# TORONTO HAS NOTHING TO LEARN FROM CITIES OF WEST

## Assessment Commissioner Forman, in Submitting Report on Tax Reform to Council, Declares He is Not in Favor of Change—What the West Has Done.

"I am not in favor of the Assessment Act being changed," declares Commissioner Forman, in his report of the trip he made west this summer, in search of data and ideas relative to a contemplated change to be made in the act which affects Toronto.

He admits that injustices exist, caused by the present system of administration, the matter of improvements, and says:

"My own conviction is that the inequalities in the assessment are for much the greater part in the assessment of improvements. This of necessity must be and is owing to the increasing cost of building material, labor, etc., and without a special assessment directed towards the value of buildings every few years, or an added percentage of increased cost of construction placed thereon, the present assessment on buildings erected within, say the past two years, must be relatively higher than those erected previous thereto."

**In Other Cities.**

He writes of his experience in Winnipeg, Moose Jaw, Regina, Calgary, Edmonton, Vancouver and Victoria, and explains the various methods of assessment and taxation employed.

In Winnipeg, the system employed between 1893 and 1910 was: The assessment o their full value of buildings and improvements, as well as lands and businesses. Three years ago the people of the prairie city saw the inequality in such a method of taxation and had the assessment on improvements reduced to two-thirds. "Notwithstanding this reduction," he declares, "the value in improvements, then showing $48,934,150, has increased in two years by $13,630,530." Income and personal property is not assessed. Vacant land is assessed at its actual value governed by recent sales.

**What Moose Jaw is Doing.**

The land is assessed at full value and buildings at 60 per cent. in Moose Jaw; new bylaws have been introduced in that city, which further exempt improvements from assessment by 15 per cent. until he same is entirely removed. The business assessment is governed by a rate per square foot of floor space occupied, and is graded from a minimum rate of 25 cents to a maximum rate of $9 per square foot, according to the different classes of business. Income is assessed.

In Regina, the assessment on improvements is on the down grade, the idea to decrease its 15 per cent. per annum until it finally disappears. Sewers and water are charged at a rate of seven cents per foot per annum. Roadways and sidewalks are paid for by special assessment on the lands benefited.

Land is assessed at its full value and is specially assessed for local improvements in Calgary, and buildings and improvements are assessed at 25 per cent of their value.

**Edmonton's System.**

What represents the ideal, in the opinion of single taxers, is in force at Edmonton. Buildings are not assessed; business assessment has been discontinued since 1911; income is not assessed, neither is personal property; government lands are exempted and land is assessable in respect of local improvements.

**Counting on the Taxes.**

What injustice is done the company or individual who, knowing that taxes are payable on improvements and land, erects a building of two, four, eight, ten, twelve or fourteen storeys, as an investment, and who has calculated the earning power of such investment, if he is compelled to pay the taxes on such improvement? Why should such improvements be exempt from taxation? Those very buildings, whether residential or otherwise, are responsible for the present rate of taxation, rendering necessary, as they do, fire and police protection, schools, and, in fact, all civic services. If taxes are removed from improvements, the municipality will be waiving a large share of its income, or at least will be in a very uncertain position as to its actual revenue from taxation. With land overtaxed the city will become, in times of depression, possessed of an asset not producing revenue. This was the history of the passing of the boom in 1889 and 1890, and it took 20 years before the city got its unpaid taxes back, altho it is quite true, with a profit.

**More Profits for Builders.**

It seems to me, further, that to exempt buildings from taxation is, in a measure, to drop the substance for the shadow, and from past experience it would seem to me wiser to hold what we have than to experiment with an academic question which has not been tried out. Cities which now exempt improvements can only prove the wisdom of such system after a trial embracing a time of prosperity and a period of depression, and until then it does not appear to me advisable to make any change. The wonder to me is why the western cities exempt improvements in the present method of assessing land and improvements. They have no other property so permanently able to pay the taxes. The rents are enormous, buildings are not erected fast enough to meet the demand, yet further profits are added to the owners of the buildings, equivalent to the taxes on the value of the buildings now exempt.

