ril 29th, 1848. the article not of the day fand ressele), but also uld England or

ped, they would rade, &c. with nd the nature of innate ideas im. of the Gazette) rchants or capi-to trade with apart from its for popularity; a a poor devil of

f taking off the

u put my letter he lies under a honest commu-ntiments which Never adoptnot the publishpting it, or has e editorial chair ig of the word appear in his neible for it, as t the Banker to hounds in the til he read it is om the Streetsn, Mr. Dicker printer's devil ad the proof? Editor of the to canvass the

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This Act is rs, and has satisfaction. rade of Tolast on the R GENERAL s of Trade lovernment, s defective, ont, with a

Peel, from , left on 1st Hall, Eneron the 1st

-We learn Honourable n in as Her Vest. The leave town Pilot.

13

trrival of the Britannia. Seven Days Later from Europe.

The Britannia arrived at Boston at two clock yesterday. News received here by

Government express.

General tone of Corn Trade firmer; supplies from abroad continue limited. Numerous buyers and holders enabled to realize better prices. At Mark Lane Canadian and United States Wheat 43s a 48s. Indian,

Demand for American Flour, moderate; fair supply. United States 25s a 27s.—Same price for Canadian.
Continued excitement in Ireland.
Revolutionary demonstrations in Egypt.
Insurgents hung by order of the Pacha.—Outhersk appears certain.

utbreak appears certain. Run en Savings' Hanka continues. The O'Connells refused to go beyond constitutional limits.

Earl Shrewsbury said to be favourable to Repeal. The trial of Mitchell, O'Brien, and

Meagher, is proceeding.

Thomas Steele has attempted suicide.

A regular armed Chartist force is said to be organized.

The House of Commons has passed the

The House of Commons has passed the Crown and Government Security Bill, with an overwhelming majority.

A Reform meeting has been held in London, at which forty members of Parliament participated. Cobden, was one. Joseph Hume presided.

The Prussian Blet has been dissolved.

The Prussian seed to Berlin is agitated. Insurgent Poles have formed entrench-tents in Posen. They have an army of ments in Posen. They have an army of 10,000 men, with artitlery. Another report says the Poles number The insurrection does not appear serious. All Germany is in a state of anarchy.

Insurrection in the north of Saxony,

nich the Government has not been able Trade at Vienna entirely destroyed. The Government has ordered the Jesuits to quit Sicily.

Verona has been taken by the Piedmon-

tose army.
The King of Naples has been compelled to issue a proclamation in favour of an Italian Independent Union.
Affairs in France are in great confusion.

A plot was formed to upset the Provi-sional Government, and assassinate LaMar-tine, headed by Ledru Rollin.

FXTENSIVE CONFLAGRATION IN

By a Telegraph report from Detroit this office, in conjunction with the Colonist, we learn that at two o'clock yesterday a terrible fire was then raging in that city. Our communication says:—" The large gone; forty bauildings now burning; Steamboat Hotel on fire; American Hotel in flames. One-third of the City threaten ed ; Advertiser office gone .- Gli

BUILDING SOCIETIES. No. III.

GODERICH, 25th April, 1848.

Goderich, 25th April, 1848.

To the Editor of the Huron Gazette.

Sin: "If we are all to be such gainers where are the profits to come from? Some one must be a loser"—1111.

Such, Sir, was the query put by, and the conclusion arrived at by our "learned friend" at the meeting on Tuesday last, after one of the plainest possible statements made by the chairman; a statement calculated to show the rapid increase of money when merely subjected to the action of ordinary compound interest, and the more so when bonuses are added to that, and both subjected to compound interest, and to bonuses and interest again and again; that then the increase must consequently become far more rapid than parties not daily conversant with figures could readily imagine. The latter part of our friend's dilemma was, in my opinion, most aptly answered by a party present, who said that the "loser" was the individual who borrowed money and did not apply it to a judicious use, but all, tono purpose, the difficulty remaining uncleared up to this moment, at least so far as he is concerned. I shall, therefore try to place the matter in another point of view, in the hope that he and others of his way of thinking—should there be any such—may become convinced that we may all be gainersy without so much as a solitary loser amongst us.

of thinking—should there be any such—may become convinced that we may all be gainers, without so much as a solitary loser amongst us.

