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Every Tuesday Evening members of the order in the city are requested to visit the lodge.

A. H. ALLISON, N. G. W. G. BARRIE, Sec.

Valhalla" of S.H. & E.F.

(SCANDINANIAN SOCIETY) eets every 2nd and 4th Tuesday at 8

p.m. in the hall at 319 3rd Ave.

SONS OF NORWAY

ets 1st and 3rd Thursdays at 7 egians are welcome.

....WO

avenue, we are able to display our large stock of beautiful oak furniture and some of our upholstery, show windows at the Big Furniture Crockery and kitchen needs on the 2nd avenue. Entrance front.

F. W. HART

We Have the Following Cheap Properties For

Section 7.

Section 8. 18-19-20, Block 20, \$400

each; 1-3 cash, bal. 6 and 12. Lots 1-2, Block 16, \$900 pair; 1-3 cash, bal. 6 and 12. lots 12-13, Block 18, \$950 pair; 1-3 cash, bal. 6 and 12. Lot 32, Block 3, \$450; 1-3 cash, to apply for permission to purchase the faults of management. A short bal. 6 and 12.

Brokers and Financial Agents Second Ave. Prince Rupert

ENGINEERS AND MACHINISTS

R. Love, Prop., Prince Rupert southwest corner of Lot 3065, p-to-Date Equipment. Work and Prices Right. Engine Work , and General Repairing.

Shop, Cow Bay Agents for Imperial Gasoline Motors. LAND PURCHASE NOTICE

Commissioner of Lands for permission to purchase the following described lands: Commencing at a post planted ten chains distant and in an easterly direction from the northwest corner of Timber Limit 3990, on the south end of Lakelse Lake, B. C., thence west about 50 chains to the southeast corner of A. P. No. 22,203, thencee north one chain (more or less) to the lake shore, thence easterly Prince Rupert P. O. Box 351 along the lake shore to the point of commencement, and containing ten acres, more J. E. FORSMAN.

Skeena Land District-District of Coast,

to apply for permission to purchase the degree. But not until the big \$500, and which will reduce the department consisting of three Ommencing at a post planted about majority of property owners rate on a certain large factory inspectors and a clerk who spend the north end of Hermon Lake, thence really learn this lesson can any- from 2 per cent. (\$20 per \$1,000) nearly their entire time in assistthnce south 80 chains, thence east 40 thing like its full benefits be felt. to .26 (\$2.60 per \$1,000). chains to point of commencement, con-taining 320 acres more or less,

SOREI DEMETROFF BACILE. T. L. Elliott, Agent, Dated April 20, 1912. Pub. May 23, 1912.

pector, intend, sixty (60) days from date, missioner of Lands and Works at Prince to keep his own "house in order." off of boiler room, separating sured secure a copy of his sched-Commencing at a post planted alongside the northeast corner post of the Riverthe east boundary of the Rivermouth minsaid boundary line, thence west 141 plus commercial bodies are doing good and makes sure that no change iar with the various charges and ing about five (5) acres more or less.

480 acres, more or less. LOTTIE M'TAVISH. . W. Bohler, Agent. Dated April 16, 1912. Pub. April 20, 1912.

skeena Land District-District of Coast

east corner of Lot 2658, thence south 20 chains, thence east 35 chains more or less to west by Lot 5149, thence north 40 chains to place of commencement, containing 160 acres more or less. HILDA KING.

W. R. Flewin, Agent. Dated Lakelse Valley, April 19th, 1912. Pub. May 15, 1912.

Skeena Land District-District of Coast, classes of properties. Prince Rupert, occupation surveyor, in-tends to apply for permission to purshore to southeast Lot 421, thence north taining 35 acres more or less. ALFRED E. WRIGHT.