Surely demand and supply must eventually work together, and when the supply becomes equal to the demand the rents will adjust themselves down to or near the value of money.

To my mind the lesson from the west is not the exemption of improvements, but rather to fix the assessment of real estate at a point where such property, being properly improved and intended to be revenue-producing, has the capacity of earning the present value of money. This, I believe, is practical, and it may be argued, all that any municipality is entitled to by way of taxes.

# TRUSTEE HILTZ FOR BOARD'S CHAIRMAN

## He is Slated to Preside Over Educational Affairs in Toronto Next Year.

Trustee Hiltz, chairman of the management committee of the board of education, is slated for a chairman of the board for 1913. It is the turn, and more than the turn of the east end to get the chairmanship, and it has lately been conceded that either Trustee Hiltz of Ward One or Dr. Noble of Ward Two would be elected.

It is now practically settled that the chairman of the management committee will be elected.

Dr. Noble wants to carry thru a program of changes to reduce the hours of tuition for the younger pupils and other measures of which he has been the fervid apostle this year. He has received assurances that his colleagues will co-operate with him next year in putting them into effect, and it is believed that this will be more acceptable to him than election to the chairmanship.

**Retiring Members.**

The retiring members next month are Trustees Hiltz, Shaw, Brown, Levee, Dr. McKay, Dr. Conboy and Hartney.

Trustee Levee will be a candidate for the board of control. The others are expected to seek re-election.

### DR. NESBITT'S TRIAL

**Will Commence This Week if True Bill is Found.**

If the grand jury find sufficient evidence to warrant the trial of Dr. Beattie Nesbitt on the charge of making false returns to the government, the doctor's trial will likely commence some time this week. The crown's evidence is now being considered by the jury.

Mr. Meredith has decided that if the doctor goes to trial it must be on the above charge, and not on the "conspiracy" charge returned in a former true bill.

### LICENSE REDUCTION IN GUELPH.

GUELPH, Nov. 25.—(Special.)—It is understood that the citizens' league are seriously considering the bringing out of a number of candidates for municipal honors this year. The object, it is hinted, is to secure a council that will reduce the number of hotel licenses in the city.

### DECORATING THE CHAMBER.

The Ontario Legislative Chamber will present an entirely new appearance when the session begins in January. Decorators are now decorating the room, velvet being placed on the walls and ceilings. The floor is being recarpeted. There will be no rearrangement of the seats.

### MR. McGIBBON IN TOWN

Mr. D. Lorne McGibbon of Montreal, president of half a dozen Canadian corporations, and one of the prominent financial leaders of the Dominion, was in Toronto yesterday.

### REAL ESTATE ACTIVE WITH THIS FIRM.

R. W. E. Burnaby, real estate broker and specialist in North Toronto properties, has been obliged to move into larger offices, owing to the rapid growth of his business and to the extension of his activities into other departments of the real estate business. He has recently obtained the services of expert house men and is now actively engaged in city houses and down-town properties. Mr. Burnaby has leased the larger portion of the second floor of the new Imperial Life Building, 16-22 Victoria street, where his offices will be located on and after this date.

The properties Golfdale, Doncliffe, and Grandview, placed on the market by Mr. Burnaby, have been most successful from an investor's standpoint, and this fact, coupled with the "square deal policy and methods" practised by Mr. Burnaby, has placed him in the front rank of the Toronto realty brokers. Mr. Burnaby has formed a strong connection with prominent business men who control a great deal of local capital, thus making his business one of the most staple in Toronto.

### ARCHDEACON MacMORINE DEAD.

KINGSTON, Nov 25.—(Special.)—Archdeacon John Kerr MacMorine, rector of St. James Church, passed away at Augusta, Georgia, where he went for benefit of his health. Remains now on way here for interment. He was for twenty-seven years rector of St. James Church. Deceased was born in Melbourne, Quebec, seventy years ago, and had been in the ministry half a century.

He is survived by two sons and three daughters, Rev. W. G. of Galetta, Ont.; Rev. Arthur of Selby; Mrs. J. Coleman, of Merrickville; Mrs. Alexander McPhail, of Kingston and Miss Mildred at home.

