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The Times Handy Directory and Reference Guide ARCHITECT. F. J. RASTRICK & SONS, Architects, 29 King Street East.

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

CLOTHING. SANFORD, W. E. Mfg. Co., King East.

FURNITURE. \$1.00 WEEKLY BUYS FURNITURE, CARPETS, springs, mattresses, baby carriages, etc. Cooper's, 4 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. 182 King Street West.

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

FIRE THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. CRERAR & BURKHOLDER. 42 FEDERAL BUILDING. Phone 610. Hours 11-5.

A FURTHER REDUCTION On that nice detached frame cottage, stone foundation, parlor, dining room, kitchen, 2 bedrooms, bath, w. c., cellar, electric lights; situated on Huggins street north, was listed at \$1,700, and the owner needs the money, and will take \$1,300. Move quick to secure this bargain.

A NICE BRICK COTTAGE Central: contains parlor, dining room, kitchen, 2 bedrooms, bath, w. c., cemented cellar, electric lights and fixtures. We have orders to sell this desirable cottage at once. Price \$2,000.

The Biggest Snap in the City We have on Emerald St. N. a 2 1/2 story detached brick, containing square reception hall, parlor, dining room, kitchen, 4 bedrooms, attic, cemented cellar, bath, furnace, electricity, and gas, hot and cold water; finished in Georgia pine. This dwelling is worth at least \$3,500, and is worth investigation.

FRASER RANDALL REAL ESTATE AND INSURANCE, 9-11 JOHN STREET NORTH.

Money to loan. Open evenings.

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 100 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.

AT CHAPPEL'S BARGAIN STORE COAL, OIL, SATURDAY NIGHT AND MONDAY MORNING. We take orders for the best Canadian Coal Oil at 12c per gallon. No C.O.D. orders taken. Pay when you order.

ALL SIZES OF OIL CANS FROM 1/2 GALLON to 2 gallons in tin and galvanized. SIX SQUARES OF BEST WASHING BLUE for 2c. 2 squares of pure English Mearns for 1c.

STEEL SNOW SHOVELS \$5 EACH. OUR own make wash boilers. ODD PLATES AT 5c EACH. ODD CUPS and saucers. TUBS AND PAILS IN GALVANIZED, wood and fire. Bird cage.

TOILET SETS AT 515 PER SET. Jardine's, paints and oils. EGG CUPS & FOR 8c. SUGAR AND cream sets 10c.

Chappel's Bargain Store 285 James Street North

Times Ads Bring Results Call for Letters at Boxes 32, 33, 35, 36, 37, 38, 41, 43, 45, 46, 47, 48.

WHEN WILL THESE HARD TIMES PASS AWAY? When will these hard times pass away. When will they have an end. When will the clouds of gloom to-day Our sad hearts cease to rend?

When money's scarce the lender's bare And bread is hard to get, No work means no money, and no money means no bread. The legend "no man wanted here," Confronts us everywhere, The stoutest heart, a prey to fear, Looks on with vacant stare.

Dejected, they with weary tread For work they search in vain, Till sick at heart their late hope dead, They curse their fate again.

Tis hard to keep the wolf at bay, Will make the bosom all that aches, We all must face the rainy day, Whether prepared or not.

At best it's hard to make things meet, For those who toil and sweat, And life is robbed of all that's sweet When we are short of it.

Enough there is for each and all, If things were only square, The toiler's share is very small, They mind to keep him bare.

So long as men for love and gold Their very soul will sell, Hard times must come and want untold Will make the bosom all that aches, John Heginbottom, 235 Victoria Ave. North.

