

BANKERS

From the following list our readers can ascertain the names and addresses of bankers who will undertake to transact a general agency and collection business in their respective localities:

MEAFORD—Grey County. C. H. JAY & CO'Y, Bankers, Financiers and Canadian Express Co. Agents. Money to loan.

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, 361 Dundas Street, London, Ont.

COUNTIES Grey and Bruce collections made on commission, lands valued and sold, notices served. A general financial business transacted. Leading loan companies, lawyers and wholesale merchants given as references

H. H. MILLER, Hanover

JOHN RUTHERFORD,

OWEN SOUND, ONT.

Licensed Auctioneer for County of Grey.

Lands valued and sold; Notices served; Fire, Life, and Plate Glass Insurance; several factory and mill, sites in good locations to dispose of. Loans effected. Best of references.

Smooth Running

Machinery is most desirable, whether your machines be few or many. To insure such smoothness you should use the only Mica Lubricant guaranteed to be free from grit. If you have any trouble caused by unsatisfactory lubricants, write us.

National Mica Grinding Co.,
LIMITED
GANANOQUE, — ONT.

— IN TORONTO, —
and out amongst the different cities, towns and villages are to be found more Underwood Typewriters in use than any other kind.

They are popular because they do the best work, in the quickest time, and with the greatest ease. Their chief characteristic — and one not to be found in other machines — is **VISIBLE WRITING.**

Send for Booklets

Creelman Brothers
Typewriter Company,
15 Adelaide Street East, Toronto.

THE Winnipeg Power Company has started work on its scheme to supply electric power to Winnipeg from the Pinawa river, a tributary of the Winnipeg river. The first buildings have already been erected.

Mercantile Summary.

THE ratepayers in Nelson, B.C., last week voted in favor of a new by-law to raise a loan of \$150,000 for the purpose of putting in a new power plant and extending the city's electric light system.

THE Canada Central Railway Company is announced to apply for a charter to construct a number of lines, the chief of which will be from Sudbury to Scotia Junction, thence southerly to Toronto, by way of Balsam or Sturgeon Lake.

JONE BONE, formerly a farmer, early this year went to Minden, Ont., and bought out the dry goods stock of Mrs. E. Hollefreund. Last November he was burned out, the loss being estimated at \$2,000, and insurance \$1,000. He is now compelled to make an assignment. He owns some property, but this is believed to be heavily mortgaged.

WE understand that the Dominion Iron and Steel Company has decided not to continue the construction of its steel rail plant at Sydney, C.B., which has been in course of erection for some time back, but will devote the building to the manufacture of structural steel, for which there is at present a large and profitable demand in Canada.

MENTION is made by the Clinton New Era of the appointment to the charge of the Sovereign Bank branch in that town of Mr. H. T. Rance. This gentleman was one of the firm of McMurchie & Rance, private bankers, at Blyth, and has a good reputation in that part of Huron County. He has lived some thirty years thereabout, as merchant and private banker.

THE assignment is reported of the Sault Ste. Marie Co-operative Co., Limited, which received a charter in April, 1901, to carry on a general merchandise business with a capital authorized of \$20,000. There were about thirty shareholders with holdings of \$100 each, the rest of the stock being held in quite small amounts. It now looks as if the company's working capital was insufficient for their purpose.

It is unfortunately hardly to be expected that the people of Oakville, Ont., and vicinity will enjoy a merry Christmas this year; the failure of Andersons' bank has been too harsh a blow and too uniform in its consequences for that. The firm of C. W. Anderson & Son was composed of C. W. Anderson and his two sons, E. B. and C. E., and was started in November, 1887. There is little doubt but that they made money for years, but latterly they would appear to have been gradually getting more and more behind. Then came the Andrew and Howarth failure, and the refusal of the Bank of Hamilton to carry them any longer, and the result has been the assignment. It is now stated that, instead of being \$243,000, the liabilities will not be found to amount to much more than \$100,000, but until Mr. E. R. C. Clarkson, the assignee, issues his statement, which is expected this week, little of a definite nature can be stated.

THERE has been a continued scarcity of cedar bolts in British Columbia, as a result of which the shingle-making interests met together a few days ago and decided to close down the mills at nights, and to reduce the day output by 25 per cent. Seventeen mills in Vancouver, which up till recently turned out 3,000,000 shingles daily, now have only a daily production of 1,000,000. The price has been advanced 10c. per thousand.

A DESPATCH of last week from Hamilton, Ohio, says that the consciences of ministers of the Gospel in that town will not permit them longer to impose on Sunday School children at the annual Christmas entertainments. The myth of Santa Claus must cease, according to the unanimous action taken at a meeting of the Ministerial Alliance, which met to discuss the question of Christmas and the children's tree. If this tale be true, it is a pity. Such men are unfit to be ministers of the Gospel. They should be condemned to sit in an ice-house, within sight of a Christmas tree, and read Dickens' Battle of Life, until they realized what Good-will to Men (and children) really means.

The British Canadian Loan and Investment Company, (Limited).

Dividend No. 50.

Notice is hereby given that a Dividend at the rate of Five per Cent per Annum, on the Paid-up Capital of the Company, for the half-year ending 31st of Dec., 1902, has this day been declared, and that the same will be payable on the

Second Day of January next.

The Transfer Books will be closed from the 22nd to the 31st proximo, both days inclusive.
By order of the Directors.

ERNEST S. BALL,
Toronto, 11th Nov., 1902. Manager.

"A Real Good Smoke"

If you have never smoked my Pharaoh 10 cent or Pebble 5 cent Cigar, you have certainly missed "a real good smoke." — ask your Cigar Dealer!

These two brands are my leaders, but if you ask for Payne's Cigars (I make a number of brands), you will get the best cigar for your money, that money can buy.

Payne's Cigars.

J. BRUCE PAYNE,
MANUFACTURER,
GRANBY, - QUEBEC.