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Is pronounced unrivalled in every respect. It will do
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and time. It is useful to Farmers and keepers of large
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Which is nearly gone, has been

A Most Prosperous Year
WITH US.

Our NEW PREMISES, so far, have been a
DECIDED SUCCESS, and our Venture into
the WHOLESALE, on the Thirty-days Cash
System, bids fair to be even a Greater Success
(if possible) than our Retail Business has been.
And if health is spared, and nothing happens,
over which we have no control, we believe that
in less than three years we shall do one of the
Largest Wholesale Trades in Canada, and
perhaps, the very largest.

The race for the Largest Wholesale Business
of the Dominion will be between our firm,
single-handed, and the combined efforts of all
the Mercantile Agency Subscribers and Dupes
in the country; and if we don't beat them,
"we'll know the reason why."

All Honor and Success to legitimate com-
petitors, but regarding firms who encourage
the American Agency system, which helps
Canadians to swindle Old Country Creditors
by falsely rating insolvent firms to be worth
large capitals, and helps rotten firms to bor-
row money from our Banks and thus cause so
much loss and distress to Bank-shareholders.
Such firms are working their own ruin, and are
sure, sooner or later, to fail.

Money obtained by unfair means has never
won well in the past, and we believe never
will.

THANKS.

We cannot do better than avail ourselves
of this opportunity to

THANK THE PUBLIC

in and about Montreal; also, to thank our
customers who regularly favor us with orders
by mail, for their custom during the year just
closed.

I thank you all, and wish you a Happy New
Year.

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