kitchen, 2 bedrooms, bath, electricity and gas. Price $2,000. On easy terms.

Southeast, 2½-storey detached brick, parlor, dining-room, kitchen, 4 bedrooms, bath, furnace, gas and electricity, hot and cold water; a snap at the price, $3,600.

FRASER AND RANDALL

Real Estate and Insurance

9 and 11 John St. North

Money to Loan Open Evenings

J. MARTIN & CO.

$600

Large rooming house, very central, containing 15 rooms, all furnished complete and every room occupied, together with lease and good will of same. This house is a money maker. Have and are clearing $1,200 a year. So act quick if you're looking for something to occupy your valuable time, for it will not stand long.

$900

New frame cottage, 6 rooms. $100 down, balance $10 a month.

J. MARTIN & CO.

PHONE 2764. ROOM 14. FEDERAL LIFE.

FOR SALE—FRAME BUILDING, SUITable for shack or kitchen. Apply 79 Grant Ave.

FOR SALE OR EXCHANGE TEN ACRES in fruit, good buildings, close to city; special opportunity for right man. Bowerman & Co.

JOHN M. BURNS, REAL ESTATE AND Insurance, 30 King street east, agent for Atlas and Caledonia Fire Insurance Co. and Dominion Guarantee and Accident Insurance Company.

MEDICAL

DR. COPLAND GIBSON, VIOLET RAY IN treatment of SKIN and CATARRHAL diseases, rheumatism, nervous diseases, and diseases of women. Office hours, 2—4 and 6—8. Phone 50, 170 James North.

DR. JAMES RUSSELL, CONSULTANT IN mental and nervous diseases. 168 Main Street West. Phone 760.

FRANK D. W. BATES, M. D., EYE, EAR, Nose and Throat Specialist, has removed his office to Room 305, Bank of Hamilton Building. Hours 9 to 12 and 2 to 5. Telephone 724. Dr. Bates has opened an office in Detroit, and from now on will spend from the 1st to the 22nd of each month in his office here, and from the 23rd to the end of the month in Detroit.

DR. T. SHANNON McGILLIVRAY HAS removed from the corner of King and James streets to his residence, 164 James south. Specialist in heart and nervous diseases. Telephone 110.

JOHN P. MORTON, M. D., F. R. C. S., "Edin." James street south. Surgeon—Eye, Ear, Nose and Throat. Office hours 9 to 12, 2 to 5, 7 to 8. Telephone 1372.

DR. DEAN, SPECIALIST, PRIVATE AND skin diseases. 39 Carlton Street, Toronto.

G. E. HUSBAND, M. D., Homeopathist. 129 Main Street West. Telephone 255.

DR. McEDWARDS, SPECIALIST. Eye, ear, nose and throat, corner King and Bay Streets. Office hours—9 to 12 a.m., 2 to 5 p. m., 7 to 8 p. m. Telephone 829.

FUEL FOR SALE

FOR SALE, CHOICE KINDLING WOOD; best in city. Ontario Box Co., 106 Main East.

PHOTO SUPPLIES

FILMS DEVELOPED—BROWNIE, NO. 1 and 2, 6 exposures 2c; Brownie, No. 2 A, 5c; any larger size, 10c. Seymour, 7 John N.

STORAGE

STORAGE WAREHOUSE — FOR MERchandise, furniture, pianos, trunks, valuables; separate room for each family's goods. Myles' Fireproof Warehouse, Main and Hughson. Phone 690.

BOARDING

LODGINGS BY NIGHT OR WEEK. Meals 10c. 72 York street.

UMBRELLAS

UMBRELLAS MADE TO ORDER, REcovered and repaired at Slater's, 9 King William.

FIRE

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY

CRERAR & BURKHOLDER.

42 FEDERAL BUILDING. Phone 810. House 278.

Pittsburg, Feb. 8.—Oil opened $1.78.

New York, Feb. 8.—Cotton futures opened steady, March $11; April $11.05; May $11.03; June offered $11.60; July $10.75; Aug. $10.50; Oct. $10.00 to $11.