### JUDGE DECLINES TO SIT ON CASE

KINGSTON, Nov. 25.—(Special.)—Because he was a former shareholder of the Saskatchewan Land and Homestead Co., Ltd, Hon. Justice Britton, this afternoon refused to sit on a case in which the company was involved, at non-jury assizes, as plaintiffs against John T. Moore.

The defendant has asked to have the case tried in Toronto and the plaintiff want it heard in Napanee, but this has not yet been decided upon.

### MOTORIST FINED AT ST. KITTS.

ST. CATHARINES, Nov. 25.—(Special.)—The first conviction under the clause of the act prohibiting automobiles from passing a street car discharging passengers was made here today when W. E. Van Lown of Burlington was fined $5 by Magistrate Campbell.

### New Anchor Line Steamer for Mediterranean Service.

Messrs. Henderson Brothers, agents for Anchor Line, are in receipt of advice from their home office that a contract has been placed with Alexander Stephens & Co., Limited, shipbuilders on the Clyde, for a new steamer for the Mediterranean service, dimensions of which will be 548 feet long, 66 feet 3 inches wide, by 45 feet deep, tonnage 14,000. This vessel will have accommodation for 200 first, 250 second and 2000 third-class passengers, and is expected to make the passage between New York and Mediterranean ports in about 10 days.

## VOTERS' LIST 1913

### MUNICIPALITY OF THE CITY OF TORONTO.

Notice is hereby given that on the 11th day of November, 1912, I posted up in my office, in the City Hall, a list of the names of all persons appearing by the last revised assessment roll of this municipality to be entitled to be voters in the municipality at elections for members of the Legislative Assembly and at Municipal Elections, and that the said list will remain in my office for inspection for a period of 21 days from this date.

Persons who are aware of errors in the said list, or of changes which have been rendered necessary by reason of the death or removal of any person named therein, or by reason of any person having acquired the necessary qualifications of a voter since the return or final revision of the assessment roll for any ward, or subdivision of a ward, in the city, are hereby called upon to give notice of the same.

Notice is further given that His Honor the County Judge will hold a court of revision of the said lists at the hour of 10 o'clock in the forenoon on the 11th day of December, 1912, in the County Judge's Chambers, in the City Hall, in the City of Toronto. The time for making complaints as to errors or omissions in the lists shall be within 21 days after the first publication of this notice, the date of such first publication being November 12th, 1912.

Dated at Toronto this 12th day of November, 1912.

W. A. LITTLEJOHN,
City Clerk.

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### BOARD OF EDUCATION

Sealed tenders, whole or separate, addressed to the Secretary-Treasurer of the Board, will be received until

**FRIDAY NOON, NOV. 29TH, 1912,**

for the following trades required in the erection of

NEW SCHOOL BUILDING, KEELE STREET—
Masonry and Steel,
Carpentering,
Plastering,
Painting,
Roofing and Tinsmithing,
Fireproof Flooring,
Iron Stairs.

NEW SCHOOL BUILDING, PAULINE AVENUE—
Plumbing,
Heating and Ventilating,
Heat Regulation,
Wiring.

ENLARGEMENT OF MALVERN AVENUE—
Painting,
Fireproof Floors,
Plumbing,
Wiring.

ENLARGEMENT OF WESTERN AVENUE—
Plumbing,
Heating,
Wiring,

and for

OAKWOOD HIGH SCHOOL—
Cabinet Work.

Specifications may be seen and all information obtained at the office of the Superintendent of Buildings, City Hall. Each tender must be accompanied with an accepted bank cheque for five per cent. of the amount of tender or its equivalent in cash. Tenders must be in the hands of the Secretary-Treasurer at his office in the City Hall not later than 12 o'clock noon on the day named, after which no tender will be received. The lowest or any tender will not necessarily be accepted.