W. R. Flewin, Agent. Pub. May 15, 1912.

Skeena Land District-District of Coast Take notice that John McVicar, o Glasgow, occupation railway signalman, intends '> apply for permission to purchase the following described lands: or less to east by Lot 2655, thence south 20 chains to north by Lot 4134, thence east 30 chains more or less to place

. D. J. McVicar, Agent. Dated Lakelse River, April 30th, 1912. Pub. May 15, 1912.

m., at 319 3rd ave. All Nor- Skeena Land District District of Coast, pring described lands:

of Lot 4477, thence south 15.7 chains to point of com-

Dated Lakelse Valley, April 13th, 1912.

Pub. May 15, 1912.

eena Land Direction

to apply for permission to purchase the man and clock, fire escapes; (4)

J. M. BUCHANAN. George M. Shirley, Agent. Dated May 30th, 1912. Pub. June 13, 1912.

mile above Browns Falls, thence west 20 fect the fire cost. each; 1-3 cash, bal. 6 and 12. River, thence southerly following river bank to point of commencement, to con sidered the method of fixing these tain 40 acres more or less.

WILLIAM AGNEW, Locator. Augustus W. Agnew, Agent. Date 1 May 25th, 1912. Pub. June 3, 1912.

Skeena Land District District of Coast The first thing to engage the TAKE NOTICE that I, Dora L. Wright, of Prince Rupert, married woman, intend if any, for poor housekeeping, or

DORA L. WRIGHT, Alfred E. Wright, Agent. Dated April 22nd, 1912.

Skecna Land District-District of Coast, Take notice that Ethel King, of Montreal, ccupation spinster, intends to apply for

55 chains more or less to south by Lot for fire appliances. Buckets give

ETHEL KING. W. R. Flewin, Agent. Dated Lakelse Valley, April 29th, 1912. pipe, watchman and clock, and Pub. May 15, 1912.

WAYS FOR REDUCING HIGH INSURANCE RATES IN RUPERT AND DOING BIGGER BUSINESS

Take notice that I, Sorei D. Bacile, of Victoria, B. C., occupation laborer, intend to apply for permission to apply for permi Notice is hereby given that I, J. E. that now affect the rates of an correction of skylights, the pro- this feature of the business, but tark, of Naas Harbor, occupation pros-ector, intend, sixty (60) days from date entire neighborhood, however tection of floor openings, the fire- would suggest: to make application to the Deputy Com- carefully the individual may try profing of iron columns, cutting "First, always have your as-

Educational Work. mouth mineral claim, thence south along perts in other lines of business he ranks among the more pro- his property) and secure poseral claim 2,272 links, thence east 358 than insurance are urging this gressive, he carefully examines session of this schedule. serve, thence north 2,272 plus links along point. Credit men and various the building and all appliances "Second, make yourself famileducational work along this line. has been made in error and that suggest such improvements as Dated Alice Arm, B. C., May 11th, 1912. In one of a course of real estate credit has been given for all de- you can. Skeena Land District District of Coast. business classes in New York in rate secured by a careful scrut- assured any improvements which Vancouver, occupation married woman, (now published in book form by iny is frequently considerable. come within the pale of reasonintends to apply for permission to pur- Doubleday, Page & Co., under the Not a great while ago we had oc- ableness, whether you think he Commencing at a post planted 40 chains title of "Practical Real Estate casion to examine a schedule for will make them or not. Always north and 40 chains east from the north-east corner of Lot 1116, Harvey's Survey, Methods"), Mr. W. R. Crane gave a broker and found a change in make them in writing. Unless Coast District, Range V, thence 80 chains a practical address on "How to the process of handling the goods you can do this, you will probably chains west, thence 60 chains south to Reduce Insurance Cost"—its ob- warranted the use of a different awake some day to find that some post of commencement, and containing to keep down insurance costs. Take notice that I, Hilda King, of Mon-treal, occupation spinster, intend to apply related specifically to New York exposed building and the rate was charges then make sure you have or permission to purchase the following conditions, the general lines of reduce dfrom 2.31 to .67. Commencing at a post planted 4.3 the talk are applicable to any town chains west of southeast corner of Lot or city—and a running summary to east by Lot 4131, thence south 20 of part of the address is here Lot 4131, thence east 10 chains to north- given for the benefit of Prince Rupert readers.