A WARNING

To intending purchasers of Building Lots: The months of March and April are the most active months of the year for sales of lots. Do not delay till then.

BEULAH SURVEY

of 109 choice home sites at $12 to $15 per foot, with sewers and cement sidewalks paid for by us.

Call and get plan now at our office. H. H. DAVIS, Manager. 'Phone 685. **W. D. Flatt,** Room 18 Federal Life.

The Times Handy Directory and Reference Guide

ARCHITECT.

F. J. RASTRICK & SONS, Architects, 30 King street east.

BANKS.

BANK OF HAMILTON, King and James.
BANK OF MONTREAL, James and Main.
CANADIAN BANK OF COMMERCE, corner King and Hughson streets.

CLOTHING.

SANFORD, W. E., Mfg. Co., King east.

FURNITURE.

$1.00 WEEKLY BUYS FURNITURE, CARpets, springs, mattresses, baby carriages, etc. Cooper's, 8 and 10 Rebecca.

LOAN COMPANIES.

THE HAMILTON PROV. & LOAN SOCIETY.

LIFE INSURANCE COMPANIES.

FEDERAL LIFE ASS. CO., James and Main.

PAINTERS.

SKEDDEN & SON, PAINTERS, DECORATors and paper hangers; also kalsomining, glazing, graining, varnishing, etc.; estimates cheerfully furnished. 162 King street west.

STORE FITTINGS.

THE BURTON & BALDWIN MFG. CO., Limited, corner Main and Catharine streets, interior wood workers, manufacturers of all kinds of show cases, store and hotel fittings, special furniture and wood mantels; estimates given.

Times Ads Bring Results

Call for Letters at Boxes

32, 33, 35, 36, 37, 38 41, 43, 45, 46, 47, 48.

A Labor Report.

(Montreal Witness.)

It is curious what an inconsequent maze we enter upon when we depart from the law of supply and demand as the regulator of values. When you have to weigh this claim against that, how are you to come to conclusions. The case is stated in an award which Professor Adam Shortt, Messrs. Wallace Nesbitt, K. C., and J. G. O'Donoghue have made on the recent wage dispute between the Grand Trunk Railway Company and its telegraphers. "The workman is entitled to get a fair day's wage for a fair day's work. What, however, often seems to be ignored is that capital and labor are both necessary in order to produce a profit, whether it is in the operation of railways, in manufacturing, or in any other branch of trade. The aim of the worker should be to secure a fair share of the profit. But there is also to be considered the position of the man who advances the money to enable the undertaking to be carried on which gives employment; he, too, is entitled to receive a return for his money and his risk." Here is a fine problem for a philanthropic commission to face. It is quite true that the cost of living throughout Canada has greatly increased, and it would certainly seem that the wage-earner is entitled to consideration on that account. But, as this interesting report put it, must his indemnification be at the sole expense of those who have invested their money, and who would, in turn, be deprived of their means of livelihood? What would be the economic result? Take the case of the Grand Trunk Railway. A hundred millions of the capital stock pays no dividend whatever, and if the rate of profit on the other issues is to be further reduced by the increase of employees' wages it would be difficult, indeed, to obtain the money which is needed for future expansion. The experience gained by Professor Shortt and his two colleagues on a number of these boards of investigation has convinced them that the growth of earnings is not keeping pace proportionately with the growth of expenses. The latest report of the Comptroller of Railway Statistics at Ottawa also furnishes proof of the truth of this. The workman's wage must necessarily be what it brings in the open market, but if, by government intervention, he is to get more than his labor commands, a limit will be found, determined by the company's earnings on the capital invested. Professor Shortt truly says that no amount of vague philanthropic talk can alter this fact any more than it can alter the fact that two and two make four.

Telephone Queen of Southwest.

Western Texas is proud of Mrs. Anney McElroy Brett, a woman promoter. To-day she is the telephone queen of the southwest. She is president of the Southern Independent Telephone & Telegraph Company and president and general manager of the Brett Construction, Telephone & Telegraph Company. These companies, representing more than $500,000, were organized by her without a dollar of capital to start with.