I would premise however, that the shareholder as a shareholder, and the shareholder as a shorrower, must be considered as separate and distinct individuals; in order that we may the better understand the subject—
Suppose then that our "learned frignd" is a shareholder in a society that will wind up in eight years—and even that is much beyond the anticipated period of existence of some societies—he will have paid up in all £48 at the rate of 49s. per month, and if he have £100 handed over to him as his share at that period, he will have a clear profit of £52, or almost 25 1-2 per cent, per annum on his outlay; without the shade of risk in the transaction, for, security to the fullest extent is required in every case of loan.

But, &a rigues that he could make more of £19 in eight years; forgetting, that the first month he has only 10s. to commence his speculation with, and only £6 even at the end of the first year, and so on. So much for his profit as a member; and I believe he will be satisfied with that part of it, but still he exclaims "I want to know where the profit cones from,"—

Now then, let us suppose—for the sake of argu-

Now then, let us suppose—for the sake of argument, that I am no member of the Society, but that they have £100 to lend, and that the law will permit me to be a competitor for it—I offer £30 bonus, and six per cent. interest per annum on £100, for eight years, and am declared the purchaser, it would stand thus—
Cash received in hand, £70
Principal to be naid up in eight years, £100,00

Principal to be paid up in eight years, £100 0 0 Eight years interest on £100 at 6 per 48 0 0

Deduct the amount received in hand as the amount paid for the use of £70 for 8 years; exactly 14 per cent. per annum. But, were 1 a member of the Society, it would be very different—it would then stand thus—amount of monthly instalments for eight year.

eight years, Eight years interest on £100 at 6 per Allow interest for loss of use of month-ly installment, Monthly subscription of 7 1-2d, to

Deduct the amount received in hand, 2110 15 0 70 0 0

Leaving, Leaving,
as the amount paid for the use of this £70 for eight years, or something under 71-2 percent, per annum. But, as I would be very sorry to mislead any one in this matter, and have only given the above as an example, by which the average rate of annual interest may be arrived at, on any of annual interest may be arrived at, on any

I interest may be arrived at of bonuses: I must state that it

up in 9.1-2 years with £30 bonuses the first year, £27 the second, and so on reducing by £3 annually. It will therefore be observed, that should the Society continue for ten years, the annual rate of interest would be increased to something over 8-per cent; because there would then be £12 more of the principal paid up, and two years more of the interest also.

interest would be increased to something over 8 per cent; because there would then be £12 more of the principal paid up, and two years more of the interest also.

It now only remains for me at present to shew that I may borrow at any of the above rates and yet be no "loser." Let us take the first, the "last and the best" will then speak for itself.

No man borrows money either at a high or low rate of interest without he believes that the use of it will be equivalent in some shape or other to the price it costs him. It appears to me that I could eastly point out several ways in every-day life, in which a person may save himself money, at least not be a loser, by borrowing even at 14 per cenia, exorbitant as it may appear. For intance:—It it is but a very ordinary house that a person can rent for \$5 per month, £15 per annum, in 8 years £120; while at the same time he might be in possession of a small sum in eash, say £20 or £35 £20 at 14 per cent interest, that sum in addition to what he had, would enable him to build a fully better house either of brick or frame than can generally be rented at the above rate; and the repayment of the princical with the interest, would make an average annual payment of £18 11s., say \$6 per month in eight years £148 8.—so that for the additional £28 he is in full possession of a property worth at least £100, to say nothing of the probable increase of value at the end of the 8 years; a source of profit of which he could have had no chance but for the loan of £70. Again, there may be parties threatened with foreclosure of mortgage, ejectment from farms or houses for non payment of instalments over due, or actions for debits on property; with all the consequent detail of expenses which follow in such cases; and the profit "comes from" the rent the party used to pay a landlord, the interest the mortgagee, received, and, what would in the other case, have gone into the Lawyer's pocket. And just in such ratio as these parties were paying high or low rent or interest, or feared the loss

e public.
I am Sir, your most obedient servant.
THOMAS KYDD.

Markets.