After discussing the making of rate schedules, the point well made that these schedules are the fire companies' yard. sticks for measuring various Take notice that Alfred E. Wright, of ence gives the first cost of a general class, and this for the sake of illustration may be called the portheast corner of Lot 421, thence east length of the yardstick. This is less to Lakelse Lake, thence along lake divided into parts, each representing the different features which contribute to the fire loss of the class. This yardstick is Dated Lakelse Lake, April 15th, 1912. then used to measure the individual buildings of the class and to proportion accurately the in-

surance premium to each. Schedule as a Yardstick.

southeast corner of Lot 2655, thence north charges in the schedule on a large mercantile or manufacturing establishment requires some little commencement, containing 60 acres more experience. The schedule blank used to rate a mercantile building contains over 110 items These items measure: (1) The feature of building construction, Take notice that Madge Kohl, of Mon- floors, ceiling and side wall finish, well holes, dumb waiters, vent commencing at a post planted at the southeast corner of Lot 994, thence west shafts, frame extensions, stone mencement, containing 60 acres more or tion, etc.; (2) hazards of occupancy, which include the number of tenants and number of operators; (3) fire appliances, such as automatic alarm, chemical en-Take notice that John M. Buchanan, of gines, buckets, standpipes, watchexposure from surrounding buildoutheast corner of Lot 4450, Range V, ings; (5) housekeeping features. Coast District, thence 40 chains north such as stove pipes, coal and gas or less to northwest post stoves and gas jets and any unchains more or less to shore safe heating or lighting appliances, packing material, broken plaster, benzine, lack of waste cans, untidy floors, unsafe heat-

"It will be seen," said Mr. Skeena Land District-District of Coast, Crane, "from this that, in deter-Take notice that William Agnew of Mon- mining the insurance rate to be Sale Exclusively treal, occupation capitalist, intends to charged, every effort is made to lowing described lands: Commencing at a post planted on the west bank of the Hocsall River, about one features, good or bad, which af-

ing apparatus, etc.

"Thus far there has been coninsurance rates, and the question naturally arises, what can the conscientious broker do to serve his client in this matter of rates? Commencing at the north east corner time ago I had occasion to average the rate on fifty buildings. and found the charges under these housekeeping items amounted to about 12 per cent of the gross rate. Some one has been asleep. The owner should learn the reason for the charges and just what improvements are necessary to remove them.

Credit for Fire Appliances.

"The next step should be to secure as large credit as possible the largest return for cost. If he insurance premium is large. it is frequently profitable to install automatic alarm, stand-

Property owners are gradually perhaps sprinklers. Our office brokers whose offices are not so

rate showed that there had been tion soon forgotten. While the details of the address a change in the occupancy of an Fourth, if you can verify all the

Rate Reduction a Specialty.

"The use of these highly detailed schedules has made it the rate is the lowest that can necessary for the large insurance be secured, and have suggested brokerage firms to employ men all feasible improvements, you skilled in the technique and en- have not done justice to your gineering features of this busi- client and are always subject to ness. Several companies have the competition of some more found it desirable to engage men progressive and perhaps skilful of this training to help the broker."-Canadian Finance.

ing brokers in securing the low-Then, and not until then, will "If the insured's agent is en- est rate for their clients. I would conditions in towns and cities be terprising, he will suggest any not, however, dismay the new made such that there will be a changes in construction which broker or experienced broker who doing away with the bad risks will lower the rate, such as the is comparatively unfamiliar with

sections of a plant, providing there is a specific rate covering An Extra Week's Pay It is a hopeful sign that ex_ shutters on exposed windows. If there is a specific rate covering

lectures delivered to Y. M. C. A. sirable features. The saving "Third, always suggest to your ject being to tell real estate schedule form, and the rate was client has put in some improvebrokers, who are very frequently reduced without any action on the ment you thought unworthy of insurance agents as well, how to part of the assured from 1.55 to consideration, or perhaps casuhelp their customers and clients 1.07. Investigation of another ally mentioned in the conversa-

been given all the credits; if you Capital and Reserve Over \$7,500,000 cannot do this yourself, refer the schedule to some one who can. Unless you have made sure that

