

## Our Debentures Mean SECURITY

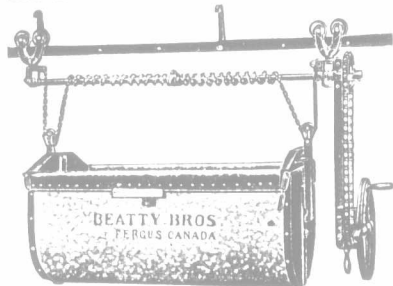
When you are looking for an investment, the principal feature is security. No safer investment could be found than the Debentures of this Company. You are secured by assets of over \$4,000,000. Our loans are made on improved properties only. Rate of interest on Debentures is 4 per cent., payable semi-annually.

Write or call for complete details.

Temporary address:  
434 Richmond St.,  
London, Ont.,  
Canada.

**The  
Ontario Loan  
and Debenture Co.**  
A-M-SMART MGR.  
DUNDAS ST. MARKET LANE

## THE "BT" LITTER CARRIER



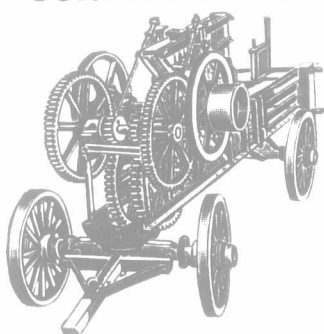
Note the double purchase in lifting and the simplicity in construction.

No machine on the farm is used as many days in the year, or saves as much hard, disagreeable work as a Litter Carrier. A boy can fill, wind up and push out in a "BT" LITTER CARRIER four barrows of manure with ease, no matter how much mud or snow there is in the yard. The manure can then be dumped into a wagon or sleigh, and put directly on the land, with very little if any more labor and time than is required to pile it in the yard with the old method, where the greater part of the fertilizing value of the manure is wasted.

Write for free catalogue showing best method of erecting Litter Carriers, and telling why you should buy a "BT" LITTER CARRIER.

**BEATTY BROS. FERGUS, ONT.**  
We also build Steel Stalls and Stanchions and Hay Carrier Goods.

## 100 MEN WANTED TO SELL THE Columbia Hay Press



We guarantee the best belt press made or no sale. Capacity, 50 tons in 10 hours. Write for full description and agency.

**COLUMBIA  
HAY PRESS  
COMPANY.**  
Kingsville,  
Ontario.

## Boys for Farm Help

The managers of Dr. Barnardo's Homes invite applications from farmers, or others, for the boys who are arriving periodically from England to be placed in this country. The young immigrants are mostly between 11 and 13 years of age; all will have passed through a period of training in Dr. Barnardo's English Institutions, and will have been carefully selected with a view to their moral and physical suitability for Canadian life. Full particulars as to the terms and conditions upon which the boys are placed may be obtained upon application to Mr. Alfred B. Owen, Agent Dr. Barnardo's Homes 50-52 Peter St., Toronto.

## INVENTIONS

Thoroughly protected in all countries. **EGERTON**  
R. CASE, Registered U. S. Patent Attorney,  
TEMPLE BUILDING, TORONTO. Booklet and drawing sheet FREE.



# A REMARKABLE SALE OF

## Fine Upright Pianos AND PLAYER PIANOS.

This sale is surely a remarkable one. Every piano is so greatly under-priced that it is a most exceptional bargain, but more than this, the instruments themselves are of such unusually high character that, as an investment, they would be worthy at even much more money.

Every piano is in perfect order; indeed, many of them could not be told from new, being modern in style, and without wear or blemish of any kind.

Better decide to-day to have us send one to you on the condition that, if it is not entirely satisfactory to you upon arrival, you may return it, and we will pay the return freight. Can any offer be fairer? We think not.

If possible, in ordering, send your second and third choices, in case the first should be sold before your order is received.

### TERMS OF SALE.

A new stool accompanies each piano.  
Each piano safely packed without extra charge.  
Each piano fully guaranteed for five years.  
Each piano shipped anywhere in Canada subject to approval. If not satisfactory, it may be returned at our expense for return freight.