TORONTO, May 5. Flour, per barrel, 196 lbs \$1 and 1 2s 6d. Oatmeal, per barrel, 196 lbs 17s 6d and 1 2 6. Wheat (fall), per bush, 60lbs 4s 6d and 4 6d. Wheat (fall), per bush, 60lbs 4e 6d and 4 6d.
Do. (spring) do. 3s 6d and 4 0d.
Rye, per bushel, 56 lbs 3s 0d and 3s 4d.
Barley, per bushel, 48 lbs 2s 6d and 2s 9d.
Oats, per bushel, 48 lds 1s 3d and 1s 10.
Peas, per bushel, 60 lbs 2s 6d and 2s 9d.
Potatoes, per bushel, 3s 0d and 4s 6d.
Beef, per cwt, 17s 6d and £1 5s.
Pork, per 100 lbs 20s 0d and 00s 0d.
Timothy, per bushel, 60 lbs 4s 0s and 6s 0d.
Racon, per lbs 0s 3s and 0s 5\frac{1}{2}d. Hams per cwt 30s 0s and 40s 0d. Lard, per lb 3\frac{1}{2}d.

DISTRICT CONTRACT.

AS the BRIDGE across the River Avon been Let by Tender as previously advertised. been Let by Tender as previously advertised, the Subscriber is now prepared to enter into PRIVATE CONTRACT at any time with any Mechanic who wishes to contract for the completion of the work. Plan and Specenication will be seen at T. M. Daly's, Stratford, or at the office of the subscriber in Goderich. Offers will be received personally, or by letter, addressed to DAVID SMITH,

DAVID SMITH,
District Surveyor, H. D.
District Surveyor's Office, Coderich, 2nd May, 1848. P. S. Early application is required and

TO LET

THAT Substantial and Commodious House lately occupied by Capt. O'Connor and John Peel, Merchant Tailor, in Light-house street.

ALSO FOR SALE A valuable Lot in Main Street, on advantageous terms. Apply to
WILLIAM WALLACE.
Goderich, May 4th, 1848. 14tf

STOLEN OR STRAYED.

A BOUT the first of April from the premises of WILLIAM BELL, Stanley, London Road, a Yoke of Oxen. One black, with a Bell, and the other red and white, with the left eye nearly blind—any information respecting them, will be thankfully received by the owner, or at the Signal Office, Goderich, May 5th, 1847. 14w4

NOTICE.

THE 2 year old HEIFER, as advertised for some weeks past in the Huron Signal as having strayed into my premises about the middle of last September, will be sold by Public Auetion on the Glebe Lot, Maitland Road, at 12 o'clock, on Saturday the FIFTEENTH day of May, to defray expenses.

JACOB WILLSON.

Goderich, April 28, 1848. 13w4

NOTICE.

THE next sittings of the 1st Division Court will be held at the Goal, Gode rich, on Saturday the 3rd June next.

A. F. MORGAN, A. F. MORGAN, Clerk of 1st D. Court.

Goderich, 28th April, 1818.

STRATFORD HOTEL.

SAAC MAY, informs his friends, and the public, that he has taken the BRICK TAVERN, lately in the occupation of Mr. Brown, at the East end of Stratford, where nothing shall be wanting on his part to pro-mote the comfort and convenience of his

I. M. flatters himself that his selection of Wine and Liquors is equal to any in the country, and his Stabling department is of stratford, 28th April, 1848.

J. STEWART, ATTORNEY AND BARRISTER at Law, Solicitor in Chancery, Convey-ancer. &c.. Office West Street.

STRACHAN & LIZARS, BARRISTERS and Attornies at Law

B Solicitors in Chancery, and Bankrupt cy, Notary Public and Conveyancers, Gode rich and Stratford, Huron District, C. W. JOHN STRACHAN, Goderich.
DANIEL HOME LIZARS, Stratford.

Goderich, April 20, 1848. BLACKSMITH'S SHOP, &c.

TO LET, AT STRATFORD.

THE Subscriber being anxious to retire from business, wishes TO LET the well known BLACKSMITH'S SHOP, Sheds, and DWELLING HOUSE, situated in the west end of the thriving town of Stratford; with the good will of the business. The above premises have been for many years occupied, and the run-of business is equal to the best stand in the District. The lease may be for as many years as may be agreed may be for as many years as may be agreed on. The Tools, Iron, &c. will also be dis posed of. Rent moderate.

Stratford, 17th April, 1848.