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It takes more than a minute to get to Sixty-second street. Think it over.

BANK ACT AMENDMENTS.

Bank Mangers Criticise the Proposed Changes in Legislation.

The Monetary Times has sought the opinions of prominent bank managers concerning the proposed amendments to the Bank Act, mooted by Mr. Pringle, (Cornwall and Stormont). This gentleman has evidently withdrawn his proposal "that all chartered banks shall provide a special reserve fund for the security of depositors,—a wise course.

The views on one manager are given below:

1. As to Government Ispection, I am sure that all the banks would welcome any additional safeguard in this respect. The trouble is that it would be a difficult matter for the Government to make an inspection which was worthy of the name, on acount of it being difficult for a simultaneous inspection to take place at all points occupied by any bank. In no country where a branch system is in vogue does any Government attempt to make such an inspection, on account of the difficulties presented. In the United States, where the National Banks are not allowed to have branch banks, Government inspection is feasible. I think if the Government assumed this responsibility they could not accomplish the object they undertook, and therefore it would be putting the Government in a wrong position in this respect. The most the Government could do would be a superficial inspection, and my objection to such an inspection would be that it could only be superficial.

2. As to providing more stringent regulations as to circulation. This paragraph is ambiguous. Is one to understand by it that the banks should not emit as much circulation as the country requires to carry on the ordinary trade of the country? If this is meant, the scarcity of circulation would so hamper trade that the experience of last autumn in the United States would occur here. There was not enough circulation in the United States to carry on the ordinary domestic trade of the country, and resort had to be had to the issuance of certified cheques by the banks to supply this medium of exchange. I hardly think, however, that this is what Mr. Pringle means in amendment No. 2. At the present time, as the Chartered Banks of Canada practically guarantee every other bank's circulation, this matter can safely be left to the handling of the banks, to see that no over-issue is permitted by any bank. Each bank is inspected by the Canadian Bankers' Association, in a most thorough way, besides which monthly returns have to be made to the Association as regards each bank's circulation. It does not seem conceivable that the matter of circulation can be improved upon, all the banks being vitally interested in this matter to see that no other bank exceeds its authorized circulation, as all banks' circulation is guaranteed by each and every bank, and further, each bank has to deposit with the Government five per cent. of its circulation as a redemption fund, in the case of failure of any particular bank, and this fund, if depleted, has to be restored by the remaining banks until it reaches five per cent. of the total circulation of the country.

3. That all chartered banks shall provide a special reserve fund for the security of depositors. The history of the Chartered Banks shows that a depositor is amply protected, the deposits being the next charge upon the assets of the bank after the redemption of the circulation. In the double liability of the shareholder and the assets of the bank, experience has shown this to be ample protection for all depositors, with the exception of a very few cases. If more protection were given to the depositors than already exists, it would have the effect of putting a premium upon mismanaged banks. The protection afforded to depositors is ample as it at present exists, unless any bank should fall into the hands of a coterie of rogues, and it is doubtful if it is in the best interests of the country at large to so secure depositors in such an institution, as the depositor has the right of selecting his depository.

4. As to the percentage of capital and reserve that may be loaned to any borrower. This feature has some advantages to my mind.

5. As to the percentage that a bank may loan to its combined directors. This amendment also has some advantages in its favor, although both of these amendments are unnecessary in a well conducted bank.

6. As to limiting the amount of interest or discount that banks may contract for. I think the precedent that the Bank of England sets in this respect is one that we can safely follow, the law of supply and demand regulating this entirely. A rate that would be fair at one time would not be fair under other conditions, and while a legal rate is established in the country, enough protection is made for the public in this respect for all advances which have matured, as when no special provision is made for any higher rate than the legal rate, then the legal rate obtains.

7. As to revising powers of the Banking Association. I am quite sure that the Bankers' Association would welcome any amendments that might improve the Association, the constitution of which has been very carefully thought out, and this Association is a tremendous power for good in the country.

