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Anxiety

EMPLOYERS' LIABILITY REDUCES NUMBER OF ACCIDENTS YEARLY

Tendency to Raise Rates When Carelessness Is Shown Creates More Regard For Employes by Employers, Says F. W. Hinsdale of Washington - His System Is to Assess For Temporary Disablement on Current Cost and Pensions For Widows by Capitalized Cost.

less we hurry up."
He wants to have his report ready

"You say that there is a move to-wards having a first aid fund?" asked

"I can't understand that argument at all," said Mr. Hinsdale,

Temporary Disability.

"With regard to temporary disability," asked Sir William, "How do

be gained from passing the act."
"Supposing a man is getting \$10,000 a year, is he excluded from the act?"
asked the commissioner.
That is all according to what his

class workmen as well as low class.

"Has the effect of your act been to prevent elderly men from getting em-

that such is the case.'

the Washington expert.

oyment?"
"I have not had occasion to notice

What about the practice of em-

men, but there a great many mill men would prefer married men."
"If a man is injured permanently is

it right to ask the employer to pay him a pension for life?"
"I admit that in such cases the

mmunity bears a large share," said

the Washington expert.

The session will be resumed at 11 o'clock to-day, to hear D. L. Cease, editor of the "American Trainman" and member of the American Federal

CALGARY POWER PLANS

ON VERY LARGE SCALE

CALGARY, Alta., Jan. 3.—(Can. Press).—Calgary may go into the natural gas business on a stupendous scale to produce cheap power for manufacturing purposes.

The Western Canada Natural Gas Company pipes gas from Bow Island

posed by the city administration, which has been formulated by the

power committee, is to form the 36 townships adjoining the city into a

enarate municipality, to buy the sis-

ter municipality for \$10,000,000, con-struct a municipal trunk line to Bow

Island gas fields, and generate power

Mayor Sinnott submitted an esti-

Intercolonial Railway Calendar for

1913.

Bringing visions of comfortable and

of the cost of gas transmission.

in the adjacent municipality.

thousand feet.

workmen's compensation comp appointed by President Taft.

you treat this?"

F. W. Hinsdale, chief auditor of the Washington State Workmen's Compensation Commission, appeared before Sir William Meredith, at the parliament buildings yesterday, in order to answer the criticisms of Mr. C. P. Tecumseh Sherman, the New York expert, who was called to give evidence before the local commission. He also had valuable information which will prove of some use to Ontario.

Mr. Hinsdale was questioned by all prove of some use to Ontario.

Mr. Hinsdale was questioned by all those representing the different bodies effected.

"I understand that the state bears the expense of the administration?" the expense of the administration?" asked Lawyer Ballantyne.

"Yes."

"Can you explain how your system works." asked F. W. Wegenest.
"The industries are divided into 40 factors and the rates are assessed for the operation of each class, according to hazard. The initial premiums are made chargeable at the average rate of 1½ per cent. Sir William at this point intimated his willingness to draw these protracted sessions, which, to the lay mind, are devoid of interest, to a close.

"I must get to the end of this," he said. "I'll die before it is finished unto hazard. The initial premiums are made chargeable at the average rate of 1½ per cent. of the wage roll for three months. This was levied for the first year and we automatically call for more money as it is needed," said the western expert.

"What about your funds?" asked Mr.

They have been sufficient so far," said he, "but, of course, we cannot speak authoritatively on that as we have not been in operation for more

than a year.

"On what basis do you compensate for disability or death?"

"We set aside \$4000 as a reserve sum, invested at about 5 per cent, which we pay to a widow of 50 years of age. This is the basis on which we work. Of course, there is some differentiation in so far as age is concerned. Our law provides that if a cerned. The men want coulty in that regard. The men want coulty in that regard. The men want coulty in that regard. The men want that the law should remain as it is."

Mr. Wegenurst.

"There is certainly a desire," said that the law should remain as it is."

Mr. Wegenust.

Mr. Wegenust.

"Mr. Wegenust.

"Mr. Wegenurst.

"In which law should remain as it is."

Mr. Wegenust.

"In wegnust.

"In wegenust.

"In wegnust.

"In wegnust.

"In wegnust.

"I cerned. Our law provides that it a widow remarries, she is paid one one year's pension as a quit claim, and the children are looked after up to the age specified."

