

## THE BANK OF TORONTO

HEAD OFFICE: TORONTO CANADA

INCORPORATED 1855.

RECORD FOR BUSINESS YEAR ENDING 30TH NOV. 1912.	
CAPITAL	\$5,000,000
Increase for year	391,950
RESERVE FUNDS	6,176,578
Increase for year	516,505
NOTES IN CIRCULATION	5,474,917
Increase for year	612,485
DEPOSITS	41,622,346
Increase for year	495,681
LOANS AND INVESTMENTS	48,126,911
Increase for year	2,516,789
TOTAL ASSETS	59,226,548
Increase for year	2,158,884

**KINGSTON BRANCH—107 PRINCESS ST.**  
**GEORGE B. McKAY, Manager**

## HOWARD S. FOLGER

44 CLARENCE ST. PHONE 995

INVESTMENT BROKER.  
HIGH GRADE BONDS AND STOCKS.  
REAL ESTATE.

INSURANCE MONEY TO LOAN.

Agent for Canadian Pacific Farm Lands in Manitoba, Alberta and Saskatchewan.

ATTRACTIVE LIST OF HOUSES AT REASONABLE PRICES IN GOOD LOCATIONS ON HAND AT PRESENT FOR SALE.

### Cook's Cotton Root Compound

The great Uterine Tonic, and only safe effective Monthly Regulator on which women can depend. Sold in three degrees of strength—No. 1, 2, 3; No. 3 is the strongest, and is for special cases, 50¢ per box. Sold by all druggists, or sent prepaid on receipt of price. Free pamphlet, Address: The National Co., Toronto, Ont., Canada.

### XMAS GIFTS For Men Who Care

Ties	50c to 1.50
Silk Shirts	\$.30 to 5.00
Braces Sets	1.00 to 2.00
Silk Scarfs	1.25 to 6.00
Wool Scarfs	1.00 to 2.00
Lined Gloves	1.00 to 3.50
Wool Gloves	50c to 1.50
Fancy Sox	50c to 2.50
Tie Pins	50c to 5.00
Cuff Links	50c to 2.50
Silk Umbrellas	3.00 to 7.00

SHOP EARLY.

**A. C. WAGGONER,**  
MY WARDROBE,  
Tailor and Furnisher  
188-190 WELLINGTON ST.

## THE Hotel Frontenac

BEG TO ANNOUNCE that a Barber Shop has been opened in connection with the Hotel, where Mr. Hugh Doyle will be pleased to see his former patrons.

### ENGRAVING FREE

ANY ARTICLE PURCHASED FROM US CAN BE READY IN TIME FOR CHRISTMAS.

NO OTHER JEWELER IN KINGSTON CAN OFFER AS GOOD A SERVICE IN THIS DIRECTION.

OUR ENGRAVER IS AN ARTIST SECOND TO NONE IN CANADA.

**R. J. RODGER**  
Silversmith  
(Formerly Spangenberg's)  
347 KING STREET  
Where the Clock is on the Walk.

### Dissolution of Partnership

The law partnership heretofore subsisting between the undersigned has been dissolved by mutual consent.

JOHN MCINTYRE  
DONALD M. MCINTYRE.

The undersigned will continue in possession of the business premises, 394 King Street, Kingston, until 1st January, 1913, for the purpose of winding up the business.

All documents and papers of clients in the custody of the late firm not claimed at that date will be handed over to Mr. Charles R. Webster, Barrister-at-law, who has taken over the lease of the above premises.

21st November, 1912.  
DONALD M. MCINTYRE.

But a tip doesn't always come to the man who waits.

## INCIDENTS OF THE DAY

LOCAL NOTES AND ITEMS OF GENERAL INTEREST.

**Happenings in the City and Vicinity**  
—What the Merchants Offer to the Readers of the Whig.

Hand bags, Best's. Christmas sweets, at Gibson's. Saturday is the shortest day of the year.

William Swain, piano tuner. Orders covered at McAuley's, Phone 561. Just the gift he will appreciate at Livingston's, open evenings.