Bankers' View of Proposals. (To-Day's Monetary Times.) The bankers of Canada have not, as yet, taken any great notice of the proposals to amend the Bank Act. They recognize the importance of Mr. Fringle's resolution and also that it is a matter requiring much thoughtful consideration. Speaking of the proposed amendments, a Toronto bank manager said to the Monetary Times yesterday: "First is the question of Government inspection. That is a subject with which experts should deal. Much evidence was brought to light at the last revision of the Bank Act. The proposal to provide more stringent regulations as to circulation is a matter of great importance. It is to every bank's interest to see that its circulation is conducted properly. A special reserve fund for new issue establishments as to circulation of deposits is something that may be loaned to any one borrower, just as it is a matter of policy for the bank, just as it would be in the case of any other business. A provision as to the percentage a bank may loan to its combined directors would be, I think, good one. Naturally, bankers would be averse

to limiting the amount of interest or discount for which banks may contract. Some elasticity in this matter is necessary. I know of one instance where a bank's customer asked for an additional \$20,000 last summer. When the bank quoted him some high rate of interest, he refused to borrow on these terms. In the fall, he told the bank they were the means of saving his business as he had been prevented from extending his factory to the extent of \$20,000, expecting big fall orders, whereas nothing like the expected business had come.

"The Bankers' Association should have," continued the manager, "larger powers. They should be able to say to any bank, 'Send us a list of your debenture holdings,' or 'Send us a statement of your loans.' This would, of course, be strictly confidential to the Association. If it were found that the Association were annoying any one particular bank, the Association's power should be withdrawn by the Minister of Finance, or their charter could be taken away.

"A great deal depends upon the origin of each bank. Their personnel should be strictly investigated, and it should be shown that the right management is starting the bank on its career. It seems to me that experience and history teaches a great deal more in banking, than any amount of lay opinions."

FRATERNAL VISIT. Court Hope, A. O. F. Toronto, Will Visit City Courts. A large number of members attended the regular meeting of Court Pride, Ancient Order of Foresters, on Thursday evening, when three candidates were received. Addresses were delivered by High Sub Chief Ranger John Young and P. D. C. R. John J. Haggart.

At the close of the business, carpet ball and entertainment were indulged in with members from Court Excelsior. On Tuesday evening next Court Hope, of Toronto, will pay a fraternal visit to Courts Pride and Maple Leaf, when a suitable programme will be presented, and refreshments will be served. A large attendance of city brethren will be present.

MOVING PICTURE AUTO RACE. The Vitagraph Company's programme for to-night will include the great Deppe auto-races which were photographed on the spot by the best motion picture machinery in the world and the vitagraph people claim they are putting these films on as perfect and clear to the audience as though they had seen the actual races. Another good subject "Lost, Strayed or Stolen," is entirely new, telling the story of two little tots getting lost and finally traced by a faithful dog!

PROFESSOR SEYMOUR The phenologist, will remain at the Terminal Hotel until Thursday of next week. From the impression which the Professor has made upon those who attended his lectures at the Y. M. C. A. Hall, no doubt he will be kept busy telling people what they are best fitted for and writing charts during the remainder of his stay in Hamilton, as he has reduced his prices one half.

ENJOYABLE EVENING. The friends of Miss J. Boothman had an enjoyable sleighing party to Stoney Creek, and returning to her home at 126 East Avenue north, indulged in numerous games, after which refreshments were served. The young people departed about 2 o'clock, all thanking Miss Boothman for the pleasant time she had given them.

STEERAGE PASSENGERS. New York, Feb. 1.-Figures compiled by steamship agents show that nearly four times as many steerage passengers were carried on east-bound steamers during January from North Atlantic ports as travelled to this country in the steerage during the same period, the figures being 15,432 arrivals and 58,757 departures.

It is estimated that there are 5,000 Americans permanently residing in the city of London.

To-morrow in City Churches

CENTENARY METHODIST CHURCH Rev. Richard Whiting, B. A., pastor. Residence, 177 James Street South. Missionary services. Rev. W. L. Rutledge, B. A., of First Methodist Church, London, will preach at 11 a. m. and 7 p. m. Morning-Devotion in C. (Dudley Buck), anthem, "O God Who Hast Prepared"; (Gaul); solo, "Jesu, Messere"; (Nevin), Miss Adeline Smith. Evening-Anthem, "The Sun Shall be no More"; (Woodward) and "The Wilderness"; (Gaul) choro Sings from Soprano's "Last Judgment." Organ recital after this service.