WOMEN SWIMMERS MADE GOOD AT THE SWEDISH OLYMPIC

To understand fully the rea- swimming contests at the recent Dominion by his victory in the son and effect of the various Olympic games at Stockholm. 1,500 metres swimming contest, marked distinction. The English second and Hardwick of Australia girls were Miss Daisy Curwen, third. The record made by such as walls, roofs, mansards, position as a water nymph in beat previous Olympic records marked powers as swimmers.

Both Canada and the old land! Of the men the Canadian. made a splendid showing in the Hodgeson, brought glory to the English women swimmers and which had hung up records. In Canadian men swimmers achieved the race Hatfield of England was one of England's champion swim- Hodgeson was 1,000 metres in 14 mers, and Miss Annie Schillers, minutes 37 seconds, and 1,500 who also maintains an unrivaled metres in 22 minutes flat. This England. Two Australian girls, by 2 minutes 33 seconds. Hodge-Miss Fanny Durach and Miss Wil- son continued swimming, comhelmina Wylie, also displayed pleting the mile in record time, which was not cabled.



PHONE No. 3

THIRD ANENUE

Paints

P.O. DRAWER 1524

Builders' Supplies Plumbers' Supplies Varnishes

Sheet and Plate Glass Plate Glass Mirrors Stoves, Ranges Tinware Graniteware

"Stay Satisfactory Range."

Georgetown Sawmill Co. Ltd. Lumber Mouldings

A large stock of dry finishing lumber on hand. Boat lumber a specialty. Delivery made at short notice.

Our prices are as low as any. Call on us before ordering.

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EMPRESS THEATRE BLDG. Cor. 6th St. and 2nd Ave.

When your Savings Bank Account reaches a reasonable amount the interest begins to tell.

One workman, who had a few hundred dollars on deposit, said that the Interest seemed like receiving an extra week's pay each year. They all had to start once. Lose no time in making your initial deposit. One Dollar starts an account in

THE BANK OF **British North America 76 YEARS IN BUSINESS**

Prince Rupert Branch, F. S. LONG, Manager.

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FIRST PRESBYTERIAN CHURCH Services every Sunday in the Church Hall at 11 a.m. and Empress Theatre at 7.30 p.m. Sunday School at 2.30 p. m. REV. F. W. KERR, M.A.,

THE FIRST BAPTIST CHURCH MCINTYRE HALL, 3RD AVE., NEAR 6TH ST. Services every Sunday at 11 a.m. and 7.30 p.m. Sunday

School 2.30 p. m. Baraca Bible Class 2.30 p.m. REV. W. H. McLEOD B.A B.D. PASTOR THE FIRST METHODIST CHURCH SIXTH AVE. AND MUSGRAVE PLACE

Services every Sunday at 11 a.m. and 7.30 p.m. Sunday

School at 2.30 p.m. REV. C. R. SING, B.D. PASTOR THE SALVATION ARMY CITADEL Granville Court Sunday services at 11 Week night services Monday, Wednesday, Thurs-CAPT. AND MRS TUTCE

RUPERT INN

ANNEX

Owned and operated by the Grand Trunk Pacific Railway on the American and European plan. Excellently furnished, with steam heat, electric light, and all modern conveniences, being absolutely first-class in every respect.

The appointments and service are equal to any hotel on the

Rates: \$1 to \$3.50 per day.

Market Place Lots 9-10, Block 11, \$17,500; facing G.

SECTION FIVE.

Lots 16-17, Block 17, \$2,100; level; on Lot 22, Block 14, \$400.00; ½ cash. Seventh Avenue. Lots 1-2, Block 9, \$5,000; large double SECTION SIX.