Grassley leggings, 70c; women's gaiters from 50c. Dutton's store.

Leave your orders for Christmas, at Johnson's the florist, King street. Joseph Hodge, certificated piano tuner. Phone 868, 326 Brock street.

Arthur E. Beck, of Queen's, left on Friday, to spend the holidays at his home in Ottawa.

Baby walker, children's blackboards, inlaid table, bed rests, at R. J. Reid's.

Walleys and card cases, Best's.

The steamer Wolfe Islander is bringing a large quantity of straw from the island for city merchants.

Holly, Hody, Holly, at Johnson's, the florist, King street.

"\$1 for life membership" in Tabard Inn Library. Gibson's Red Cross Drug Store.

Ladies' up-to-date dressmaking. Terms moderate. Miss A. Keyes, 221 Princess street.

Louis Marchand was home from Toronto for a couple of days. He returned to Toronto last night.

Razors and fancy strops, Best's.

Children's slippers, great variety, from 18c. Dutton's store.

Miss Beatrice Driver, Kingston, will spend the weekend with her friend, Miss Marjorie Gibson, Napanee.

William French, Napanee, underwent a critical operation in Kingston general hospital and is slowly recovering.

"Santa Claus delivery on Christmas morning" from Gibson's Red Cross Drug Store.

Christmas present. Year subscription to the "Lodge," Dutton's Music Store.

Miss Ethel Irvine, Deseronto, and William James, Wallaceburg, spent Wednesday in town, the guests of Handsome water-cata, 53, Dutton's store.

Perfumes, Best's.

Comode chairs, wood and wicker; children's chair, high and low; high-chairs on wheels. R. J. Reid's.

Mrs. F. W. Clayton, Queen street.

"No order for Christmas sweets" too large for Gibson's Red Cross drug store.

Buy your Christmas presents at Livingston's, open evenings.

Jardiners, pedestals, fancy tables, parlor sets, from \$15 to 150. R. J. Reid.

Give sweater coats for Christmas presents. Children's from 50c; men's and women's from 75c. Dutton's store.

Miss Daisy Smallridge, Earl street, will leave next Wednesday for New York, where she will spend a few weeks.

Give music to your friends for Christmas. Polios, vocal and instrumental. Dutton's store.

"Brownie kodaks," at Gibson's.

Cigars in boxes, Best's.

Robert S. Shaw, of Montreal, brother of D. A. Shaw, is in the city attending the funeral of his cousin, the late Miss McGill.

Cameras, Best's.

Something very much out of the ordinary occurred at the police station on Friday night, when a woman made application for shelter for the night. She was accommodated. The unfortunate is a Kingstonian.

Brass goods, Best's.

Men's all-wool vests, 75c; drawers, 75c; heavy Sox, 25c. Dutton's store.

"Christmas sweets," at Gibson's.

The three local Masonic lodges will hold a joint installation on the evening of St. John's day, Dec. 27th, when Dr. A. R. B. Williamson, D.D.G.M., will officiate. A supper will afterwards be served in the Masonic dining hall.

Latest Christmas song, "It's Not a Regular Christmas Unless You're With the Folks Back Home," 15c. Dutton's Music Store.

Hand bags, latest styles, Best's.

Chocolates, all kinds, by the pound, 25c. Boxes of 1 lb., 30c. J. Crawford.

Sale women's wide, comfortable boots, \$2. Dutton's store.

Kingston has a clergyman, says the Stratford Beacon, who says he does not know the ace of diamonds from any other card. Whatever may be said of card playing in the abstract the probability is that nobody loses anything by not knowing anything about them.

Fresh salted peanuts, only 20c. lb. Mahood's Drug Store.

Toilet sets, Best's.

All the latest operatic and popular music. Acceptable Christmas presents. Dutton's Music Store.

The safest and highest class investments are high grade bonds and real estate, which will yield you six per cent or better. We have attractive lists of both for your consideration. Howard S. Folger, 44 Clarence St.

