

Although established only since January, 1888, he has already built up the nucleus of what promises to be a most successful business, extending throughout the Dominion and neighbouring states. Mr. Chapman, has a thorough and comprehensive knowledge of every detail and requirement of his business, having had eight years practical experience in this line before going into business on his own account; and was induced to open this establishment on the earnest solicitation of many of the most eminent medical men throughout Canada, including all the medical college professors in the city, and the success that has attended his efforts thus far is a good indication of the satisfaction which his patrons find in procuring their supplies from this source.

Credit Foncier Franco-Canadian. E. J. BARBEAU, DIRECTOR, M. CHEVALIER, Gen. Secretary, 30 ST. JAMES STREET.—In all business communities, as well as in farming districts there are times when many thrifty and well-to-do people require more ready money than they have at their disposal. It may be either to take advantage of a bargain in stock or buy improved implements with which to work their farms to greater profit. In whatever legitimate case it may be, a little money obtained at a time when most required pays itself back with more than re-doubled interest. Conspicuous among the institutions in Montreal that have been established for loaning money on good security, is the Credit Foncier Franco-Canadian, whose office is located at No. 30 St James Street. This institution was founded in this city in 1881 and has, ever since the date of its inception proved not only highly successful in its management but of great benefit to many of our citizens. The capital of the concern is \$5,000,000, of which \$4,000,000 has been loaned. The Credit Foncier gives loans on mortgages, on improved farms, also on houses, stores and other real estate in the city. It lends money to corporations and school corporations. It makes its loans with or without amortization at the option of the borrower. By amortization the borrower is assured the benefit of the interest at the same rate as that charged upon the loan. The concern also permits of reimbursements before the due date, which in many instances is of much benefit to the borrower. E. J. Barbeau, Esq., the director of the company is a native of this province and is a gentleman well known and highly respected in business circles. The general secretary M. Chevalier, Esq., is a Frenchman by birth, and is eminently fitted by experience and ability for the responsible position he holds.

Hugh Ross, SUCCESSOR TO J. D. ANDERSON, MERCHANT TAILOR, 206 ST. JAMES STREET, MONTREAL.—Montreal has, in recent years, become a recognized centre of fashion second to none on the continent, and our leading merchant tailors have achieved an enviable reputation for their skill, taste and superior qualifications. One of the most popular and enterprising houses in the trade in this city is that of Mr. Hugh Ross, successor to J. D. Anderson,—so long and favorably known this in city. The establishment is located at No. 206 St. James Street; the premises being 40 x 84 feet in dimensions, and are handsomely and suitably fitted up for the requirements of the business, the large plate glass front, not only lighting up the store but showing to advantage the fine display of goods. The spacious premises contain one of the largest and finest stock of imported fabrics, fine cloths and suitings, Scotch, English and Irish tweeds, trouserings, &c., in the latest and most fashionable patterns. These he makes up to order by measure on short notice and to those who desire the highest grade of custom tailoring, Mr. Ross' establishment commends itself as one that can be implicitly relied on to furnish faultless garments, that shall, in a word, rank superior in all respects. Employment is furnished to 45 assistants and skilled operators on an average throughout the year. Mr. Ross is a native of Rosshire, Scotland, and succeeded to Mr. Anderson's business here 3 years ago since which time he has built up an excellent and ever increasing custom.