J. RUTLEDGE, & CO.

SADDLE AND HARNESS MAKERS, BEG to intimate to the inhabitants of Goderich and surrounding country, that they have commenced business in the pre-mises lately occupied as the Division Court Office, where they will constantly have on

SADDLES AND HARNESS, and all other articles in their line of business, which will be sold at moderate prices. A liberal discount will be allowed to all cash purchasers.

Goderich, April 18, 1848.

NOTICE.

THE fast sailing Schoouer AMHERST-BURGH, Capt. Warwick, will leave Hamilton Monday first-day of May, and Toronto 2d of May, and will take Passengers and Goods for Goderich, April 21, 1848.

NOTICE.

THE Subscriber is about discontinuing business as Blacksmith in the town of Goderich, and hereby notifies all those indebted to him, that they will be waited upon for settlement immediately; and the obstinate ones who disregard this intima-tion will be handed over to that efficient officer the Clerk of the Court, who will perhaps effect a settlement on more costly and less favourable terms.

HENRY ELLIOT.

Goderich, April 8th, 1848.

NOTICE.

ALL Notes and Accounts due to the subscriber that remain unsettled on the first of May next, will be handed to the Clerk of the Division Court for collection, ROSS ROBERTSON.

Goderich, April 4, 1848.

CUT NAILS.

40 CASKS CUT NAILS, assorted siz-40 es, for sale by the Subscribers, whole sale and retail.

M. B. SEYMOUR & CO. Goderich, March 17, 1848.

7w4

NOTICE.

A PPLICATION will be made to the next A Session of the Provincial Legislature, for leave to bring in a Bill to constitute and form the following Townships and Gore, and Block of Land, viz.—North Easthope, South Easthope, Downie and Gore, Ellice, Blanshard, Fullarton, Logan and Hibbert, Wellesley, Mornington and Maryborough, and Western half of Wilmot, and the Block of Land behind Logan,—into a new District.

ALEX. MITCHELE, Sec'y of Committee.

Statford, [Huron], 1st of April, 1848.

NOTICE.

SEALED TENDERS will be received by Messrs. John Holmes and Robert Gib-bons, or the Subscriber, on the part of the Municipal Council, for the District of Huron, until Saturday 13th day of May, at 12 o'clock noon, when the Tenders will be opened at the British Hotel in the town of Goderich, for the following works, viz:—

1st. For Repairing parts of the Road between the 1 and 2 concessions, township of

tween the 1 and 2 concessions, township of

Goderich.
2nd. For Repairing part of the fluron Road from Lot 22, Maritand concession, to the town of Goderich, part of which will be Graveled.

3rd. For building a Frame Bridge across-

a stream on Fot 39, Maitland concession, township of Goderich.

4th. For cleaning the ditch on the southerly side of the Road leading from the Mait-land Bridge to the town of Goderich.

5th. For repairing part of the Road be-tween the 3 and 4 concessions, Goderich,

Lots 25 and 26.
6th. For Reducing a bill between the 5 and 6 concessions and Lot 19 and 20.
Plans, Specifications and Form of Tender, may be seen at the British Hotel six days before letting or at the office of the subscriber, in Goderich, on or before the said 13th day of May next. The works will be laid out in Sections: Tenders must specify the number of Section Tendered for, and must be in due form.

The time for finishing the above work, will be stated in the Specifications.

ill be stated in the Special (Signed,) DAVID SMITH,

District Surveyor, H. D.

District Surveyor, Sorrice,

District Surveyor's Office,

Addrich. 25th April, 1848. Goderich, 25th April, 1848.

NOTICE.

ALL those Indebted to the Estate f the late Mr. HICKS of Stratford, will please Settle the same without delay, and vithout extra expenses; and also all those having any Claims against the above Estate, are required immediately to present the same for Adjustment to John Hicks,

Mitchell, March 24, 1848. FOR SALE. A LOT of Land, situated on the Bay-field road, five miles and a half from Godorich—will be sold cheap. Terms of payment to suit purchasers. L. ALVORD. HARPURHEY BRANCH

THE HARPURHEY BRANCH of the Huron District Agricultural Society will hold a Meeting for the Exhibition of FARM STOCK.

&c. &c. &c. at Mr. Jonas Copp's Tavern, Harpurhey, on Friday, Sept. 22, 1848. For the purpose of Adjudging and Awarding PRIZES for the various Animals and Articles hereinafter mentioned:

FIRST CLASS. For the best Entire Horse 1 10 4 2nd do. 0 15 0 2nd do. do. 0 15 0 For the best Two-year old Filly ... 0 15 0 2nd do. do. 0 10 For the best Yearling do. 0 15 SECOND CLASS.

