

FOR SALE**Re JONATHAN WILKINSON ESTATE**

A Debenture of the Atlas Loan Company of St. Thomas, Ontario, for \$9,337.63 and interest since June 30th, 1901. Debenture matures August 15th, 1904, and bears interest at 4 per cent. per annum payable half-yearly. For particulars apply to

W. L. WICKETT, Executor,
P.O. Box, 877, St. Thomas, Ont

**The British Canadian Loan and
Investment Company, (Limited).**
Dividend No. 48.

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 December, 1901, 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 23rd to the 31st proximo, both days inclusive.
By order of the Directors.

ERNEST S. BALL,
Toronto, 27th November, 1901. Acting Manager.

A Good Holiday Present A Case of Peelee Island Wine.

PRICES

F. O. B. Brantford.

St. Augustine, Dry and Sweet
Catawba, St. Julien Claret.

Cases, quarts, . . . \$ 4.50
" pints, . . . 5.50

L'Empereur Champagne,
Cases, quarts, . . . \$13.00
" pints, . . . 14.50

PRICES

Delivered at any station in United
Kingdom by our Agents, Stephenson,
Routley & Co., of Manchester.

St. Augustine, Dry and Sweet
Catawba, Claret . . .

Cases, 12 quarts, . . . 24/-
" 24 pints, . . . 27/-

L'Empereur Champagne,
Cases, 12 quarts, . . . 66/-
" 24 pints, . . . 71/-

PRICES

For United States, at our
Wine House, Sandusky, Ohio.

St. Augustine, Dry and Sweet
Catawba, Claret, . . .

Cases, 12 quarts, . . . \$ 4.50
" pints, . . . 5.50

Orders sent us will be promptly
filled by our English Agents
or United States Branch.

J.S. HAMILTON & Co.

Wine Mfrs. and Brandy Distillers,

Brantford and Pelee Island, Canada
and Sandusky, Ohio.

Head Office, - Brantford, Canada.

cash item for a large amount to a chartered bank, which had only recently opened in the town, and previous to which a private banker had done their collecting at that point.

In due course the private banker's cheque came in payment of the collection and for which there proved to be no funds, and the bank on investigating how he became possessed of their collection, discovered that the post office, in error, delivered him their letter addressed to the chartered bank. The post office, however, claimed that the letter was delivered as addressed and the onus of proof lay with the bank, who, fortunately for them, were enabled to produce a carbon copy of not only their letter, but the address on the envelope as well, upon which the Post Master immediately effected a satisfactory settlement.

It seems surprising that banks appear to attach so little importance to the duty of addressing envelopes, generally relegating it to a junior clerk or messenger. When it is considered how abortive a slight mistake on their part may render the most carefully prepared efforts, and what serious losses may occur, it seems an anomalous division of labor.

The fortunate circumstance in the case of the bank we have just cited, by which they were enabled to produce the actual copy of the envelope address, was due to the fact that they were using the "5 in 1" combined letter-envelope, which does away with envelopes entirely, the letter folding in such a manner that it makes the envelope, as well as the letter, and the addressed part of the letter becomes the address of the envelope, rendering mistakes obviously impossible.

This is but one of its many advantages, and those who have not seen it, and who value time and accuracy, should do so.

The office of the "5 in 1" Letter Envelope Co. is at 43-45 Lombard St., Toronto.

NOTICE.

The Toronto Railway Co.

The General Annual Meeting of the Shareholders of the Toronto Railway Company, for the election of a Board of Directors and the transaction of other business connected with or incident to the undertaking, will be held at the Head Offices of the Company, Toronto Railway Chambers, Toronto, at noon on

Wednesday, the 15th Day of January, 1902.

The Transfer Books will be closed from the 4th to the 15th day of January, 1902, both days inclusive.

J. C. GRACE,
Secretary-Treasurer.

The Real Estate Loan Company of Canada, Limited.

Dividend No. 30 and Bonus.

Notice is hereby given that a dividend at the rate of 4 per cent. per annum has been declared for the current half-year, ending December 31st, together with a bonus of a half of one per cent., and that the same will be payable on and after

Thursday, January 2nd, 1902.

The transfer books will be closed from 23rd to 31st December, both days inclusive.

B. MORTON,
Manager.

**THE
International Mica Co.'y,
Limited,
GANANOQUE,**
HAVE THE ONLY
ANNEALING COMPOUND which will Anneal
Chilled Cast Iron.
**A Mica Lubricant which is a great
Oil Saver, and will Cool the Hottest
Bearing in any Machine.**
For full particulars apply to
**The International Mica Co., Limited
GANANOQUE,**



Write for pamphlet and rates to R WALDER,
Preston, Ont.

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:

AMHERSTBURG, Essex County. THE CUDDY-FALLS CO.

MEAFORD—Grey County. C. H. JAY & COY,
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.

KING IRON WORKS BUFFALO, N.Y.

Marine Engines

Slow

And Bad Accounts
are specialties with-
our collecting depart-
ment.

Don't write anything
off until we see what
we can do with it.

Pay

R. G. DUN & CO.,
Toronto and Principal Cities
of Dominion