

C. B. PETRY**Accountant, Trustee and
Financial Agent****24 King St. W., Toronto. Phone 8283.**

Auditing and general accountancy undertaken; highest references as to trustworthiness and competency.

INSTITUTE OF ACTUARIES.**STAPLE INN HALL, LONDON****COLONIAL EXAMINATIONS****Notice is Hereby Given:**

1. That the Annual Examinations of the Institute of Actuaries will be held in the colonial centres, Melbourne, Sydney, Adelaide, Wellington, Montreal, Toronto, and Cape Town, on Friday, 20th April, 1900, and on Saturday, 21st April, 1900. In the case of Candidates submitting themselves for examination in both sections of Part III, the Examination will be continued on Monday, the 23rd, and Tuesday, the 24th April.

2. That the respective Local Examiners will fix the places and hours of the Examinations, and inform the Candidates thereof.

3. That Candidates must give notice in writing to the Honorary Secretaries in London, and pay the prescribed fee of one guinea, not later than 31st January, 1900.

4. That Candidates must pay their current annual subscriptions prior to 31st December, 1899.

(By order)

**A. F. BURRIDGE, } Hon.
ERNEST WOODS, } Secs.
Supervisors for Toronto.**

**WM. McCABE, F.I.A.
A. G. RAMSAY, F.I.A.**

Short Talks on Advertising

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"Mr. Bates' Masterpiece. It is interestingly and readably written—more readable than one would believe possible on so hackneyed a subject as advertising—and it is illustrated by pictures intended to lend a humorous turn to many of the sentences in the text. For those who want a general idea of advertising principles, the book will be found valuable, and even the readers to whom its subject is more than familiar will find it an interesting companion for a leisure hour. It is full of apothegms, every one of which rings with a true note."

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"Lively and Sensible."—*Philadelphia Evening Telegram*.

"Handsome and Clever."—*New York Press*.
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"Should be on the desk every advertiser."—*Cleveland Press*.

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"Most practical and helpful."—*Minneapolis Journal*.
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"Mr. Bates has rendered a service to all progressive business men."—*Philadelphia Record*.
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"Cannot fail to prove interesting."—*Pittsburg Press*.
"Should be in the hands of every business man."—*Philadelphia Ledger*.

**To the Stove and
Hardware Trade.**

We are in a position to furnish stove repairs for the following makes of stoves: **Grand Universal Range, Universal, Premium Universal, Prize Universal, Home Universal, Elegant** (formerly made by J. M. Williams & Co.), **Brilliant, Brilliant Range & Cook, Forrester Candy Furnace, Derby** (formerly made by Harte-Smith Mfg. Co.), **Splendid and Diamond**, (formerly made by the Toronto Stove Co.) and for all makes of Jno. Findlay & Sons' stoves. Also for all kinds bearing our name.

WM. CLENDINNENG & SON

Ste. Cuneo, de,
MONTREAL, QUEBEC

Mercantile Summary.

A BARQUENTINE is being built at A. W. Hendry's shipyard, at Liverpool, N.S. At New Carlisle, on Baie des Chaleurs, a large three-masted schooner is to be built this coming winter.

A WEEK ago, Frederick W. Watkins, proprietor of a large departmental store in Hamilton, assigned to G. C. Gibbons, of London, Ont., acting for Old Country creditors. His stock and fixtures are valued at \$125,000, and liabilities are perhaps \$150,000. Outside of the above, he has a store which cost \$100,000, two dwellings, and other properties, in which he has a surplus which has been estimated altogether at \$75,000. Next Thursday, a meeting of creditors will be held. By way of accounting for the failure it may be explained that several months ago Mr. Watkins became a convert to the beliefs of the Seventh Day Adventists, and has since closed his store on Saturdays, losing much city and country trade thereby. It is said the store will re-open under the management of Robert Peebles, who was Mr. Watkins' manager, but this is not yet certain. The major part of the liabilities are in London and Glasgow.