For the best Bull 1 10 the 1st January, 1848 ... 0 15 0

AGRICULTURAL PRODUCE. For the best 2 bush's of Fall Wheat 0 15 0

DAIRY PRODUCE.

For the best 10 vards manufactur-For the best 10 yards Flannel. ... 0 10 0 2nd do. do. ... 0 7 6
For the best 20 lbs. Maple Sugar. 0.10 6

nose, with a rope or chain attached to, prevent accidents 5. Heifers with Calf at foot may show as

Heifers.

6. All Stock exhibited shall have been the bond fide property of the Exhibitor amonth before the Show, and all other arti cles shown must have been produced on the Farm of the Exhibitor. Any person violating, or attempting to violate, this rule, shall be rendered incapable of competing on any future occasion.

future occasion.
7. Any person neglecting to pay their Subscription on or before the 27th of June, will be debarred from competing or entering for any Premiums offered, unless they pay to the Treasurer, two weeks before the future occasion. to the Treasurer, two weeks before the Cattle Show, a sum equal to the proportion which such subscription paid, on or before that date, would have secured from govern ment or other sources, so as to place their subscriptions on the same footing as that of others, who pay in time to get such addition to the funds.

8. All Competitors for Prizes must give the Secretary notice of the description of Stock or Produce they intend to show, before the day of Exhibition.

9. All Stock and Produce to be on the Show Ground by 10 o'clock on the day of

the Show. The Show to commence at 12 o'clock, noon.

The Society's PLOUGHING

MATCH will take place in October,

G. THOMPSON,

H. B. A. S. Secretary, H. B. A. Harpurhey, 7th April, 1848

TAILORING ESTABLISHMENT. SPRING & SUMMER FASHIONS, for 1848.

A FULL variety of the newest and most improved Spring and Summer Fasilions for 1848, have been received by the subscriber, who will promptly attend to the orders of all who may favour him with their patronage. A, NAYSMITH.

HURON DISTRICT

GRICULTURAL SOCIETY. PREMIUMS FOR 1848. N EXHIBITION of CATTLE, SEEDS, AD DOMESTIC MANUPACTURES, &c. will be held at Goderich, on Tuesday the 26th September, 1849, when the following PREMIUMS will be awarded:—

HORSES. For the best Brood Mure and Foal, ... 1 10 0 2d best, ... 0 15 0

the let January, 1348... 0 15 0 2nd best... 0 15 0 2 best, 0 15 0 2nd best... 0 15 0 2nd do. 0 7 6 For the best Fat Cox 0 15 0 2nd do. 0 7 6 THIRD CLASS.

For the best Ram... 0 15 0 3d best, 0 15 0 2nd do. 0 7 6 THIRD CLASS.

For the best Ram... 0 15 0 3nd do. 0 7 6 SHEEP AND HOGS.

For the best Ram... 0 15 0 2nd do. 0 7 6 SHEEP AND HOGS.

For the best Ram... 0 15 0 3nd do. 0 7 6 SHEEP AND HOGS.

For the best Ram... 0 15 0 2nd do. 0 7 6 SHEEP AND HOGS.

For the best Ram... 0 15 0 2nd do. 0 7 6 SHEEP AND HOGS.

For the best Ram... 0 15 0 2nd do. 0 7 6 SHEEP AND HOGS.

GRAIN, SEEDS AND DAIRY. GRAIN, SEEDS AND DARKY.

For the best 50 lbs. of Salt Butter, ... 0 15 0
2d best, ... 0 10 0
3d best, ... 0 7 6
For the best 40 lbs. of Cheese, ... 0 10 0

Por the best 25 lbs Salt Butter 0 15 0
2nd do do 0 7 6
For the best 25 lbs. Fresh Butter 0 10 0
2nd do do 0 7 6
For the best 25 lbs. Cheese 0 15 0
2nd do do 0 7 6
For the best 25 lbs. Cheese 0 15 0
2nd do do 0 7 6
For the best 25 lbs. Cheese 0 15 0
2nd do do 0 7 6
For the best 25 lbs. Cheese 0 15 0
2nd do do 0 7 6
For the best 25 lbs. Cheese 0 15 0
2nd do do 0 7 6
For the best 25 lbs. Cheese 0 15 0
2nd do do 0 10 0
2nd do 0 10 0