The Grand Trunk track near the Wolfe Island what came to grief on Thursday when a couple of heavy cars were being drawn over it. The spikes gave away, allowing the track to fall over. The section men were engaged all Friday getting the track laid again. It is very fortunate the track did not collapse when passenger cars were passing over it.

Arrived per Empress of Britain for Gilbert's stores from Ireland 150 fine Jacob's bit-butts.

Glacier Wafer, 35c lb.; short cake 25c lb.

Alpine water, 25c; oval digestive, 25c.

R-ch mixed, 40c; shell crackers, 20c.

Macaroons 50c; creamy chocolate 25c.

Dynamite assorted, 25c; rifle nut, 20c.

Petite Buerre, 25c; Butter Puff, 30c.

Milk chocolate, 40c; butter cream, 25c.

Lemon puff, 30c; Queen Mary, 30c; Currant puff, 30c; polo, 25c.

Glacier, 40c; Jersey milk, 50c.

Parlor chocolate, 50c; e-cipre chocolate, 40c.

Coral/shortbread, 50c.

## CITIZENS' CANDIDATE.

Having been requested by a large number of citizens to offer myself for the MAYORALTY I have consented to accede to their wishes and therefore ask the ratepayers for their VOTES AND INFLUENCE to elect me as CHIEF MAGISTRATE OF KINGSTON for the year 1913.

**SAMUEL R. BAILEY**

## TO THE ELECTORS OF THE CITY OF KINGSTON

LADIES AND GENTLEMEN—

In response to a general request on the part of the Citizens of Kingston, I beg to offer myself as an INDEPENDENT CANDIDATE for Mayor for the year 1913, and respectfully solicit your votes and influence.

T. J. RIGNEY.

## RIDEAU WARD

As a great many electors have asked me to stand for re-election or account of work in connection with amendments to the Assessment Act, I have consented to do so, and again solicit your votes and influence to elect me as one of your Aldermen once more.

R. G. ARMSTRONG.

## OH! OH! OH! Where Will I Go?

I want a Turkey Duck or Goose, some nice Tender Fat Beef, Pork or Lamb, Cooked Meat, Butter, EGGS, Lard or Fish, I will tell you where to go.

The New Meat Shop,  
Phone 1314. 83 Earl Street

## Kingston Covered Rink

The Rink Office will open on Dec. 14th for Sale of Season Tickets and Lockers.

Family Season Ticket (of 2)	\$6.05
" " " " (3)	\$7.00
" " " " (4 or 5)	\$8.00
" " " " (6 or 10)	\$10
Lady's Season Ticket	\$3.50
Gentleman's	\$4.70
Children's	\$2.00
Students' Ticket	\$2.00

Notice of opening for skating will be given later.

W. E. BONTER, Manager.

## AMUSEMENTS

### GRAND OPERA HOUSE

## CHRISTMAS DAY

Matinee at 2 o'clock. Evening at 8:15

W. W. THOMPSON PRESENTS  
**JOHN MEEHAN**

In the N.Y. Galet's Favorite Success  
**THE FORTUNE HUNTER**

Winehall Suite's Comedy Triumph.  
PRICES—25c, 50c, 75c, \$1.00.  
Seats now on Sale.

## LAST CALL FOR CHRISTMAS DINNER

BUY ONE OF

## Wagstaffe's

FINE OLD ENGLISH PLUM PUDDINGS

And Enjoy A MERRY CHRISTMAS.

## INFORMATION WANTED.

Address of people with whom the late Sgt. Reginald Stokes, "A" Battery, this city, stopped during his sojourn in Kingston four years ago. Information wanted by his brother, kindly address reply to Whig office.

## Dairymen's Convention

The Annual Convention of the Dairymen of Eastern Ontario will be held in the City of Kingston on WEDNESDAY, THURSDAY AND FRIDAY, January 8th, 9th and 10th, 1913.

Some of the greatest authorities on Dairying in America will address the Convention.