W. W. HODGSON,
Chairman of Committee.

W. C. WILKINSON,
Secretary-Treasurer.

### Town of North Toronto Clerk's Notice of the Revision of the Voters' List For 1912

Notice is hereby given that a court will be held pursuant to the Ontario Voters' List Act by His Honor the Judge of the County Court of the County of York, at the Town Hall, North Toronto, on the 6th day of December, 1912, at 7 o'clock p.m., to hear and determine complaint of errors and omissions in the voters' list of the Municipality of North Toronto for 1912. Dated this 26th day of November, 1912.

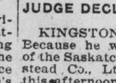
WM. C. NORMAN,
Clerk of North Toronto.

NOTICE IS HEREBY GIVEN that a bylaw was passed by the Council of the Village of Mimico on the 12th day of August, A.D. 1912, providing for the issue of debentures to the amount of $5500.00 for the purpose of extending the Hydro-Electric system of the East and West Ridings of the County of York, on the 25th day of November, A.D. 1912.

Any motion to quash or set aside the same, or any part thereof, must be made within three months after the first publication of this notice, and cannot be made thereafter.

Dated the 26th day of November, 1912.

ANDREW DODS,
222 Clerk.



### SYNOPSIS OF CANADIAN NORTH-WEST LAND REGULATIONS.

ANY person who is the sole head of a family, or any male over 18 years old, may homestead a quarter section of available Dominion land in Manitoba, Saskatchewan or Alberta. The applicant must appear in person at the Dominion Lands Agency or Sub-agency for the district. Entry by proxy may be made at any agency, on certain conditions, by father, mother, son, daughter, brother or sister of intending homesteader.

Duties.—Six months' residence upon and cultivation of the land in each of three years. A homesteader may live within nine miles of his homestead on a farm of at least 80 acres, solely owned and occupied by him or by his father, mother, son, daughter, brother or sister.

In certain districts a homesteader in good standing may pre-empt a quarter section alongside his homestead. Price $3.00 per acre.

Duties.—Must reside upon the homestead or pre-emption six months in each of six years from the date of homestead entry (including the time required to earn homestead patent) and cultivate fifty acres extra.

A homesteader who has exhausted his homestead right and cannot obtain a pre-emption may enter for a purchased homestead in certain districts. Price $3.00 per acre. Duties.—Must reside six months in each of three years, cultivate fifty acres and erect a house worth $300.00.

W. W. CORY,
Deputy of the Minister of the Interior.

N. B.—Unauthorized publication of this advertisement will not be paid for. ed

### MAIL CONTRACT

Sealed tenders, addressed to the Postmaster General, will be received at Ottawa until noon on Friday, the 27th December, 1912, for the conveyance of His Majesty's Mails on a proposed contract for four years, six round trips per week, over Rural Mail Route from Schomberg, Ontario, to commence at the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Schomberg, Linton, Nobleton, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, 9th November, 1912.

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### MAIL CONTRACT

Sealed tenders, addressed to the Postmaster General, will be received at Ottawa until noon on Friday, the 3rd January, 1913, for the conveyance of His Majesty's Mails, on a proposed contract for four years, six round trips, per week, over Rural Mail Route from Cedarville, Ontario, to commence at the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Gildale, Cedarville, Kingscote, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, 16th November, 1912.

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### MAIL CONTRACT

Sealed tenders, addressed to the Postmaster General, will be received at Ottawa until noon on Friday, the 3rd January, 1913, for the conveyance of His Majesty's Mails, on a proposed contract for four years, six round trips per week, over Rural Mail Route from Smithville, Ontario, to commence at the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Smithville, Winslow, Wilcox, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, 16th November, 1912.

222

### MAIL CONTRACT

Sealed tenders, addressed to the Postmaster General, will be received at Ottawa until noon on Friday, the 3rd January, 1913, for the conveyance of His Majesty's Mails, on a proposed contract for four years, six round trips per week, over Rural Mail Route from Thorold, Ontario, to commence at the pleasure of the Postmaster General.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Thorold, Fonthill, Power Glen, St. John's West, St. Catharines, Allanburg, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, 16th November, 1912.

