SKARRATI'.-In loving memory of our dear mother,

Frances Mary Skarratt, who died at Glenbrook, on

February 10, 1911. Inserted by her sons and daugh-

ters Carleton Walter Skarratt, Christina Skarratt,

Doris Carleton Skarratt, Rennie Alice Carleton Skar-

ratt, Walter Weale Skarratt, Kenneth Bain Skar-