To-morrow in City Churches

ST. JAMES' PRESBYTERIAN CHURCH.

ANNIVERSARY

Rev. Robt. Martin, B.D., Stratford

(Formerly of Erskine Church.)

CENTENARY METHODIST CHURCH Rev. Richard Whiting, B. A., pastor, Residence, 177 James Street South.
The pastor will preach at 11 a. m. and 7 p. m. Sacramental and reception service in morning.
Morning—Anthem, "Holy Art Thou", (Handle); solo, "Saviour Like a Shepherd Lead Us.", (Bowman), Miss Adeline Smith.
Evening—Anthems, "Hearken Unto Me My People", (Sullivan); and "O Lord Thou are My Strength", (Godard); soloists, Miss Smith and Mr. Hutchison; solo, "Like as the Hart", (Allisten), Mrs. George Allan.

CENTRAL PRESBYTERIAN CHURCH. Corner MacNab and Jackson Streets. Rev. S. D. Lyle, D. D., pastor. Rev. W. H. Sedgewick, B. A., associate pastor. Residence, Mapleside Avenue.
11 a.m.—Rev. H. Dickie, D. D.
7 p. m.—Rev. H. Dickie, D. D.
Morning—Anthem, "Festival Te Deum," Shelley; quartette, "I Lay My Sins on Jesus," Hawley.
Evening—Anthem, "Out of Heaven," Spicker; bass solo, "Lead Me All the Way," Briggs. Harold Hamilton; hymn-anthem, "The Day is Gently Sinking, Saker.

CHARLTON AVENUE METHODIST CHURCH. Corner of Charlton Avenue West and Hess Street. Rev. R. H. Bell, B. A., pastor. Parsonage 258 Hess Street South. Phone 456.

Mite-Box Anniversary

Sermons 11.00 a. m. and 7.00 p. m. by Rev. J. W. Magwood, of Niagara Falls.
Free concert Monday evening.

CHURCH OF THE ASCENSION, CORner of John and Forest Ave. Rector, Rev. Canon Wade. Rectory, 45 Charlton Avenue West.

CHURCH OF ST. THOMAS (ANGLICAN) corner of Main Street East and West Avenue. Rector, Rev. E. J. Etherington, B. A., 18 West Avenue South.

CHRISTADELPHIANS MEETING IN C. O. O. F. Hall, 67 James Street North.
10 a. m.—Sunday School.
11 a. m.—Memorial service.
7 p. m.—A free public address.
Subject to-morrow evening—"Kings and Kingdoms."
Everyone welcome.

CHRIST'S CHURCH CATHEDRAL, James Street North, between Robert and Barton.
Rector, Rev. Canon Almon Abbott, M. A. 218 MacNab Street North.
Communion services every Sunday at 8 a. m., and the first and third Sundays at 11 a. m.
Matins first Sunday at 10.15 a. m., and the second, third and fourth Sundays at 11 a. m. Evensong at 7 p. m. Sunday School at 3 p. m.

CONGREGATIONAL, (FIRST), CORNER Cannon and Hughson. Rev. J. K. Unsworth, pastor, 70 Herkimer Street.
Morning—Subject, "The Church Within the Church."
Evening—"The Fine Art of Self Control." The first of a series on "The Fight for Character."
3 p. m.—Men's Bible Class and Sunday Schools.
Visitors welcome to all services.

EMERALD STREET METHODIST, CORner of Wilson. Rev. Dr. Williamson, pastor. Residence, 71 Emerald Street North.
The pastor at both services.
Evangelistic services at night, continuing through the week.

ERSKINE PRESBYTERIAN CHURCH, Pearl Street, near King. Rev. S. B. Russell, pastor, residence 40 Ray Street South. Telephone 514.
Morning—Rev. Harvey Grant, Honan, China.
Sabbath School meets 2.30—Decision Day.
Rev. R. Martin, B.D., Stratford, will give the address.
Evening—Rev. J. C. Sycamore, of James Street Baptist, will conduct an evangelistic service.
Strangers welcome.