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### MAIL CONTRACT

Sealed tenders, addressed to the Postmaster General, will be received at Ottawa until noon on Friday, the 3rd January, 1913, for the conveyance of His Majesty's Mails, on a proposed contract for four years, six times per week, over Rural Mail Route from Cresswell, Ontario, to commence at the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Wilfred, Vroomanton, Vallentyne, Sunderland, Derryville, Udora, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, 15th November, 1912.

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### MAIL CONTRACT

Sealed tenders, addressed to the Postmaster General, will be received at Ottawa until noon on Friday, the 10th January, 1913, for the conveyance of His Majesty's Mails on a proposed contract for four years, six times per week, over Rural Mail Route from Uxbridge, Ontario, to commence at the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Uxbridge, Siloam, Sandford, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, 23rd November, 1912.

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### MAIL CONTRACT

Sealed tenders, addressed to the Postmaster General, will be received at Ottawa until noon on Friday, the 10th January, 1913, for the conveyance of His Majesty's Mails on a proposed contract for four years, six times per week, over Rural Mail Route from Cedarville, Ontario, to commence at the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Postoffices of Gildale, Cedarville, Kingscote, and at the office of the Postoffice Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Postoffice Department, Mail Service Branch, Ottawa, 23rd November, 1912.

222

### NEGLECTED HER CHILDREN.

Deborah Doyle, 10 MacDonnell square, was sentenced in the juvenile court yesterday by Commissioner Starr to 6 months in prison for neglecting her children.


**RESTAURANT ON DUNDAS ST. FOR SALE**

Well-established business; a money-maker; income could be doubled by adding lunch counter. Must be sold; owner leaving city.

**W. R. BIRD**
Continental Life Building
Tel. Adelaide 2320.

**Best Opportunity ON KINGSTON ROAD**
South side.
**72 Acres**
Suitable for
MARKET GARDENS.
5000 feet frontage on Concession Road.
$425 per Acre.
**McKELVIE & CO.**
Adelaide 1688.
607 KENT BUILDING 234

WANTED—Five or six parties, with from $500 to $1000, to join syndicate for the purpose of building and general contracting. This syndicate will be able to declare good dividends.
BOX 47, THE TORONTO WORLD

**SECURITIES, LIMITED**
202 Kent Building Main 3571
Will buy, sell and exchange business properties, city lots and farm lands. ed

**REDMOND & BEGGS**
Architects and Structural Engineers
(Late of City Architect's Dept.)
ROOMS 311-312 KENT BUILDING TORONTO.
Phone A. 176. ed

**BUILDERS' MATERIALS.**

LIME, Cement, Etc.—Crushed Stone at cars, yards, bins or delivered; quality; lowest prices; prompt service. The Contractors' Supply Company, Limited. Telephone Main 8859; Main 4224; Park 2474; College 1373. ed-7

THE F. G. TERRY CO., Lime, Cement, Mortar, Sewer Pipe, Etc., corner George and Front-sts. M. 2191. 246

**MEDICAL.**

DR. DEAN, specialist, piles, fistulas and diseases of men. 5 College street. ed

DR. ELLIOTT—Specialist—Private diseases; pay when cured; consultation free. 81 Queen east. 26-7

DR. SHEPHERD, Specialist, 18 Gloucester-street, near Yonge. Private diseases, male, female, heart, lungs, stomach, impotency, nervous debility, hemorrhoids. Hours 1 to 9 p. m. ed

DR. STEVENSON, Specialist. Private diseases of men. 171 King east. ed

**MASSAGE**

MASSAGE—Baths, superfluous hair removed. Mrs. Colbran, 27 Irwin avenue. ed7

**HERBALISTS.**

ALVER'S Eczema Cure, 169 Bay St., Toronto—Pure herbs in capsules; sure cure for long-standing ailments; guaranteed to benefit or money refunded. ed7tf

**CARPENTERS AND JOINERS.**

ARTHUR FISHER, carpenter, store and office fittings, 114 Church street. Telephone. ed7tf

RICHARD G. KIRBY, carpenter, contractor, jobbing, 539 Yonge-st. ed-7

JOHN MORRIS—Alterations and repairs. 24 Ann street. Telephone. 246

TABLES of all kinds made to order. Carroll, 11 St. Alban's. 246

**DENTISTRY.**

ARTIFICIAL TEETH—Your teeth require attention. Call on us. Consultation free; set for $5. Bridge and crown specialists. Extraction with gas. Hours, Temple Building. 246

