MONEY TO LOAN.

\$100,000 to Loan ...

on real estate security at 5¾ and 6 per cent. on the following terms:

\$3,000 AND OVER the borrower can have free of all expenses, legal or otherwise, and will receive the exact sum without any deduction whatever.

UNDER \$3,000 the undersigned pays half of all costs in connection with the loan and the borrower the remaining one-half only.

DO YOU WANT to reduce your interest, renew your mortgage, or pay off an old one, or borrow at a trifling cost. Address

ANDREW J. CLARK,

"Clark's Mercantile Agency," ST. THOMAS, ONT.

N, B, -These terms apply to all parts of the Province of Ontario,

Farm and city properties for sale. Property sold on commission and a general agency business transacted.

Titles to land searched. Abstracts compiled. Insurance and Conveyancing.

Special Offer

We will send thirty-two back numbers of THE MUNICIPAL WORLD for 1892, '93, and '94 bound with the "Klip," to new subscribers, for \$2.50. This makes a valuable volume of municipal information not obtainable elsewhere, and is just what those who are interested in municipal work will appreciate.

Address orders, with price enclosed, to THE MUNICIPAL WORLD, St. Thomas, Ont.

Blank Books FOR

COUNTY OFFICES.

TOWN AND

The "Klip" Binder



The "Klip," No. 1, will enable you to bind all your papers. It can be put on in ten seconds. No directions needed. Price, per pair, with opening keys, 25 cents. 4 sizes.

Address. - THE MUNICIPAL WORLD,

ST. THOMAS, ONT.



Special attention given to this class

of work. Blank books of any description

ruled and bound to any pattern. Direct

importers of English, Scotch and Ameri-

can Ledger and writing papers.

Oxford, Lambton and Essex. Our books are in every agency of the Merchants Bank, and in use in the Standard Bank, Bank of Montreal and Bank of Commerce, private banking houses and loan com-

Write for Samples of Paper and Prices.

Every book is perfectly flat opening.

1000 Page Letter Books with Blotter and Index \$1.75.

Estimates promptly furnished.

COPYRIGHTS.

CAN I OBTAIN A PATENT? For a prompt answer and an honest opinion, write to MUNN & CO., who have had nearly fifty years' experience in the patent business. Communications strictly confidential. A Handbook of Information concerning Patents and how to obtain them sent free. Also a catalogue of mechanical and scientific books sent free.

Patents taken through Munn & Co. receive special notice in the Scientific American, and thus are brought widely before the public without cost to the inventor. This splendid paper, issued weekly, elegantly illustrated, has by far the largest circulation of any scientific work in the world. \$3 a year. Sample copies sent free.

Building Edition, monthly, \$2.50 a year. Single copies, 25 cents. Every number contains beautiful plates, in colors, and photographs of new houses, with plans, enabling builders to show the latest designs and secure contracts. Address

MUNN & CO., New YORK, 361 BROADWAY.

New Cash Book ...

--- For Municipal Treasurers

UNDER THE MUNICIPAL AMENDMENT ACT, 1893.

In accordance with the provisions of the above Act, Hart & Riddell have prepared, for the use of Treasurers, a conveniently arranged Cash Book with printed headings, for the various receipts and expenditures. Made in several sizes of Foolscap and Demy, bound in our well-known Flat-Opening Style, or in the ordinary style.

We also keep in stock 2, 3, 4 and 5 column Cash Books and Journals, Extra Debit Ledgers, and the new Centre-ruled Ledgers. Send for samples and prices.

HART & RIDDELL,

Municipal Publishers, Blank Book Manufacturers,

27 Wellington St. W., Toronto.