Lot 15, Block 25, \$4,100; buildings; near school, on Eighth Avenue Lot 18, Block 28, \$1,200; good, level; Eighth Avenue, near McBride.

Lots and Farm Lands on easy payments. Fort George-Massett.

We Offer for Sale:

near Central Hotel.

Very good terms. Block 14, Lots 18-19, Second Ave., \$31,-Block 16, Lot 29, \$4,500. Terms. Block 35, Lots 21-22, \$15,000. Good Block 10, Lots 9-10, \$20,000, First Ave.,

Section 2. Some beautiful view lots in this section. Section 7.

Block 34, Lot 11, \$650. A snap. \$450 cash, bal. \$25 mo. Three lots on Sixth Ave. Block 40, Lot 17, corner 9th and Hays

Cove Ave, 260 ft. frontage, \$2,500. Section 8.

Block 30, Lot 22, \$500. Block 31, Lots 9-10, \$750 pair Block 34, Lots 30-31, corner on lane, \$850. Other good buys in this section.

Bainter & Sloan

New York Life Ins. Co. Canadian Ry. Accident Ins. Co. Good Fire Ins. Companies

Did you ever say in passing a rich man's home, "He made his money

EARLY DAYS" DON'T ENVY HIM, BUT IMITATE HIM

easy, he was here in the

One of the old and great financiers of the East in addressing a class of young men said: "The opportunities of tomorrow will be far greater than in the past, fortunes will be made with greater certainty and rapidity owing to modern methods, especially those points in the west geographically situated to handle the commerce of the world."

ALBERNI

Where the West Meets the Last

Situated on the west coast of Vancouver Island at the head of Alberni Canal where the great ships of the Pacific will bump noses with the Iron Horse of the great transcontinental railroads of Canada. Alberni holds a commanding position not equalled by any other seaport on the Pacific Coast. There can be but one ALBERNI

Lots are selling today from \$150 to \$475 in "Rosslyn" the new addition to Alberni. These lots are sold on the easy payment plan; their future is sure and certain, and their owners will be astonished at rapid advance.

Frank A. Ellis

Real Estate Agent Prince Rupert

McCaffery & Gibbons with 4-room house and bath; \$2,500 Lot 1, Block 30, with 4-room house,

Two lots on Third Ave., Block 30, \$16,-Lot 25, Block 20, \$1,500.00; \$560.00 cash. Lot 24, Block 20, \$1,500.00.

Section 5. Lots 10-11, Block 24, \$2,500.00; \$1,000.00 G. A. Sweet, Manager.

Lots 9-10, Block 27, with house, \$3,150.00; \$1,575.00 cash, balance 1, 2 and 3 yrs.

Lots 9-10, Block 17, \$6,000.00; \$2,500.00 Lots 27-28, Block 29, \$530.00 each; terms. Lot 21, Block 4, with house, \$3,750.00. Section 6.

> Lot 7, Block 20, \$3,040.00; terms. Lot 15, Block 1, \$3,680.00; terms. 4, Block 5, with house, \$3,000.00; Lots 21-22, Block 31, \$950.00 each; \$575 Lot 18, Block 28, \$1,200.00; terms.

Section 7. Lot 6, Block 15, \$1,375.00; \$675.00 cash. Lots 20-21, Block 37, \$850.00 each; \$350 buildings; Lots 1-2, Block 26, \$1,250.00 pair; one-third cash, balance 6, 12 and 18 m nihs.

Lot 10, Block 44, \$575.00; \$200.00 cash balance 6, 12 and 18. Lots 35-36, Block 16, \$2,300.00; \$800.00 cash, bal. 6, 12 and 18. Lot 32, Block 6, \$800.00; terms. Section 8.

FARM LANDS IN LAKELSE, KITSUM-KALUM AND BULKELEY VALLEYS IN

Insurance.

LARGE AND SMALL TRACTS.

L'Nnion Fire Co. Nova Scotia Fire Co. Niagara Fire Co. Mutual Life Co. Dominion of Canada Guarantee and