"In the case of temporary disability, "The case of temporary disability, and pay compensation in a compensation in a compensation."

"In the case of temporary disability, would be sure of compensation."

"What about the tendency to giving the fail way.

"In the case of temporary disability, would be sure of compensation."

we do not pay compensation in a "What lump sum. This is paid periodically so long as the disability lasts, but in the case of a lost arm or leg, we usual-"I can ly pay the amount in full at once. Gaining Experience.

Mr. Wegenast-"What about increased rates?"
Mr. Hinsdale—"The law has not cost from January to January. We exact the rate first, and then call for additional assessments according to increased liability when such exist."

"Have any losses occurred?"

"We pay from month to month, according to the reports of medical attendants, etc., and then, in case of permanent disability or death, a lump sum is reserved for the party or widow."

"Wall ""Well """

"We pay from month to month, according to the reports of medical attendants, etc., and then, in case of permanent disability or death, a lump sum is reserved for the party or widow."

"Have any losses occurred?"

"Well, some people have assigned when a judgment has been made against them. This would make such a judgment practically worthless. Our law does not demand that an applicant monthly payments?" by the better to adopt the English system of making periodic payments?" asked the commissioner.

"That is ceretainly a good system, as I have stated we do not make monthly payments." by the better to adopt the English system of making periodic payments?" asked the commissioner. a judgment practically worthless. Our law does not demand that an employer shall come and tell us what his pay roll is. Another thing is this, when a judgment is given and a man responding to the primary object of this legislation, said the commissioner. "To my mind if this is not adhered to nothing will in the primary object of this legislation," said the commissioner. fuses to pay, we have to take action against him."

against him."

What has been your experience with employers of short term labor?"
"We, of course, have experienced some difficulty with these men, but sgregation of classes eleminates dis-crimination against larger employes of 'permanent' labor.

Question of Rates. Well, what about the rates in this regard?" continued Mr. Wegenast Mr. Hinsdale—"The rates should be governed by the number of accidents. The tendency is—under these circumstances, to decrease the number."

Mr. Wegenast—'Do you think the conclusions are sufficiently careful?"

employers are sufficiently careful?"

Mr. Hinsdale—"I cannot imagine an employer of labor not doing anything towards protecting his employes by installing every device possible. This legislation gives rise to class organ-ization according to industry, These employers will eventually get together and employ inspectors to see that pro-pr caution is taken. This, of course, results in reduction of accidents and consequent reduction in compensa-tion and puts some industries out of

the bizaire class." "Do some employers object to paying the rates?" Some have objected. For instance firework maker refused to pay the rate charged, but last Saturday a chaue was sent to our office, and later I learned that one of his men had

been killed." A Dual System.

I. F. Hellmuth, K.C., representing the C. P. R., asked if the workmen's temporary compensation was covered by a system of current cost, and the widow's by a capitalization cost. Mr. Hinsdale-"So far as the workmen who are hurt are concerned, the employer is assessed on the current

Mr. Hellmuth-"Do you set aside a Mr. Hinsdale—"No."
Mr. Hellmuth—"There is no differ-

entiation between people in the same industry. If an mployer possesses safety appliances, he has to pay the as the man who does not?"

Mr. Hellmuth-"Have you a system of state inspection?"
Mr. Hinsdale—"We leave that to

our labor bureau."
The Retailers. Secreary E. M. Frowern was pleased to see that American authorities had left retailers out of the act. He

Fred Bancroft, of the trades and labor congress, asked as to raising sessment in one man's case, but in preciated as a happy reminder of past enjoyments and as an inspiration for matically rise.

matically rise. "As to the administration of the act by a casualty company, the ten- some and is printed in exquisite taste. ency is that the lawyers get more out On a hand-tooled background of maple of the proceedings than those actually leaves is an oval centrepiece, printed He stated that the labor nen of the states have tacitly ap-roved of the act, but have said that ademnity is not sufficiently large. Limited speeding through a scene where ocean and land with a setting of fleecy clouds combine to form a

Not Everybody Included.
"If the Ontario Government passes an act such as you i n Washington, would it apply to all classes?" asked

Mr. Bancroft.
"Of course, everybody has troubles." said Mr. Hensdale, "and unless you had some limitations somewhere you would be making it hard for the commission. Everybody has some objec-tions to make, and the liability is that the act would break under its own

employes in our state, and they pay lettering on a tablet of gold, are some 4202.