RULES OF THE EXHIBITION, 1. Any Farmer within the District, not a dember of this Society, by paying a donation of the Pound, shall be entitled to compete for any

5. All Subscriptions to be paid on of before the 10th day of August next.
6. All Competitors for Prizes must give the Secretary notice of the description of Stock and Produce they intend to Show, on or before 4 o'clock, P. M. the 25th of Sept inher.
7. All Stock and Produce to be on the Show.
Ground by 9 o'clock of the day of the Show.
The Society's PLOUGHING MATCH-will take place as usual in October.
R. G. CUNINGHAME,
Secretary.

Goderich, April 12, 1848. OF all qualities and at various prices, l T. GILMOUR & CO. Fob. 11, 1848.

JOHN J. E. LINTON, NOTARY PUBLIC, Commissioner Queen's Bench; AND CONVEYANCER, . STRATFORD.

TOBACCO. N extensive stock which will be A N extensive co. Co. Cheap for eash. T. GILMOUR & CO. DIV. COURT BLANKS,

PRINTED on a superior quality of paper, for sale at the Huron Signal Office, Goderich, Jan. 28, 1848.

1.500,000 ACRES OF LAND FOR SALE IN

Esq., Asphodel. Colburne District; Dr. Allins, Guelph, or J. C. W. Daly, Esq., Stratford, Huron District.
Goderich, March 17, 1848.

PROSPECTUS OF THE SECOND VOLUME OF THE

CANADA FARMER. A Family Journal of Agriculture—Internal Improvement—Literature—Science—General Intelligence—published every Saturday, at R. Brewer & Co.'s Establishment, Toronto, and is now offered at the exceeding low price of ONE DOLLAR per year.

THE FARMER was established to sup-I ply a want that has long been felt in the periodical Literature of Canada. On the one hand, a majority of the weekly

3. All Subscribers, and only such to be entitled to be supported by the compete for any Premium.

The above material to be investigated. For the best 25 lbs. Maple Sugar, 0 10 0 in by 1st, or least 5th January, so that we may know how large an edition to print.—

The unexspected demand for the back Nos.

The unexspected demand for the back Nos. exhausted our edition of the let volume some time since, and to prevent such an oc currance again, we hope our Agents and a! others will send forward their orders with out delay. Subscription \$1 in advance.
Toronto, Nov., 1847.

5

One Pound, shall be entitled to compete for any Premium.

2. All Subscribers in arrear to the Society, who may wish to exhibit anything at the Show are to pay the Treasurer the sum of Ten Shillings.

3. All Subscribers having paid the susual sum of Five Shillings.

3. All Subscribers having paid the subscription, and only such, to be entitled to compete.

4. All Stock exhibited shall have been the bona fids property of the Exhibitor a month before the Show, and all other articles show must have been produced on the Farm of the Exhibitor.

All Subscribers having paid the subscription will nauxance.

Toronto, Nov., 1847.

5

BISSOLUTION.

THE Partnership heretofore existing the town of Goderich, under the nam of LATSCHAW & ERB, as Cabine Makers, is this day dissolved by mutus discovered by mutus consent. All outstanding debts due the firm, are requested to be settled without delay—either of the undersigned will was on them for that purpose; and those having demands against them will present them. and only such, to be entitled to compete.

All Stock exhibited shall have been the tifte produced on the Farm of the thave been produced on the Farm of the ibitor.

All Subscriptions to be paid on of before 10th day of August next. JACOB LATSCHAW.

CHRISTIAN ERB. Goderich, April 6, 2848. NOTICE .- The above establishment wi be continued and carried on in all its branches, as heretofore, by the subscriber.

JACOB LATSCHAW.

April 6th, 1848.

D. WATSON, BARRISTER AND ATTORNEY AT LAY SOLICITOR IN CHANCERY, BANKRUPTCY, &c. OFFICE IN THE MARKET SQUARE,

GODERICH. Feb., 1848. DR. HAMILTON, SURGEON, WHST STRAHT, GODERI-CH.

E. C. WATSON PAINTER AND GLAZIE PAPER HANGER, Se Se.

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