DR. KNIGHT specializes painless tooth extraction exclusively. 250 Yonge street, over Sellers-Gough. 2467tf

**ROOFING.**

GALVANIZED IRON Skylights, Metal Ceilings, Cornices, Etc. Douglas Bros., 124 Adelaide street West. ed-7

**COAL AND WOOD.**

MILNE'S COAL CO., Toronto. Soft coal in car lots. Write for prices

**ESTATE NOTICES**

**NOTICE TO CREDITORS.**

Take notice that all parties having claims against the estate of George Gamble, late of the City of Toronto, in the County of York, esquire, deceased, are required to file same with the undersigned solicitors for the executrix, Mary Isabella Gamble, duly verified by statutory declaration, on or before the 26th day of December, A. D. 1912, after which date the executrix will proceed to distribute the estate, having regard only to such claims as have been properly filed with the said solicitors.

MERCER & BRADFORD,
24 King Street West, Toronto, Solicitors for the Executrix. 222

**PROPERTIES FOR SALE.**

T. E. Washington's List.
Lots for Sale.

$36—LYTTON BOULEVARD, convenient to Yonge, choice location and cheap, fifty feet. T. E. Washington, 116 Victoria street.

$29—FAIRVIEW AVE., North Toronto, 129x200; pear and apple orchard, fine position.

$25—SOUDAN, cor. Moore, 150x150; no restrictions; will divide.

$75—HIGH PARK GARDENS, choicest location in York Loan, fifty feet.

ALL the above will rapidly increase in value. T. E. Washington.

ONE ACRE in Rosedale—J. L. Macdonald & Co., 606 Standard Bank Building. Phone Main 2214. We offer for immediate sale the only available residential site of this size, overlooking the Rosedale ravine. This property is surrounded by homes worth from forty to fifty thousand dollars, and is in close proximity to the street car line, and is, without a doubt, the most suitable location in Toronto for a high-class residence. The owner bought this expecting to build, but his family has lately decided to buy another residence already completed, therefore his reasons for offering to sell. Price, $17,500, or offer. John L. Macdonald & Co. 23

$28000—FOR QUICK SALE, detached, brick and stone residence on Binscarth road, Rosedale, containing 13 rooms, two bathrooms, best plumbing and heating; brick garage and stable; note the lot, 219 feet frontage; $8000 cash, balance at 5 per cent. The house alone could not be built today for $35,000. This is special value and quick action is necessary to secure it. S. W. Black & Co., 28 Toronto street.

TEN ACRES—Port Credit; 165 fruit trees; eight minutes' walk from G. T. R. station; splendid roads; this section already has several Toronto people living in it, and three more are building; this ten acres will be sold far below its real value if bought at once; will show property any time. Fortier & Walker, 131 Victoria street.

$2800—FIVE HUNDRED cash; new, detached, 8 rooms, all conveniences, near Dovercourt; great bargain. Apply 30 Beaconsfield.

**FARMS FOR SALE.**

FARMS—All sizes and prices. Write, telling what you want, location preferred and price you wish to pay; I have hundreds of choice properties for sale. W. R. Bird, Continental Life Building, Toronto. Phone Adelaide 2320. ed7

OWN a farm in New Ontario. Now is the time to buy while they are cheap. Write for a booklet. Mulholland & Co., Toronto. ed7

$2 AN ACRE for 160 acres in New Ontario, close to railways; good land; well timbered; must be sold at once. Box 1, World. ed7tf

FARM for sale or rent, near city. Apply 628 Christie street. ed7

WE MAKE a specialty of Niagara District fruit and grain farms. If in need of anything in this connection, write us. Melvin Gayman & Co., Real Estate, Insurance and Financial Brokers, No. 5 Queen street, St. Catharines, Ont. edtf

**BUSINESS OPPORTUNITIES.**

HAVE YOU a business, invention or other project for which you require capital? If so, I will procure same for you, providing the proposition has merit. M. R. Edgar & Co., Room 19, 34 Victoria street, Toronto, Canada. ed7