AMUSEMENTS

ALEXANDRA Seats Bell's MATINEE TODAY. Best Seats \$1,50. **Gaby Deslys** THE WHIRL OF SOCIETY, WITH AL. JOLSON New York Winter Garden Co. of 200 PRICES: Evenings and Saturday Matinee 50c to \$2.00

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MATS.-THURS., SAT.

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-IN-

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SHEA'S THEATRE

Matinee Daily, 25c; Evenings, 25c, 50c, 75c. Week of Jan. 6. duties are. It may be that he would be considered as a non-hazaredous case. We don't like any distinction. We understand that there are high-"The Little Parislenne" Bert Fitzgibbons, Frank Hartley, Juliet, Kitamura Japs, D'Arcy & Williams, the Kineto-

GRAND Mats. Wed. 25c & 50c THE SHEP CAMP OPERA TRAVELING ployment of single men?"
"I know that the Du Pont Firework Company in Washington prefer single HOUSE SALESMAN NEXT—The Country Boy.

GAYETTY LADRES ! 13 BURGESOUF & VAUDEVILLE GEO.

SOCIAL MAIDS NEXT-TAXI GIRLS

STONE JENNIE AUSTIN

SMOKE IF YOU LIKE DAILY MATINEES

GAY WIDUWS Next Week-F. W. Stair's "Big Review

Toronto Symphony Orchestra The Western Canada Natural Gas Company pipes gas from Bow Island 200 miles away, and has the exclusive franchise in the city. The plan proposed by the city administration, posed by the city administration, Prices 25c and 5oc.
Subscriptions for YSAYE January 23, close to-

UNIVERSITY

Owing to professional engagements, Hon. Wallace Nesbitt is unable to lec-ture on January 11th, and the course will begin by the lecture from Dr. Bonar on January 18th.

including operating expenses, interest and depreciation, at three cents per cheerful facts concerning the splendid through trains, the Ocean Limited and the Maritime Express. The design of the calendar is greatly enhanced by luxurious travel through a territory unrivaled for scenic beauty, the calsurprinting of gold on a background endar of the Intercolonial Railway just of maple leaves. As a reminder of the received with the compliments of the Intercolonial and its fine train service "We cannot raise the particular as- traffic superintendent, is warmly ap-

The Most Popular and Up-to-Date
Train Service to Montreal
is via Grand Trunk Railway System. The calendar is as usual very hand-This line offers every feature pertaining to comfortable travel; it is the only double-track route, and makes in quadra color, showing the Ocean the fastest time, the only line operat ing electric-lighted Pullman sleeping cars between Toronto and Montreal very beautiful picture. Over this is the Three fast trains leave Toronto daily emblematic moosehead, encircled with at 9 a.m., 8.30 p.m. and 10.45 p.m. The a halo of scarlet, with the words: "The Fast Line—The People's Railway," in pale yellow. Set in the four corners dining car to Montreal, also Pullman characteristics and dining car to Montreal, also Pullman characteristics are to Rosson. The 8.30 p.m. are the reproductions of the four I. C. sleeping car to Boston. The 8.30 p.m R. booklets, descriptive of Quebec and the Maritime Provinces. The lettering is done in white, with gold outline, while the tab is of chocolate brown, with white figures showing prominent- to O'tawa, leaving Toronto 10.45 p.m. with white lightes showing prominenticight."

"Are the street railways grouped?"

"Tes; these companies have 57,000 gold. On each side of the tab, in white | King and Yonge streets. Phone Main

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Electric-lighted Pullman Sleepers to Ottawa on 10.45 p.m. train daily. Tickets, berth reservations, at City Office, northwest corner King and Yonge Streets. Phone Main 4209.

The Grand Trunk Pacific Railway is the shortest and quickest route between Winnipeg - Saskatoon - Edmonton.