CENTRAL PRESBYTERIAN CHURCH. Rev. S. D. Lytle, D. D., pastor. Rev. W. H. Sedgewick, B. A., associate pastor. Residence, Maplelaid Avenue. 11 a. m.-Mr. Sedgewick. 7 p. m.-Rev. W. H. Grant, missionary from Honan. Morning-Anthem, "Comforter Divine"; (Chaffin); offering, bass solo, Harold Hamlin. Evening-Anthem, "There Were Ninety and Nine"; (Garratt); offering, contralto solo, Mrs. Frank MacKinnon; hymn-anthem, "Wash the Wrink, Brewer."

CHARLTON AVENUE METHODIST CHURCH. Corner of Charlton Avenue West and Herkimer Street. Rev. H. Bell, B. A., pastor. Parsonage 268 Hogg Street South. Phone 466. 11 a. m.-Christ's Supper and Ours. Sacrament of the Lord's Supper. 7 p. m.-Man Made Whole. Classes 10 a. m. and 4 p. m. Sunday School at 2 p. m.

CHURCH OF THE ASCENSION. Corner of John and Forest Aves. Rev. Canon Wade, Rector. 45 Charlton Avenue West. 11 a. m.-The Ascension and the Kingdom of God. 7 p. m.-"The Social Message of Christianity." No. 2, "The Social Message of Jesus." 3 p. m.-The pastor will address the young men.

CHURCH OF ST. THOMAS (ANGLICAN). Corner of Main Street East and West Avenue. Rev. E. E. Etherington, Rector. 11 a. m.-West Avenue South. 7 p. m.-Man Made Whole. Classes 10 a. m. and 4 p. m. Sunday School at 2 p. m.

CHRISTADELPHIANS MEETING IN C. O. O. P. Hall, 41 James Street North. Every Sunday at 10 a. m. for Sunday School, at 11 a. m. for Memorial Service, at 7 p. m. a free public address on "The Social Message of Jesus." Subject to-morrow evening, "Some Delusions Concerning the Bible." All welcome.

CHRIST'S CHURCH CATHEDRAL. Corner of James Street North and Robert and Barton Streets. Rev. Canon Almon Abbott, M. A., Rector. Rev. Canon Almon Abbott, M. A., 215 MacNab Street North. 11 a. m.-The Lord's Supper and the first and third Sundays at 8 a. m. and the second and fourth Sundays at 11 a. m. Evening at 7 p. m. Sunday School at 2 p. 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 2 p. m.

CONGREGATIONAL (FIRST), CORNER of Cannon and Huggins. Rev. J. K. Unsworth, pastor. 29 Herkimer Street. 11 a. m.-The pastor will preach. The Lord's Supper at the close of the morning service. 7 p. m.-Monthly Sunday evening lecture on "Christianity and Health. What is the Truth in Christian Science, Mental Healing, Faith Cure? What is the Christian Attitude toward Psycho-therapy." All cordially welcome.

EMERALD STREET METHODIST CHURCH. Corner of Wilson Street. Rev. Dr. Williamson, pastor. 71 Emerald Street North. 10 a. m.-Love Feast. 11 a. m. and 7 p. m. the pastor. Revival meetings each evening.

ERKINE PRESBYTERIAN CHURCH. Corner of Pearl Street, near King. Rev. S. B. Russell, pastor. Residence, 49 Ray Street South. Telephone 214. 11 a. m.-The "Herodism of Principle." Evening-How Christ Saved. This is an evangelistic service. Strangers welcome. Sabbath School and Bible Class 2:30 p. m.

FIRST METHODIST CHURCH, CORNER of Televan, pastor. Residence, 270 Main Street East. Phone 1241. 11 a. m.-Some Facts about the Future Life. 7 p. m.-"A Fatal Conjunction."

