

Trot Along, Scoop—It's Moving Day

—Drawn for the Daily News by "Hop"



LOCAL JOTTINGS

Mr. and Mrs. McKay came down from Hazelton yesterday. They were formerly residents of Prince Rupert. Mr. McKay was connected with Foley, Welch and Stewart here.

D. A. Rankin, contractor, was among the arrivals by train yesterday. Mr. Rankin is en route to his work at the other end of construction, near Fort George.

Mr. L. J. Conkey, storekeeper for Foley, Welch & Stewart at Hazelton, formerly in the same capacity in Rupert, arrived yesterday en route to California on his annual vacation.

Pantorium Pioneer Cleaners. Phone 4.

Will the party who picked up a shoe on the walk beside Kaufman's music store please leave it at Kaufman's or News office. 3t

The Woman's Auxiliary of the Hospital Board will hold afternoon tea in aid of the Hospital Fund on Thursday afternoon, 9th inst., from 3 to 6 p.m. in the Knights of Pythias hall. This will be an attractive and popular social event worthy of every support.

MARRIED ON SATURDAY

Brown-Hoyt Nuptials Quietly Performed

On Saturday Miss I. Hoyt became the bride of Mr. Austin M. Brown. Rev. Father Buno performed the ceremony in the presence of only a few intimate friends. Mr. Geo. Tite was best man and Mrs. Mullen, bridesmaid.

Mr. Brown is a pioneer in Rupert and conducts a harness and saddlery business on 3rd Ave.

Miss Hoyt is also very well-known in Rupert. She is sister of Miss Edith Hoyt, formerly on the staff of the Daily News, who is now in Saskatoon, on the "Phoenix" staff.

Leslie F. Martin came down from Hardscrabble yesterday.

Hear Rev. Mr. Ray, F.R.G.S., in the McIntyre hall, Tuesday evening at 8.15 p.m. Subject, "Life Among Savages in Brazil," illustrated with curios and costumes. Admission—Adults, 25c., children 15 cents. tf

Mrs. A. J. Morris will receive on Wednesday, May 8th.

Full and complete consignment of ship chandlery at How & McNulty's, 2nd Avenue. tf

"The News" Classified Ads. One Cent A Word For Each Insertion

—THERE ARE NO "DEAD ONES" HERE—

LOCAL JOTTINGS.

C. W. Reid of Prince Rupert is registered at the Washington Annex. Mr. Reid says the preparations of the Grand Trunk Pacific for the provision of ocean terminals against the completion of the main transcontinental line, some time next year, are well in hand, and business is improving in consequence. Already the opening of the line eastward from Prince Rupert on its way to Fort George has helped in the development of the back country and of the port itself in no uncertain manner. Mr. Reid looks forward to a large increase in business between this city and the Northern British Columbia port. —Seattle P.-I.

The Chelohsin is undergoing repairs and will not be on the regular run again for some time.

Insurance

OUR Companies are noted for prompt and just settlements. We write every known class of Insurance. The Mack Realty and Insurance Co.

Wanted

WANT girl attending school to help mind baby from 4 to 8. State what expected. Address X 15, News.

Wanted Houses

WANTED—Large store with good show windows in best business locality. Will lease on good but not exorbitant terms. Box 217, News Office. tf

Business Chances

WANTED—Restaurant outfit, especially range, also bedding and cheap furniture for about ten rooms. P. O. box 105, 9-11
WANTED—To rent, furnished flat for summer months, about May 10th. Three in family. Apply P. O. box 931, 107-8.

For Rent

FOR RENT—4-room house, 640 8th ave. Apply Phone 315.
FOR LEASE—McIntyre Hall; well heated and lighted. J. H. ROGERS, Phone 116.

Miscellaneous

FOUND—A Yale lock key. Owner can have it by applying to The News office and paying cost of this advt.
NO more men needed at Goose Bay until further notice. The Granby Consolidated M., S. & P. Co. 101-11
FOR SALE—Two 6x10 logging engines, with a large quantity of logging gear, wire rope, etc. Apply R. Cunningham & Son, Ltd., Port Essington, B. C. 99-11
MARRY—Why remain alone? The Ideal Introduction Club leads to happiness and home. Strictly reliable; absolutely private; highest character. If you wish first class, dependable service send 10 cents for full particulars. State age. Mrs. Wilson, Box 1776, Vancouver, B. C.
MIDDLE aged lady wishes a position in private family, cooking or housework. Box 12, News Office. 3t

A local company has been formed to go into the brick manufacturing business. They propose to establish yards near here on properly purchased today and expect to place their product on the Prince Rupert market at a very low figure.