The public are cordially invited to attend.

G. A. GILLESPIE, President.  
T. A. THOMPSON, Secretary.

## PURE ENGLISH JAMS, Etc.

CHIVERS' PURE ENGLISH ORANGE MARMALADE

1 lb. Glass, 20 Cents.

Also packed in 2 lb. Glass Jars and 7 lb. Tins.

CHIVERS' PURE ENGLISH JAMS.

1 lb. Glass, 25 Cents.

Chivers' Jams, etc., are packed at their sanitary factory at Histon, Cambridge, England.

Ask your Grocer for CHIVERS.

If you want a delicious cup of Black or Green Tea, try our Special blends at 60c per lb.

We also recommend our Mocca and Java Coffees at 40c per lb.

**J. M. GORDON,**  
Pure Food Grocer,  
Cor. Bay and Montreal Sts.  
Phone 88.

## Saturday's Market.

There was never a larger amount of poultry shown than on the market on Saturday morning. Turkey remained about twenty cents to twenty-two cents a pound. Geese were bought for from \$1.50 to \$1.75 each, and chickens and fowls ranged from 75c to \$1.25. Good offerings of beef at six and eight cents; pork at thirteen and fourteen cents, and lamb about thirteen cents, were shown.

What About a New Derby?  
We have every good style, \$2, \$2.50, \$3, \$4, Campbell Bros., the big hat dealers.

25c—Holiday Week Only—25c.  
Fancy chocolates, all kinds, assorted, 25c. lb. J. Crawford.

25c—Holiday Week Only—25c.  
Presents! Lined gloves, mitts, for men and boys. Dutton's store.

English holly and mistletoe, at Johnson's, the florist, King street.

Cigar and cigarette cases, Best's.

## THE PEOPLE'S FORUM

### CONDENSED ADVERTISING RATES

First insertion is a word. Each consecutive insertion thereafter half cent a word. Minimum charge for one insertion, 25c; three insertions, 60c; one month, \$2.

HELP WANTED.

A GOOD PLAIN COOK. APPLY TO Miss Hora, 45, King Street.

AT ONCE, FIRST-CLASS MILL-WRIGHT. Apply, Canadian General Electric Co., Peterboro.

A GOOD SMART BOY TO WORK IN barber shop. Apply to J. M. Thobald, 27, King Street.

SALESMEN TO SELL SASKATOON Lard; big commission to right parties. Apply, H. A. Dotsey, Box 40 Saskatoon.

A FEW MORE GIRLS AND BOYS; good wages paid to beginners. Apply Dominion Textile Co., Catarqui Street, City.

A COMPETENT WOMAN AS COOK and to take care of first floor; references required. Apply, evenings, after 8, at 109 King Street.

MAN, MARRIED OR SINGLE, to work on farm near the city by the month or year. Address, Whig office.

AN INTELLIGENT PERSON MAY earn \$100 monthly corresponding for newspapers, no canvassing. Send for particulars, Press Syndicate, 2,959 Lockport, N.Y.

A NEAT WOMAN FOR LIGHT housekeeping and cooking; wages about \$12; permanent position, about 15 miles from Kingston. Apply, J. T. Boyd, Perth Road Ont.

I WILL START YOU EARNING \$4 daily at home in spare time, silvering mirrors, no capital, free instructive booklet, giving plans of operation. For particulars, send stamp, Wallace W. Smith, London, Ont.

MEN AND WOMEN—I WILL START you in the mail order business, making from \$25 to \$40 weekly; no canvassing. For particulars, send stamp, Wallace W. Smith, London, Ont.

DON'T WORK FOR OTHERS; START your own business at home; I will show you how; instructive booklet free. Voorhies, Desk 815, Omaha, Neb.

CANADIAN GOVERNMENT NEEDS railway mail clerks, city carriers, \$800 monthly; many appointments coming; Kingston examinations next week. Write for particulars, Franklyn Institute, Dept. 713, W. Rochester, N.Y.