FIRST CHURCH OF CHRIST SCIENTIST, Orange Hall building-James St. North. 7 p. m.-"A Fatal Conjunction."

GOSPEL TABERNACLE, PARK AND Merrick Streets. P. W. Philpott, pastor. Pastor Philpott will preach morning and evening. 8:30 a. m.-Fellowship meeting. 11 a. m.-Sermon, "The Gift of Tongues." 2 p. m.-Bible School. 7 p. m.-Sermon, "Are We Better Than Our Fathers?" the Lord's Supper and reception of new members at the close of the morning service.

MACNAB STREET PRESBYTERIAN CHURCH. Corner of MacNab and Hunter Streets. Rev. Beverly Ketchum, B. A., pastor. Residence, The Manse, 116 MacNab Street South. Morning subject, "The Moral Obligations of Brotherhood." Evening subject, "Abraham, the Warrior."

Y. M. C. A. NOTES. Gymnasium men's Bible class at 10 a. m. Sunday, led by Mr. J. A. Kneale. General Secretary's Bible class at 3 p. m., open to all young men. Men's meeting at 4:15, in charge of the Senior Evangelistic Band. All young men are cordially invited. The Good Night Services are carried along with good results, and will be conducted next week on Monday, Wednesday and Friday nights, between 9 and 10 o'clock. Another meeting in the interests of sobriety in Association Hall at 8:30 to-morrow night. Current expense receipts for January quite uphold the best traditions of the association in that line. Men's meeting at 8 o'clock to-night in East Hamilton Association. Open to all men. Men's meeting at East Hamilton at 4:15 will be in charge of Rev. W. J. H. Brown. All young men cordially invited. Bible class at 3 p. m. to-morrow, East Hamilton, led by General Secretary Orr. Twenty-five of the junior Y. M. C. A. members spent a very enjoyable time last night in a sleighing party to Dundas. Bible class to-morrow at 10 a. m. The Evangelistic Band will meet at

JAMES STREET BAPTIST CHURCH. Rev. W. J. C. Sycamore, M. A., minister. Residence, 221 Main Street West. 11 a. m.-Subject: "Discipline as a Life Career." 7 p. m.-"Come Unto Me"; Hymn-anthem, "Invocation." 3 p. m.-Sunday School and Bible Classes. 7 p. m.-Sermons on "The Fundamental Principles of Christianity." 7 p. m.-"What is the Life Worth of the Gospel We Preach?" quartette, "Come Ye Pilgrims"; quartette, "Close to Thee." 8:15 p. m.-Reception of new members and Lord's Supper.

HEKIMER BAPTIST CHURCH, CORNER of Locke and Melbourne. Rev. H. McDiarmid, B. A., pastor. Residence, 259 Stanley Avenue. 11 a. m.-Reception of new members and Lord's Supper.

KNOX CHURCH, CORNER OF JAMES and Cannon Streets. Rev. M. A. Currie, M. A., Deaconess, Ontario. 11 p. m.-Reception of new members and Lord's Supper.

SHERMAN AVENUE PRESBYTERIAN CHURCH. Rev. J. Roy Van Wyck, Pastor, 515 Wilson Street. Phone 266. 11 a. m.-"The Attonement and the Kingdom of God." 7 p. m.-"The Social Message of Christianity." No. 2, "The Social Message of Jesus." 3 p. m.-The pastor will address the young men.

ST. ANDREW'S PRESBYTERIAN CHURCH. Corner of Barton and Smith Avenue. Rev. J. A. Wilson, B. A., Residence, 95 Smakk Avenue. 11 a. m.-Rev. W. Harvey Grant, of Homas, China. 7 p. m.-The pastor. Sabbath School and Bible Classes at 2 p. m.