### TERMS OF PAYMENT.

Pianos under \$250, \$10 cash and \$ 6 per month.  
" " \$350, \$15 " " \$ 7 " "  
" " \$450, \$25 " " \$10 " "  
" over \$450, \$35 " " \$12 " "

**GREAT UNION.**—A full-sized Cabinet Grand Piano by the Great Union Piano Co., in rosewood-finished case, with plain polished panels, and full trichord overstrung scale, double repeating action, etc. Is a handsome, good-toned piano. Sale Price, \$185

**NEWCOMBE.**—A 7½-octave upright piano by the Newcombe Co., Toronto, in ebonized case, with plain polished panels. Has full trichord overstrung scale, double repeating action. Original Cost, \$350. Sale Price, \$195

**MENDELSSOHN.**—A very attractive upright piano by the Mendelssohn Co., in plain mahogany case, with full-length panels, 3 pedals, practice muller, full overstrung scale, double repeating action, 7 octaves. Used less than a year. Manufacturers' Price, \$275. Sale Price, \$198

**PALMER.**—A 7½-octave full-sized Cabinet Grand upright piano in rich dark mahogany case of elegant design of early English, pilasters and trusses suitably hand-carved. This piano has been used only a short time, and could not be told from new. Sale Price, \$215

**BELL.**—A 7½-octave Cabinet Grand upright piano by the Bell Co., Guelph, in handsome Burl walnut case of up-to-date design, with full-length polished panels, Boston fall board, 3 pedals, ivory and ebony keys, etc. Looks just like new. Manufacturers' Price, \$450. Sale Price, \$248

**HEINTZMAN & CO.**—A 7½-octave full-sized Cabinet Grand upright piano by Heintzman & Co., Toronto, in dark mahogany, finished with plain polished panels, double folding fall board, double repeating action, ivory and ebony keys. In perfect order. Manufacturers' Price, \$475. Sale Price, \$253

**McMILLAN.**—A Cabinet Grand upright piano of our own make, in rich mahogany case, full-length plain polished panels and music desk, Boston fall board, 3 pedals, and dulciphone or practice stop. Has been used less than a year, and is in perfect condition. Sale Price, \$255

**NORDHEIMER.**—An almost-new Nordheimer upright piano in case of Louis XV. design, of rich mahogany, with plain panels, 3 pedals, ivory and ebony keys, etc. Sale Price, \$263

**GERHARD HEINTZMAN.**—A full-sized Cabinet Grand piano by the Gerhard Heintzman Co., Toronto, in rich dark mahogany case, Boston fall board, 3 pedals, double repeating action, ivory and ebony keys. Looks like new. Manufacturers' Price, \$500. Sale Price, \$278

**GOURLAY.**—A Cabinet Grand upright piano of our own make, in rosewood case of Florentine design, full-length panels and music desk, Boston fall board, 3 pedals, etc. This piano has been used for a short time in a musician's studio, but, though used, has been well cared for, and is in every respect just like new. Sale Price, \$305

**GOURLAY.**—A beautiful Burl-walnut New Grand Scale Gurlay. This is a piano that we have used for a few auxiliary concerts, and has been greatly admired for its full, rich, sympathetic tone. Although it has been used, it may almost be said that it has improved with use, and though our most expensive regular style, is a remarkable bargain at the special sale price of. Sale Price, \$328

**KNABE.**—A new Knabe upright piano, Boudoir size, in very handsome mahogany case of plain design, pilasters and trusses in early-English style. This piano has not been used, but as we are clearing our entire stock of Knabe pianos, it is offered at this special cut price. Sale Price, \$415

**EMERSON-ANGELUS PLAYER PIANO.**—This now-already famous player piano is one of the regular \$725 models as sold in New York. If freight and duty were added, the Canadian retail price would be even higher. Having had about a year's use for demonstrating in our warerooms, we have made a big cut in price in view of the fact that we do not now carry Emerson-Angelus pianos in stock for sale, confining our attention to our own factory product. It is in perfect order, and is a splendid sample of a player piano which, by means of the Angelus, can be played artistically by anyone, or played in the usual way by the keyboard. Ten rolls of music included. Special Sale Price, \$535

# Gourlay, Winter & Leeming

188 YONGE STREET, TORONTO, ONT.