AT ONCE, MEN TO LEARN BARBER trade; expert instruction; constant practice; money making; average employment for barber, write for catalogue, Moler College, Toronto.

SALESMEN TO REPRESENT A high-class real estate property; the finest residential property within the city limits; money maker; write to-day, A. B. Moffat, 719 Keul Building, Toronto.

REPRESENTATIVES WANTED, everywhere, beginning January 1st, to mail circulars to-day for list of hundreds of positions now open paying \$1,000 to \$5,000 a year. Address, Dept. 557, National Salesmen's Training Association, 155 Yonge Street, Kent Bldg., Toronto, Ont.

CATERER.

WE CATER TO PARTIES, BALS, Weddings, Birthdays, Banquets, etc.; also Banquet Dishes, Table Linens and Silverware. Held & Hambrick, Phone 341 or 393.

LEGAL.

CUNNINGHAM & MUIR, BARRISTERS and Solicitors, Law Office, 71 Clarence Street, Kingston.

EDGARD RIEGEL UPHOLSTERY, OILCLOTH, CARPET LAYER.

Repairs Furniture in all Styles. Drops a Card or Call.

35 Clarence St.

Township of Loughboro.

THE MUNICIPAL NOMINATIONS for the Township of Loughboro will be held in the Town Hall, Sydenham at Twelve o'clock noon, on Monday December 30th, 1912.

F. N. LAWSON,  
Township Clerk,  
Sydenham, Dec. 19th.

Township of Kingston.

NOMINATION MEETING.

NOTICE IS HEREBY GIVEN, THAT a Meeting of the Electors of the Corporation of the Township of Kingston will be held at the Township Hall, Catarqui on Monday, Dec. 24th, 1912, at twelve o'clock noon, for the purpose of nominating Candidates for the Offices of Reeve and Councillors to serve in the Municipal Council of the year 1913.

CHAS. F. ADAIR, Clerk,  
Township of Kingston  
Dated at Catarqui the 19th day of Dec. 1912.

NOMINATION TOWNSHIP OF STORRINGTON.

NOTICE IS HEREBY GIVEN, THAT a meeting of the Electors of the Municipality of the Township of Storrington will be held at the Town Hall, Sandbury, on Monday, Dec. 30th, 1912, at twelve o'clock noon, for the purpose of nominating Candidates for the Offices of Reeve and Councillors to serve in the Municipal Council of the said Township for the year 1913.

HUGH J. MOFFELANT,  
Clerk Township Storrington.  
Dated at Sandbury the 19th day of December, 1912.

GROSVENOR CAFE

Mrs. Beardsell, Proprietor.

Popular Uptown Restaurant and Ice Cream Parlor.

Special Rate for Weekly Boarders. 21 MEALS FOR \$4.

SPECIAL CHRISTMAS DINNER.

Regular Rate, 25c.

See our New and Complete Stock of Patterson's Chocolates.

### LOST.

\$200 REWARD TO THE PERSON finding R.M.A. Red Buckle on Wednesday. Apply, 230 Queen St.

SMALL DARK RED PURSE, containing W. & P. railway ticket and sum of money, Friday afternoon, between Sulzbach's Shoe Store and Waldron's. Finder return to Whig office and receive reward.

### BIRDS, BIRDS, BIRDS.

IMPORTED GERMAN CANARIES.—First shipment received of these beautiful song birds; each bird a guaranteed singer; come and hear them. W. J. Driver, corner Queen and Barrie. Phone 412.

### BUSINESS CHANCES.

## SASKATOON INVESTMENTS WRITE

The John A. McRae Co., Saskatoon

ANYONE ANYWHERE CAN START a mail order business at home, \$5000—FRAME HOUSE, NELSON Street.

\$1,700—BRICK HOUSE, COLLINGWOOD Street; others in all parts of the city.

A MEMBER OF CHOICE FARMS here and in the west.

HATEMAN & GARDNER, INSURANCE, Real Estate and Money to Loan. 67 Clarence Street. Phone 294.