ST. GEORGE'S CHURCH. Rev. W. J. C. Sycamore, M. A., pastor. 715 Main Street East. 11 a. m.-Rev. W. Harvey Grant, of Homas, China. 7 p. m.-The pastor. Sabbath School and Bible Classes at 2 p. m.

ST. JAMES' PRESBYTERIAN CHURCH. (formerly Locke Street), S. W. corner of Locke and Herkimer. 11 a. m.-Promoter of Unity. 3 p. m.-Sabbath School and Bible Classes. 7 p. m.-"Christ and Sin." 11 a. m.-Rev. J. Young, M. A. 7 p. m.-Rev. B. H. Spence. 3 p. m.-Sunday School and pastor's Bible Class. All welcome.

ST. PAUL'S PRESBYTERIAN CHURCH. Rev. D. R. Drummond, B. D., 41 Duke Street, pastor. Phone 2916. 11 a. m.-"Discipleship." 3 p. m.-Sunday Schools. 7 p. m.-Sermon on "The Christian Attitude toward Psycho-therapy." Rev. D. R. Drummond will preach at both services. "Create in me a clean heart, O God." A cordial welcome to all.

SIMCOE STREET METHODIST CHURCH. Corner of Simcoe and John Streets. Rev. H. B. Christie, pastor. Parsonage, 333 John Street North. 11 a. m.-Rev. S. A. Laidman. 7 p. m.-The pastor. Reception Service and Communion with benediction. All cordially welcome.

UNITY CHURCH (UNITARIAN), MAIN Street, near Walnut. Rev. A. M. Smith, minister. Residence, 167 Main Street East. 10:30 a. m.-Sunday School. 7 p. m.-Church. "The Ministry of Life's Circles." 8:15 p. m.-Emerson Class. Public cordially invited.

VICTORIA AVENUE BAPTIST CHURCH. Corner Evans Street. Rev. C. J. Triggerson, M. A., pastor. Residence, 52 Grand Avenue. Morning-"God's Method With Men." Evening-How Christ Saved. This is an evangelistic service. Strangers welcome. Sabbath School and Bible Class 2:30 p. m. Men's Own Class 3 p. m. Strangers always welcome.

WESLEY CHURCH, CORNER JOHN and Rebecca Streets. Rev. Dr. Torvaldson, pastor. Residence 127 Catherine Street North. 11 a. m. and 7 p. m. the pastor. A re-union gathering at the close of the Sabbath evening service. Helpful and inspiring singing by choir and congregation. All made welcome.

ZION TABERNACLE (METHODIST), CORNER Pearl and Napier Streets. Rev. F. W. Hollinger, B. A., B. D., Parsonage, 22 Pearl Street North. 11 a. m.-Sermon on "The Law of Sacrifice is the Life of the World." John 3: 16. Welcome to Zion.

SPiritUALISM. The First Spiritual Society, A. O. F. Hall, 135 James Street North. Speaker Mr. Ripley, of England, will deliver a trance medium and clairvoyant, whose marvelous powers are causing much commotion 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. H. H. Hockingbottom, the renowned Clairvoyant Medium. After circle 8:15. Old friends and new welcome.

4:10 and attend the men's meeting at 4:15 in the lecture room. The Boys may pay their subscriptions to the Dominion Boys' Secretary any time now, at the office. The boys will begin practice for their annual concert next week.

THE MODUS VIVENDI. St. John's, Nfld., Feb. 1.-The Legislature last night discussed at length resolutions protesting against the action of the Imperial Cabinet in overriding the constitutional rights of the colony by concluding the modus vivendi with that United States governing the fisheries of the west coast, in which American vessels are chiefly interested. It is thought that the resolutions will be adopted by a practically unanimous vote, as all the members who have spoken thus far favored them.

ATLANTIC RATES. London, Feb. 1.-Representatives of the trans-Atlantic steamship companies began a conference here to-day with the object of trying to arrive at a new agreement by which the long standing disputes over rates and other matters may be terminated. Any day is a fine day for the chauffeur if he exceeds the speed limit.