IN THE MATTER OF THE Land Registry Act and IN THE MATTER of an application for the issue of duplicate Certificates of Title in the name of EDWIN G. RUSSELL for the following lands—namely, the southwest quarter (S.W. 1/4) of Section Twenty-three (23), Township Twelve (12), Range Five (5), Coast District; the northeast quarter (N.E. 1/4) of Section Fourteen (14), Township Twelve (12), Range Five (5), Coast District; the northeast quarter (N.W. 1/4) of Section Eight (8), the southwest quarter (S.W. 1/4) of Section Eighteen (18), Township Eleven (11), and the northwest quarter (N.W. 1/4) of Section Thirteen (13), Township Twelve (12), all in Range Five (5), Coast District; the west half (W. 1/2) of Section Twenty-six (26), Township Twelve (12), Range Five (5), Coast District; the east half (E. 1/2) of Section Twenty-three (23), northwest quarter (N.W. 1/4) of Section Twenty-eight (28), east half (E. 1/2) of Section Thirty-three (33), west half (W. 1/2) and northeast quarter (N.E. 1/4) of Section Thirty-four (34), Township Twelve (12), Range Five (5), Coast District; the northeast quarter (N.E. 1/4) of Section Thirteen (13), southwest (S.W.) quarter of Section Twenty-four (24), Township Twelve (12), Range Five (5), Coast District, all in the Province of British Columbia. NOTICE is hereby given that it is my intention to issue, one month after the first publication hereof, a duplicate of these Certificates of Title to the above mentioned lands which Certificates of Title are issued in the name of Edwin G. Russell and dated the 28th day of July, 1905, and the 3rd day of November, 1905, respectively, and numbered 4 and 95. WILLIAM E. BURRITT, District Registrar of Titles.

An emergent meeting of Tyes Lodge, U.D., A.F. & A.M., will be held in the Masonic Temple on Tuesday, May 7th, at 8 p.m. Visiting and sojourning brethren invited. JAS. CARMICHAEL, Secretary.

FOR SALE table with columns: Lots, Block, Sec, Price. G. R. Naden Co., Ltd. SECOND AVENUE

The Canadian Home Investment Company's Plan of LOANING MONEY

Remember Every Little Dollar Has an Interest of its Own The Following Explains in Detail WHY?

- 1. Do you loan money? Yes.
2. What interest do you charge? 5% on yearly balance. Sec. E.
3. What are your terms of repayment? You pay back \$7.50 per month on each \$1,000 borrowed and 5% interest per annum payable monthly.
4. Have I the option of paying off my loan before ten years? Yes, you may pay off the entire balance at any time and stop interest; you may pay faster than \$7.50 a month and reduce your interest. Sec. G.
5. Do I have to pay any bonus if I pay off sooner? No, you simply pay the amount of principal and interest you owe, no unearned interest or bonus to pay. Sec. G.
6. Can I get the money at once? No, you cannot borrow money immediately from any company at 5% interest. It is only through our plan that money can be loaned at 5% interest and such easy return payments.
7. What is your plan of loaning? Our plan is a plan of accumulation. We accumulate money through our Investment Home Purchasing Contract for the purpose of loaning it to our Contract holders, at a lower rate of interest and on easier terms than they can borrow at other places. Those who wish to borrow can borrow on our terms, and those who do not wish to borrow receive a higher rate of interest than they can get at any other place.
8. What is the necessary procedure to get a loan? As each Contract is entitled to a loan of \$1,000 or less, you should make application for as many Contracts as will cover the amount you wish to borrow, you deposit with us \$6.00 down for each contract and \$6.00 on or before the 15th of each month thereafter until a loan is ready for you. Sec. A.
9. How long will I have to pay in before getting a loan? The company begins making loans in each series in six months' time, and yours will come due in its regular numerical order. By taking the past eight years' business of a Company using exactly the same plan as we are, we find that the average time for making these loans is a little less than sixteen months.
10. What determines when I shall get my loan? These Contracts are written in series of 100 and numbered consecutively from 1 to 100. When your application is made you are given the lowest number possible at that time. The loans are granted to the Contract holders in their regular numerical order. As loans are made or vacancies occur from any cause whatever, each series is filled up with new business and never allowed to contain less than 100 paying Contracts together with the return payments from all the loans granted. Sec. 1 and 3.
11. Does the Company get the interest? No, the entire return payment from a loan including both principal and interest must go back into the same series to be used to make loans for those to follow. The profit arising in each series is continually increasing and making the loans faster. Sec. C.
12. What becomes of the \$6.00 a month I am paying in before a loan? When your loan is granted you get credit on your loan for all the money you have paid in dues, after the third monthly payment, together with 3% interest added. Sec. F.
13. Suppose I cannot make my payments after I get a loan? IN CASE OF ADVERSITY THE COMPANY GRANTS SIX MONTHS' GRACE ON YOUR PAYMENTS. Sec. 8. If you cannot make your payments at all the Company must foreclose the mortgage, sell the house, take what amount of principal you owe them and the balance must be paid back to you.
14. Do I lose my turn if I do not take the loan when it is ready for me? No, you simply pass your loan and hold your first position for the next loan.
15. Who holds the title to the property? You do. The Company holds a first mortgage on the property. This is a much safer way than buying on an agreement of sale or a real estate contract. With your mortgage reduces as you make payments and we can never collect more than the balance due. If you cannot pay for your house you can rent it and let it pay for itself.
16. Can I resell my property? Certainly, at any time and to a better advantage on account of it having a 5% loan on it.