FIRST METHODIST CHURCH, CORNER King and Wellington Streets. Rev. R. J. Treleaven, pastor. Residence, 275 Main Street East. 'Phone 1241.
10 a. m.—Membership rally.
11 a. m.—Sermon and holy communion.
7 p. m.—"The kind of men this city needs."
The pastor will preach at both services.

FIRST CHURCH OF CHRIST SCIENTIST, Orange Hall building—James St. North.

GORE STREET METHODIST CHURCH. (Cor. John and Gore Streets.) Rev. Isaac Couch, M. A., B. D., pastor.
11 a. m.—"The Mind of Christ."
7 p. m.—Rev. T. J. Mansell, Dundas, will preach.
Attractive singing. All welcome.

GOSPEL TABERNACLE, PARK AND Merrick Streets. P. W. Philpott, pastor. Pastor Philpott will preach morning and evening.
9.30 a. m.—Meeting for men.
11 a. m.—Public worship. Sermon subject "The Hope of the Church." I. Cor., 15.
3 p. m.—Bible School.
7 p. m.—Public worship. Sermon subject: "The Almighty Savior." Heb. 7, 25.
8.15 p. m.—After meeting.
Seats free, hymn books provided.

HERKIMER BAPTIST CHURCH, CORNER Locke and Melbourne, Rev. H. McDiarmid, B. A., pastor. Residence, 250 Stanley Avenue.
Subjects:—
11 a. m.—"The Value of Wise Thinking."
7 p. m.—"Folly of Unworthy Thoughts."

JAMES STREET BAPTIST CHURCH. S. W. corner James and Jackson Streets. Rev. J. C. Sycamore, M. A., minister. Residence, 221 Main Street West.
11 a. m.—Public worship. The pastor will preach. Subject—"The Break of Day."
3 p. m.—Sunday School and Bible Classes.
7 p. m.—Public worship. Rev. S. Burnside Russell, of Erskine Presbyterian Church, will preach.
8.15—Pleasant closing moments.

KNOX CHURCH, CORNER OF JAMES and Cannon Streets.
Rev. E. B. Horne, M. A., of Watford, Ontario, will conduct both services.
Sabbath Schools and Bible Classes at 3 p. m.
H. R. Pickup, B. A., of Knox College will preach in North End Mission.

MACNAB STREET PRESBYTERIAN CHURCH, Corner of MacNab and Hunter Streets. Rev. Beverly Ketchen, M. A., pastor. Residence, The Manse, 116 MacNab Street South.

SHERMAN AVENUE PRESBYTERIAN CHURCH, Rev. J. Roy Van Wyck, Pastor, 518 Wilson Street. 'Phone 3465.

ST. ANDREW'S PRESBYTERIAN CHURCH, Corner of Barton and Smith Avenue. Pastor, Rev. J. A. Wilson, B. A. Residence, 96 Smith Avenue.

ST. GEORGE'S CHURCH. Corner Tom and Sophia Streets. F. E. Howitt, Rector.

ST. JOHN PRESBYTERIAN CHURCH, corner King and Emerald. Rev. John Young, M. A., pastor. Residence, 7 Emerald South.
Rev. D. McPhail, of Cayuga, will preach at both services.

ST. PAUL'S PRESBYTERIAN CHURCH, N. W. corner James and Jackson Streets. Rev. D. R. Drummond, B. D., 41 Duke Street, pastor. 'Phone 2018.
11 a. m.—"Unused Resources."
3 p. m.—Sunday Schools.
7 p. m.—"Some Fruitage of Self Will."
Rev. D. R. Drummond will preach at both services.
"Let us follow on to know the Lord."
A cordial welcome to all.

SIMCOE STREET METHODIST CHURCH, corner of Simcoe and John Streets. Rev. H. B. Christie, pastor. Parsonage, 386 John Street North.
11 a. m.—The pastor.
3 p. m.—Sunday School and Men's Bible Class.
7 p. m.—The pastor.
All cordially welcome.