VETERAN LOT—Patented, for sale—Valuable timber lot in the mineral district of Niplissing, Township of Bond; N. ½ of Lot 5, in 2nd Concession. Apply to J. Hume, Elkhorn, Man. ed

**REAL ESTATE INVESTMENTS.**

RAMSAY E SINCLAIR, Limited, corner Bloor and Bathurst, specialists in Western Canada investments. ed

**TO RENT.**

HALLS and large rooms, W.C.T.U. headquarters, 20 Gerrard st. east. ed7

**MONEY TO LOAN**

$500000—CITY, farm, building, accommodation loans. Mortgages purchased. Agents wanted. Reynolds, 77 Victoria, Toronto. ed

**LEGAL CARDS.**

A. H. F. LEFROY, K.C., Law Office, 401 Manning Chambers, 72 Queen St. W. ed

CURRY, O'CONNOR, WALLACE & Macdonald, 26 Queen street East.

CHARLES W. KERR, Barrister, Lumsden Building, corner Adelaide and Yonge streets. ed

FRANK W. MACLEAN, Barrister, Solicitor, Notary Public, 34 Victoria-st. Private funds to loan. Phone Main 2044.

RYCKMAN, MacInnes & Mackenzie, Barristers, Solicitors; Sterling Bank Chambers, corner King and Bay streets.

**PATENTS.**

HERBERT J. S. DENNISON, formerly of Fetherstonhaugh, Dennison & Co., Star Bldg., 18 King-st. West, Toronto. Registered Patent Attorney, Ottawa, Washington. Write for information. ed7

**PATENTS AND LEGAL.**

FETHERSTONHAUGH & CO., the old-established firm—Fred B. Fetherstonhaugh, K.C., M.E., chief counsel and expert. Head office, Royal Bank Building, 10 King St. East, Toronto. Hamilton, Montreal, Ottawa, Winnipeg, Vancouver, Washington. ed

**ARCHITECTS.**

GEORGE W. GOUINLOCK, Architect, Temple Building, Toronto—Main 4500.

**CUSTOMS BROKER**

G. McGIMMON, 122 Wellington W. Phone Adel. 327. ed7

**MARRIAGE LICENSES.**

FLETT'S Drug Store, 532 Queen West. Issuer, C. W. Parker. ed

GEO. E. ROBT, Issuer, Wanless Building, 402 Yonge-street, Toronto; witnesses not necessary. Wedding rings.

MURCH—Issuer of Marriage Licenses. Wedding rings for sale. 558 Queen West. Tel. Coll. 565. Appointments made. 246

**STORAGE AND CARTAGE**

ONTARIO STORAGE warehouses, on track. 122 Wellington St. W. ed

**LOST.**

LOST—On Nov. 4th, between Bolger, Magnetawan, and Six Mile Lake, two hounds; one black, white and tan, with shot marks, piece off tail and scar on side, answers to name of Bob; one white and tan, coarse hair, answers to name of Chatter. Anyone giving information leading to their recovery will be suitably rewarded by addressing E. F. Manning, 452 Windermere avenue, West Toronto. 246

**BUTCHERS.**

THE ONTARIO MARKET, 432 Queen West. John Goebel. Coll. 806. ed7tf

**HELP WANTED.**

AUTOMOBILE instruction.—Individual thorough and practical courses. Common sense methods. Individual driving lessons. Different makes of cars with different controls. Descriptive booklet free on request. Call or write. Y.M.C.A. Automobile School, 275 Broadview avenue, 415 Yonge street, or corner of College and Dovercourt. edtf

WANTED—First-class male stenographer. Apply Circulation Department, The World, Toronto. edtf

CANADIAN Government wants railway mail clerks, $80.00 month. Write for vacancy list. Franklin Institute, Dept. 711 W., Rochester, N.Y. edtf

COOK—General, mother's help, waiters, house maids, kitchen porters, at once. Mrs. Jackson, 406 Yonge street. Phone M. 2683. edtf

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