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SPECIAL CRUISE **AROUND THE WORLD** EMPRESSES OF "RUSSIA" and "ASIA" New C.P.R. Pacific Steamships)

The Empress of Russia will leave Liverpool April 1st, calling at Gibrattar, Villefranche and Pont Said, proceeding via Suez, Colombo, Penang, Singapore, Hong Kong, Shanghai, Nagasaki, Kobe and Yokohama, arriving Vancouver June 7th, 1913. Vessel remains 16 days at Hong Kong.

Most direct connection for April let sailling is via "Empress of Britain" from St. John, N.B., March

BATE FOR ENTIRE CRUISE, \$639.10 Exclusive of maintenance between arnival time in England and depar-ture of "Empress of Russia," and stop-over at Hong Kong.

Get particulars from Canadian Pacific Agents or write M. G. MUR-PHY, D.P.A., C.P.Ry., Toronto.

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THROUGH O TRAINS BETWEEN MONTREAL AND OCEAN

LIMITED Leaves 7.30 p.m. Dally

for Quebec, Riv. du Loup, Camp-bellton, Moncton, Truro and Half-fax. Connections for St. John, Prince Edward Island and the Sydneys (except Saturdays).

MARITIME **EXPRESS** Leaves 8.15 a.m.

Daily to Campbellton. Daily, except Saturday, for points further east.

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Potsdam Jan Jan New Amsterdam Jan 21 Noordam Jan 22 Noordam Jan 22 Noordam Jan 23 Noordam Jan 24 Noordam Jan 25 Noordam Jan 25

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New Amsterdam Feb. 25
New Triple-Screw Turbine Steamer of
\$2,000 tons register in course of con-R. M. MELVILLE & SON.

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OTHE ORIEN NEW CUNARDER 'LACONIA'

18,200 Tens. Cost \$400 up, including Hotel drives, etc. VISITING Madeira, Spain, A A. F. WEBSTER & CO., King and Yonge Streets, Toronto, Ont. FRANK C. CLARK, Times Bldg., New York.

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Tunisian (chartered) Empress of Ireland Empress of Britain I. F. SUCKLING, Gen. Agt. for On-terle, 16 King St. E., Toronto.

McARTHUR-RICHEY-TRIMBLE, Limited 'Cosgrave Building," 163-167 Yonge St. Main 6117 \$385 FT.-King, north side, near Ber keley; 48 x 160, to lane.

Yonge Street Specials
\$3000 FT.-West side, close to College. \$550 FT.—King, corner, near Spadina 55 foot frontage. \$3000 FT.-Corner, west side, near Coilege, 60 to 100 feet fromtage

\$220 FT.—Richmond, near Spadiha: \$230 FT.—George, near Wilton; 50 150; side lane.

\$250 FT.—Princess, near King; 33 106; surrounded by lanes. \$250 FT.—Jarvis, near Queen; 52 x 110 to lane.

PROPERTIES FOR SALE.

A. Aberdeen

\$50-GERRARD, fifty feet. Farms and Suburban Properties.
TEN ACRES of fruit and garden land about three acres of young orchard, house and barn, with stone foundation; good water; \$3300.

TEN ACRES—Rich soil; suitable for truck gardening or small fruits; well fenced; good water; both of above close to Dundas street; Cooksville district; J. A. ABERDEEN, 140 Victoria street, ed?

DETACHED BARGAIN—The owner, for family reasons, is changing his place of residence and has authorized us to dispose of his very complete detached home, close to High Park and Roncesvalles. The house contains seven large well-lighted rooms. The attic could be finished into two more rooms of good size. Excellent dry basement with all modern conveniences. The plan of the house is really very desirable, having three fire places, one in the reception hall. The house is almost new and has been lately expensively decorated throughout, and is without doubt the most cozy home to be found anywhere in this city for the money. Price \$5200, for immediate sale. For particulars apply to John L. Macdonald & Company, 606 Standard Bank Building.

2 SUITE apartment house, good rent-ing locality, \$5700. Will yield ten per cent. Box 86, World.

PROPERTIES WANTED. FROM two to ten acres, near city, with or without buildings. Have cash client. F. J. Watson & Co., 127 Bay st. ed

FARMS FOR SALE. FARMS—Al sizes and prices. Write, I telling wast 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 2330. ed7

\$2 AN ACRE for 160 acres it. New On-well timbered; must be sold at once. Box 1, World.