### HEALTH WITHOUT DRUGS.—R. G. Ashcroft, D.O., 136 Wellington St. Office hours: 10 to 12, 2 to 4, and 7 to 9. Residence, Edna St. Ashcroft, D.O. Hours: 2 to 4 p.m. Office, phone, 447. Residence, phone 1,09.

### TEACHER WANTED.

QUALIFIED TEACHER FOR No. 10, Hamilton, holding second class certificate. Apply to Allen Wagar, Echo Lake, Ont.

QUALIFIED TEACHER FOR SCHOOL, Section No. 4, Storrington Township. Apply to John Sleeth, Sec., Hamilton, Ont.

QUALIFIED TEACHER FOR S.S. No. 14, Clarendon; duties to start Jan. 2nd, 1913; duties to commence 2nd of Jan. 1913. Salary and experience to J. O'Hanlon, Sec.-Treas., Peavine, Ont.

A SECOND CLASS TEACHER FOR S.S. No. 11 (U), Eldon, for the year 1913; duties to commence 2nd January, 1913. Apply to Mrs. A. Foster, Sec.-Treas., Melan, Ont.

QUALIFIED TEACHER FOR SCHOOL, Section No. 3, Ernestown; salary, \$100 per annum; duties to commence Jan. 3rd, 1913. C. E. Clark, Sec., Odessa, Ont.

A TEACHER FOR SCHOOL SECTION No. 1, Latimer, holding second class certificate; duties to begin Jan. 3, 1913. Apply stating salary to Richard Arthur, Latimer.

A TEACHER FOR S.S. No. 14, PITTSBURGH, holding second class certificate; duties to begin Jan. 3, 1913. Apply, stating salary, to Fred Thompson, Atkinson, P.O.

QUALIFIED TEACHER FOR S.S. No. 12, Loughboro, duties to commence after Christmas holidays. Apply, stating salary expected, to R. J. Devo, Verona, Ont.

A TEACHER FOR S.S. No. 6 AND 8 Township of North Crosby; duties to begin Jan. 3rd, 1913. Apply, stating salary and qualifications to Sec.-Treas., A. V. Egan, Westport, Ont.

TEACHER FOR SCHOOL SECTION No. 3, Palmerston; duties to commence January 3rd, 1913. Apply, stating salary, to James McKinnon, Sec. and Treas., Lavant Station, Ont.

TEACHER WANTED FOR S.S. No. 5, Township of Palmerston; duties to commence January 2nd, 1913. Salary, \$125 per annum. Apply to "Book" Sergeant, Sec.-Treas., Donaldson, Ont.

AN EXPERIENCED TEACHER FOR School Section No. 1, Ono; salary, \$200; duties to commence Jan. 2nd, 1913. Apply, stating experience and giving references, to Mrs. Jas. Mahon, Sec.-Treas., Crow Lake, Ont.

### FOR SALE.

GOOD WORK HORSE. APPLY TO H. F. Norman, 45 Elm Street.

A TALKING PARROT AND CAGE. Apply at 111 Wilcox Street.

ENGLISH RAINCOATS.—GO TO Frank Cooke, 33 Clarence Street.

EIGHT HORSE POWER MOTOR (direct current). Apply to W. W. Allen, 47 Mack Street. Phone 534.

A FINE LOT OF WALNUT AND OAK Sideboards the best we have ever had at a reasonable price, at Turk's. Phone 708.

ONE CHESTNUT HORSE, IN GOOD condition, 12 years old; work single or double; can be seen at Driscoll's Sale and Livery Stables, Princess Street.

FOUR SECOND-HAND BARBERS' Chairs will be sold cheap. Also Hotel Property, known as the Collins Bay Hotel. Apply, J. M. Thobald, Kingston, Ont.

\$1,700—CHEESE FACTORY, DOING profitable business; a snap if sold in two weeks.

\$1,600—HOUSE IN NAPANEE; GOOD site; large lot.

\$1,300—FRAME HOUSE, NELSON Street.

