

ST. MONICA'SResidential and Day School for
Higher Education of Girls.

170 Bloor St. W., - Toronto

Prepares for University and Departmental
Examinations. Primary Department. Special-
ists in each Department. A Home School.
Beautiful Location.

MISS PHILLPOTTS, Principal.

For Sale.

My Canadian Patent representing a new, economical and all round practical system of destroying Insects and Fungi. Is just now being thoroughly tested by U.S. Government. Splendid chance for investor to buy cheap, hold and sell at big advance. Investigation solicited and proof of merit furnished. Patent to be supplemented by copyrights. Address: FRED. REINLEIN, Mt. Vernon, Ill., U.S.A.

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 & 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.

Fidelity Bonds

We furnish Bonds for officers and employees of all companies requiring them—for all persons holding positions of trust.
Write to us for particulars.

LONDON GUARANTEE & ACCIDENT CO.,

(LIMITED), of London, Eng.

D. W. ALEXANDER, - Gen. Mgr. for Canada,
42 King Street West, Toronto.**A LIFE STUDY...**

The art of engraving is a life study with us. We bend every energy towards the production of perfect printing plates.

TORONTO ENGRAVING CO.,

92-94 Bay Street,

Phone Main 2893.

TORONTO**Mercantile Summary.**

MARYHATTYANA, an Arkansas post office recently discontinued for lack of business, was named in honor of the three daughters of its first, last and only postmaster, who were called respectively, Mary, Hatty and Anna.

THE Chatham Ont., binder twine factory, which cost in the neighborhood of \$40,000, and which was built by an association of farmers, was sold on the 15th inst. to a company composed of local and New York capitalists for \$2,000. A good deal of disagreement developed among the members and the directorate.

RECENTLY, Mr. Stuart B. Playfair, associated himself with Mr J. F. Ussher in his stock-broking business at 28 Wellington St.W., Toronto, and the firm name is now Ussher, Playfair & Co. Prior to his connection with Mr. Ussher, Mr. Playfair had for the past nine years been connected with the Bank of Hamilton.

PARKE, Davis & Co., the well-known pharmacutists of Detroit and Walkerville, have begun the erection of another great laboratory in addition to their already immense plant. The new building will be four stories and a basement in height, 470 feet long by 60 feet wide, and will stand upon the corner of McDougall Ave. and Atwater St., in Detroit.

WE note the appearance of a new monthly, entitled the Pulp and Paper Magazine of Canada, published by Biggar-Samuel, Limited, Montreal and Toronto. The publication is demi-octavo size, 32 pages reading matter and 20 pages advertisements, and containing articles on the British Paper Industry, and its Relation to Canadian Trade; Fibres for Paper-making; Canada and Her Forest Assets; the Sault Pulp Mills, and the Pulp Industry in Quebec, besides some pages of notes and of market reports. It is an intelligently edited journal, clearly printed, and it appears to have, in the pulp and paper business, a field for usefulness and growth

THE PHILIPPINE BLUNDER.

The islands have cost us in "blood and treasure," 5,000 lives of our soldiers and not less than \$300,000,000, without reckoning the wounded, the hopeless invalids and the pensions. The Government and the "maintenance of order" are costing us now fully \$40,000,000 a year.

What have we to show for this except a dishonored Declaration of Independence, and a constitution rent and frayed in the effort to stretch it over distant "possessions?"

When the policy of conquest was forced upon the unwilling McKinley, there were alluring stories told of the fabulous richness of the islands and of the enormous trade that would "follow the flag." In the last fiscal years our exports to the islands were valued at \$5,251,000—mostly for our own soldiers—and our imports at \$6,612,000. Our whole

All Kinds of Personal Accident Policies and Fidelity Bonds.

FOUNDED 1849.

Railway Passengers Assurance Company, of London, England.

Capital, - - - - \$ 5,000,000
Claims Paid, over \$23,000,000
Deposited with the Dominion Government, - - - \$100,000

HEAD OFFICE FOR CANADA:

28 Wellington Street East, - - Toronto.

F. H. RUSSELL, Manager and Attorney

Canadian Manufacturers

who are desirous of
increasing their

Export Trade

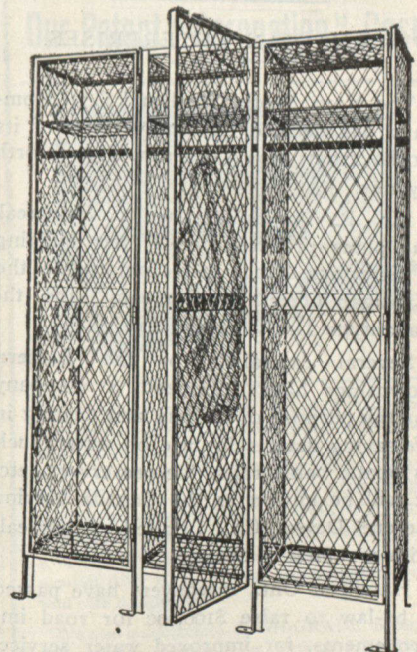
will find the

BAHAMA ISLANDS

a new and excellent
market for their goods.

Correspondence Solicited

B. W. ROBERTS,
NASSAU, N. P.
BAHAMAS,

Manufacturers' Agent.**WIRE LOCKERS**

For BANKS, OFFICES,
FACTORIES, HOSPITALS, Etc.

Manufactured by

The GEO. B. MEADOWS

Wire, Iron and Brass

Works Co., Limited, 117 King St
West,
TORONTO, CANADA