WE MAKE a specialty of Niagara Dis-trict 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. edif FARMS TO RENT.

FIFTY ACRES good sound working land, 65 pasture, 4 miles west of Hamilton; could rent some for gardening. 56712347 ng. Yonge streets. apply H. D. Binkley, TO RENT.

OFFICE and basement, with fine ship-opportunity for quick action. Box 53, World Office. YONGE STREET store for rent. Pro

minent corner having frontage of 21 feet by a good depth. Good lease given. Possession March 1. Rental \$300 per month. A. R./Morton & Co., Room 407, Lumsden Building. Phone Main 500-REAL ESTATE INVESTMENTS.

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HOUSE MOVING and ruising done. Nelson, 115 Jarvis St. SECURITIES, LIMITED

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

VETERANS WANT GRANTS.

Quebec Urged to Follow the Example Set by Ontario.

MONTREAL, Jan. 9 .- (Can. Press.) -A delegation of Fenian raid veterans interviewed Sir Lomer Gouin at the government offices today, asking a provincial grant for the survivers. It was argued that the government of Ontario had shown its appreciation of the ser-vices rendered to their country by the veterans and that the government of Quebee should follow suit. The pre mier replied that the request would receive his full consideration. The delegates were Messrs. J. J. Ul-C. W. Cousins, C. Lavallee and

WANT CANTEEN RESTORED.

Major A. P. Patterson.

WASHINGTON, D.C., Jan. 9 .-- In favor of the restoration of the army canteen, Secretary of War Stimson, Surgeon-General Lorney, Brigadier-General Wetherspoon, and Represen-tative Bartholdt of Missouri appear-ed today before the House Military Affairs Committee to urge Mr. Bartholdt's bill for that purpose. Secretary Stimson said that without the canteen the conditions were worse

MAY CLOSE WINNIPEG DANCE

wines was allowed at army posts.

WINNIPEG, Jan. 9.—(Can. Press.)— With more than \$105,000 invested in the land and the building, there is a strong probability that the Coliseum, the elaborate new dance hall opened here some weeks ago, will be closed by the civic authorities and its license cancelle

Emphatic protests are being made to the police commission, the board of control and to the aldermen, that the control and to the aldermen, that the hall is a menace to the morals of the young folks of Winnipeg.

J. W. L. FORSTER, Portrait Painting, GALVANIZED IRON Skylights, Meta hall is a menace to the morals of the young folks of Winnipeg.

GALVANIZED IRON Skylights, Meta hall is a menace to the morals of the young folks of Winnipeg.

WEST PRESSER VEST POCKET operator.

Waterfront Property. 175000 CORNER, east of

Toronto-North Special. 18 FEET-Large frontage, near Yonge remarkable, value.

A1 MACHINISTS—Lathe hands, screw machine operators, Jones & Lamson operators, milling machine men, internal grinders, surface grinder, brass lathe hands, Potter and Johnson operator, automatic machine men, high class mechanics wanted for Russell Motor Carco., Limited, West Toronto, Ont. ed? McARTHUR-RICHEY-TRIMBLE, Ltd., Main 6117. LOTS FOR SALE.

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CHARLES W. KERR, Barrister, Lui.

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

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

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GEO. E. HOLT, issuer, Wanless Build ing, 402 Yonge-street, Toronto; wit nesses not necessary. Wedding rings.

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DR. STEVENSON, Specialist. Private diseases of men. 17 King east.

Dr. ELLIOTT-Specialist-Private di cases; pay when cured; consultation free. 31Queen cast.

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LOST—One four-hundred-share stock certificate of the Cobalt Lake Mining Company, endorsed by E. McCrea. Reward on return to W. C. Young, care

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of King Edward Hotel.

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St. W.

A UTOMOBILE SALESMEN — Good situations for right men, both in Ontario and Western Canada. Apply with references, McLaughlin Carriage Co., Ltd., corner Church and Richmond streets, Toronto. \$20-KING EDWARD, fifty feet. \$25-ASHDALE, forty feet.