UNITY CHURCH, (UNITARIAN), MAIN Street, near Walnut. Rev. W. Delos Smith, minister. Residence, 167 Main Street East.
10.30 a. m.—Sunday School.
7 p. m.—Church.
Wednesday, Y. P. R. U., 8.15 p. m.
Public welcome.

VICTORIA AVENUE BAPTIST CHURCH, corner Evans Street. Rev. C. J. Triggerson, M. A., pastor. Residence, 92 Grant Avenue.
Strangers always welcome.

WESLEY CHURCH, CORNER JOHN AND Rebecca Streets. Rev. Dr. Tovell, pastor. Residence 137 Catharine Street North.
11 a. m. and 7 p. m. Rev. Dr. Tovell will preach.
2.45 p. m—Sabbath School and Senior Bible Class.
8 p. m., Monday—The Epworth League.
8 p. m. Wednesday—Prayer and praise service. Public invited.

ZION TABERNACLE (METHODIST), CORner Pearl and Napier Streets.
Pastor—Rev. F. W. Hollinrake, B. A., B. D. Parsonage, 55 Pearl Street North.
11 a. m.—S. A. Laidman.
7 p. m.—Evangelistic services led by T. F. Best.

SPIRITUALISM

The First Spiritual Society, A. O. F. Hall, James street north. Speaker Mrs. Ripley, of England, the wonderful trance medium and clairvoyant, whose marvelous powers are causing much comment in the spiritual circles. Services at 11 a. m. and 7 p. m. Sermons based on subjects from the congregation. Followed by spirit messages from the loved ones. Children's lyceum at 10 a. m. All investigators of the truth are cordially invited.

SPIRITUALISM

S. O. E. Hall, corner of Charles and King. Spiritualist service to-morrow evening 7.15, speaker, Mr. T. Sterratt. Spirit messages by Mrs. Heckingbottom, the renowned Clairvoyant Medium. After circle 8.15. Old friends and new welcome.

SNOW-BLINDNESS.

Characteristic of an Affliction, Common in Arctic Region.

Snow-blindness is an affliction little known through description, though not very difficult to describe, for here the strongest adjectives need few qualifications, writes V. Stefansson in Harper's Magazine. The pain does not follow immediately upon the straining which seems to be its cause. After a long day of haze the traveller finds when he gets into camp that his eyes are a little itchy, and that they water if he comes too near a fire or any source of heat. Later they feel as if there were a trace of smoke in the tent, then as if a grain or two of sand had gotten under the eyelids, and finally as if the eye-sockets were lined with sandpaper. Every movement of the eye causes pain, and then the pains begin to come without a provoking roll of the eyeball. At first there is a dull ache, growing gradually sharper, until towards morning of a sleepless night it throbs through the eyes every few seconds with twinges comparable to, but not equalled by, the shooting pains of toothache.

It is the only affliction with the pain of which the ordinary Eskimo cries out. The severity of the attack diminishes toward the end of the first 24 hours; for the larger part of that time the sufferer usually keeps his tent, moaning and occasionally crying out sharply, lying on his face, with both hands covering his closed eyes to keep out the faintest possible light; on the second or perhaps third day he is able to travel, but is very near-sighted and sees everything double. In a week or so, if the weather is hazy or he has no goggles, the same individual may have another attack—but the first attack of the year is the most severe, apparently. Every attack weakens the eyes and predisposes to further attacks, which (so, at least, the Eskimos believe) finally lead to total blindness, an affliction rather common among the Eskimos. Keeping the eyes from strain and, if possible, focussing them continually on some dark object (such as a black dog in one's team), is believed by the natives to be the chief safeguard. The same view is held by many of the Royal Northwest Mounted Police, whose duties within the Arctic and on the plains of the Northwest frequently expose them to snow-blindness.

Her Loving Friends.

Nan—Where do poor, dear Lil and the husband she has managed to get at last expect to spend their honeymoon?

Fan—There won't be any honeymoon. She's a wasp.

Nell—Why doesn't Maude join your sewing circle? Belle—She wouldn't be of much use. Nell—Can't she sew? Belle—Oh, yes, she can sew, but she has an impediment in her speech.