- 17. How heavy a loan do you make? The amount of the loan is limited only by the probable income value of the property. The Company would be safe in loaning up to 75% of its value as the return payments are so small that the rent will pay back the loan.
18. Can I pay in a certain amount of cash and get my loan at once? No, you must wait your regular turn. The man without money has the same advantage as the man with money. Sec. 4. If you wish, you may make application to buy a Contract that matures for a loan prior to yours and the Company will make every effort to buy it for you. A great many Contract holders do not want to borrow. In such cases the Company will buy these Contracts for people who wish a loan prior to their own Contract reaching one.
19. I must have money at once for my purposes. If you borrow money immediately you will have to pay a higher rate of interest. Then it will pay you to carry Contracts and when they mature for loans, use the 5% money to pay off your loans bearing a higher rate of interest.
20. "I can buy a house at once on monthly payments, get into it at once and stop paying rent." If you do, you will be compelled to pay from 25% to 40% more than the actual cash value of the house. Then you must pay 7% to 8% interest on the balance due. So your house will cost you more in interest alone than your rent would amount to while waiting for a loan. Then you have no title to the property and should you fail to make your payments you lose the property and all you have paid on it. We show you by figures where we save you \$495.37 in interest on each \$1,000 borrowed. Suppose you are buying a \$3,200 house from a contractor on long, easy payments similar to ours at 8% on balances, you must expect to pay \$800 for the easy terms as against a cash price. You can take \$2,400 cash and buy the same house. Now you save at least \$990 interest. This sum added to the saving of \$800 makes a total saving of \$1,790 if you buy through us.

Remember Every Little Dollar Has an Interest of Its Own

- Does it pay to buy a house at once or wait until you can get the cash?
21. I cannot make my monthly payments to you and pay rent at the same time. If you buy a house you must make a first payment of some kind, and this will necessitate saving up the money. You can carry our Contracts easier than you can save up the money to make the first payment on a house.
22. I am not settled and may move away. You can borrow from us at any place, so if you are not settled our Contracts will put you in a position to own your own house wherever you do decide to stop.
23. Suppose I do not wish to borrow any money? Then we will pay you 20% profit for the use of your money. If you do not wish to borrow when your loan is ready the Company guarantees to buy your Contract from you, pay you back all the money you have paid in on it, and in addition a bonus which amounts to not less than 20% profit. Sec. 1.
24. How can the Company afford to pay such a profit on money? The Company sells your loan to some one wishing an immediate loan. For the privilege of getting a 5% loan this immediate borrower can afford to pay for it. The Company simply sells your loan for a bonus which is paid to you.

SAFE -- SOUND -- SURE

A home seeker or investor should at all times be positive that the place they put their money for the purpose of purchasing a home or as an investment is one that is safe. And that the Company that is to be responsible for the care taking of the savings of the home seekers and investors is sound. Your introduction to the personnel of our Directors and Officers should be sufficient guarantee that the carrying out of every part of the Company's contract is sure.