\$1,700—BRICK HOUSE, COLLINGWOOD Street; others in all parts of the city.

A MEMBER OF CHOICE FARMS here and in the west.

HATEMAN & GARDNER, INSURANCE, Real Estate and Money to Loan. 67 Clarence Street. Phone 294.

### TO LET.

LARGE FURNISHED ROOMS, WITH or without board; all modern conveniences; near City Park, 25 Wellington Street.

FURNISHED BRICK HOUSE, NEAR Frontenac Park, 5 & 6; no water heating; terms easy; 4 right party. Address, Box 1223, British Whig.

STORAGE FOR FURNITURE, CLEAN dry, airy rooms, absolutely moth proof. Apply to J. M. Thobald, 33 Front Street, 239 Queen St. Phone 52th.

### FOR SALE OR TO LET.

NO. 100, CORNER EARL AND VICTORIA streets, well furnished, modern, hardwood floors, rent \$20.00 per month. Apply to J. Miller 84 Victoria Street.

### DENTAL.

A. E. KNAPP, B.A., D.D.S., RE-qualified to 253 Princess Street.

DR. C. C. SASH, DENTIST, DR. C. O. Weicker, assistant, 133 Princess Street. Phone 313.

SPARKS AND SPARKS, DENTISTS, 153 Wellington Street (over Carnovon's), Kingston. Phone 146.

S. H. SIMPSON, D.D.S., D.D.S., DENTIST, Entrance on Bagot Street. Telephone 626.

### FINANCE AND INSURANCE.

GENERAL INSURANCE.—T. J. Brown, Agent, 153 Wellington Street. Life, accident and Health Policies issued.

C. S. KIRKPATRICK, GENERAL INSURANCE Agent, Accident, Marine, Fire and Guarantees, 42 Clarence Street. Phone 468.

FRONTENAC LOAN AND INVESTMENT Society, established 1863; president, Lt. Col. Henry R. Smith; money loaned to individuals and country dentures; mortgages purchased; amounts received and interest allowed. S. C. McGill, Manager, 67 Clarence Street.

LIVERPOOL, LONDON, AND GLOBE Fire Insurance Company, Available assets, \$4,187,215. In addition, which the policyholders have for security the unlimited liability of City Property Insured at lowest possible rates. Before renewing old policies, give new business get rates from Strange & Strange Agents. Phone 325.

### ARCHITECTS.

HENRY P. SMITH, ARCHITECT, ETC., 252 King Street. Phone 148.

WM. NEWLANDS & SONS, ARCHITECTS, etc. Offices, 154 Bagot St. Phone 688.

POWER & SON, ARCHITECTS, 100 Brock and Wellington Streets. Drop a card.

### BUSINESS NOTICES.

COALS! COALS! COALS!—WHY PAY such high coal bills when you can use gas for cooking? Drop a card to David Marshall, 161 Queen Street, for prices on gas installation.

### PERSONAL.

HOROSCOPE—WONDERFUL REVELATIONS, all mysteries of life made clear; send birthdate and 4c in stamps. Ed. Hall, 294 Gauthier Street, Montreal, Can.

HAIR, MOLES, WARTS, BIRTH-marks and all growths and skin blemishes removed permanently without pain; 27 years' experience. Dr. Elmer J. Lake, Eye, Ear, Nose, Throat and Skin Specialist, 258 Bagot Street.

### MEDICAL.

DR. FREDERICK A. CAVY, SPECIALIST, Nose, Throat and Ear, 154 Wellington Street, corner Johnson, Hours 9 to 1, 2 to 5, Sunday, 2 to 4, and by appointment. Phone 814.

### UPHOLSTERER.

W. J. GAYNE, UPHOLSTERING, REPAIRING and carpet work, hair dress, renovating. Drop a card or call 216 Bagot Street.

## Coal That Lasts

Ours has the heating power with little waste in Ashes and Clinkers.

**SWIFT'S**

ESTABLISHED 1866

"We Guarantee Every Load."