CANADIAN Government wants railway mail clerks, \$90.00 month. Write for vacancy list, Franklin Institute, Dept. 711 W., Rochester, N.Y. F J. WATSON & CO., 127 Bay street DESIGNER and factory manager for ladies' costumes and whitewears high salary and interest to right partyl confidential. Apply Box 83, World. 456 MONOLINE operator wanted at once, Must be Al. The St. Catharines

CANADIAN PATENT on improved icecap and hot water container, for
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most eminent surgeons. Will sell part or
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address R. A. Barnes, 520 Franklin Terrace, Baltimore, Md., U.S.A. ed? TIMEKEEPER WANTED—Man of 35 to 40, with carriage factory experience preferred. Apply, stating experience, age and salary expected. Box 34, World Office.

TWO first-class non-union working stove plate moulders for apprentice instructors; highest wages paid, and steady work. Apply D. Moore Co., Ltd., Hamilton,

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HOTEL BUSINESS FOR SALE—Situated at New Westminster, B.C. Owner wishes to retire. Brand new brics building, in the heart of the city, half a bloom from the C.P.R. and Interurbar depots. Chambers 55, all outside, hot and cold water to all chambers, steam heat, garbage burner and the finest and longest bar-room in the city. Price thirty six thousand five hundred dollars (\$36,500,00). Terms sixteen thousand dollars (\$16,000,00) cash, balance in one and two years, at 7 per cent. Lease \$500 per month for five years, with an option for five years more, rent to be by arbitration and a further option of five years by arbitration. or 7½ years at \$500 per month, and a further five years by arbitration. Bar receipts average \$2600 per month. Rooms for November brought in \$737. These figures could be largely increased; furthermore by a slight structural alteration to the buildins, a revenue could be obtained which in time would meet the rent. This proposition is a splendid opening for a couple of young men. Or the hotel property (indefeasible title), the sether with the business can be bought for one hundred and ten thousand dollars. Fifty thousand dollars cash, and the balance on mortgage. This is a chance to obtain a good income producing property which will net about 15 percent. The business alone within three years will sell for fifty thousand do lars. Westminster is as advantageously situated as is Vancouver, there being only five miles between the cities, and Westminster's fresh water harbor, when the Panama Canal is opened, should make her one of the greatest ports on the Pacific. Apply to E. Sait, 316 3rd avenue, New Westminster. B.C.

LEGAL CARDS. WANTED-A first-class watchmaker, one who can repair jewelry; state wages and when able to start. A. H. Tobey, Sudbury, Ont.

HELP WANTED-FEMALE. LADIES Reliable noine work, stamp-ing transfers, \$1.50 per dozen, work guaranteed, lady demonstrators. Apply Yonge Street Arcade. Hours 8.30 a.m. to 6 p.m. daily. Don't write. Room 35. ed?

SITUATIONS WANTED. FARM HAND—North of Ireland, aged 52, considerable farming experience in Ontario, wants work by the month for the winter. Cannot milk much, left hand injured, but it is very little drawback for other work. Box 87, World

SALESMEN WANTED. SALESMEN WANTED—No experience required. Earn while you learn. Write (or. call) for list of positions now open paying \$1000 to \$55000 a year. Address National Salesmen's Training Association, 208 F. Kent Building, Toronto, Branches everywhere. Open Friday evenings, 7 to 2.

TEACHERS WANTED.

FOR Shannenville Public School, Section No. 1, an experienced teacher. Protestant preferred. Salary \$500. Apply to W. W. Reid, Shannonville, Ont. ed ARTICLES FOR SALE.

A PPLES—Webster's Elgin, Lawrence Farmers Market four carloads; all varieties by barrel or Toronto's peck. Spadina avenue.

OLD MANURE and loam for lawns and gardens. J. Nelson, 115 Jarv's St. SLAUGHTER SALE-Twenty thousand dollars of furs, 56 York. COMPLETE library of planoforte teachers' music for sale cheap to clear up estate; \$15. R. F. Wilks, 11 Bloor St. E.

RECO

ST. I

PRINTING — Cards, envelopes, tags, billheads, statements, etc.; prices, right. Barnard, 35 Dundas, Felephone.

ARTICLES WANTED.

ONTARIO veteran grants located and unlocated, bought and sold. Mulholland & Co. VETERAN LOTS WANTED.

WANTED-Hundred Ontario

NEW and second-hand-Repairs, accessories. Lester's, 92 Victoria street. FDUCATIONAL

CLARKE'S Shorthand College—S.
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