**SALE OF ONTARIO TIMBER
LIMITS.**

On Monday last there was held in the rotunda of the Board of Trade, Toronto, a sale of Ontario timber limits, at auction. Mr. Peter Ryan being the auctioneer. Among the prominent lumber merchants present were: F. W. Gilchrist, Alpena, Mich.; George L. Burran, Saginaw, Mich.; C. A. Ross, Saginaw, Mich.; John Miller, Detroit; R. A. Loveland, Saginaw, Mich.; B. C. Beaton, Bay City, Mich.; W. J. Church, Alpena, Mich.; George T. Marks, Port Arthur; George Gordon, Pembroke; William Irwin, representing Angus McLeod Co.; John Gray, representing Irwin & Gray, of Sault Ste. Marie; Thomas Pickard, Sudbury; Edward Hall, Detroit; Charles McCaul, Sudbury, Mich.; George Cook, Toronto; James Playfair, Midland; Mr. Conlin, Thorold; Angus McLeod, Orillia; W. D. Lummis, Sprague; W. T. Toner, Collingwood; J. W. Munro, Pembroke; Mr. Anderson, representing John R. Booth; James McFadden, Renfrew; J. Bell, representing Hill & Booth, of Pembroke.

The sales amounted to \$629,000, and of this total, three parcels, aggregating in price \$282,500, were made to American parties.

The following are the sales: Township of Trill, \$160,000, purchased by Mr. C. Beck, Penetang; S.W. corner of Foster Township, \$82,500, W. L. Church, Alpena, Mich.; S.E. corner of Foster Township, \$21,000, J. W. Munro, Pembroke; S.W. corner of Foster Township, \$132,500, W. L. Churchill; N.E. corner of Foster Township, \$67,500, W. L. Churchill; S.W. corner of Township of Nairn, \$80,000, Blake, Lash & Cassels, representing Victor Lumber Company; S.E. cor-

A SNAP

FOR SALE—A \$20,000 hotel doing the best paying business, with no exception, in the Kootenay country of British Columbia. For particulars apply X. Y. Z., care Box 459, Monetary Times, Toronto.

WANTED

First-class Life Underwriters can make liberal contracts with a leading Canadian Company to represent it in the City of Toronto. Good opportunity for permanent connection. Address

"UNDERWRITER,"

Care of Monetary Times

Collingwood Debentures.

Tenders are invited for the purchase of the following Debentures:

1. \$8,300 under authority of the Town of Collingwood Debentures Act, 1899, repayable on December 1st, 1929. To bear date December 1st, 1899; interest at 4½ per cent., payable half-yearly, on 1st June and December, at Bank of Toronto in Collingwood.

2. Local Improvement Debentures for \$2,000 (sub. By-law 544), repayable in twenty equal consecutive annual instalments, comprising principal and interest of \$153.75 each on 1st December each year. Also to bear date December 1st, 1899.

The above Debentures to bear date and to be issued on December 1st, 1899.

Tenders to be given for each separate parcel and successful tenderer to pay at par in Collingwood the cost of forwarding Debentures.

Tenders to be sent to undersigned not later than November 15th, 1899.

A. D. KNIGHT,
Town Treasurer.

CITY OF VICTORIA,**BRITISH COLUMBIA****TENDERS FOR DEBENTURES.**

Sealed tenders endorsed "Tenders for Debentures" will be received at the office of the undersigned up to 4 p.m. on the 3rd day of October, 1899, for the purchase of Debentures of the Corporation of the City of Victoria, B.C., amounting to \$210,000, or its sterling equivalent at the rate of \$4.8 to the one pound sterling in sums of \$1,000, or its sterling equivalent as aforesaid, payable in 20 years from 15th November, 1899, and bearing interest from that date at the rate of four per cent. per annum, payable half-yearly, with principal and interest payable as aforesaid at the office of the Bank of British North America either in London, England, New York, Montreal, or Victoria, B.C.

The tenderer must state the price net at Victoria which he will pay.

In addition to the net price the purchaser will have to pay the corporation the interest at four per cent. from the 15th November, 1899, to whatever date the money is received by the City Treasurer.

The above debentures are issued under authority of "The Consolidated Debenture Loan By-Law, 1899," with principal and interest secured by a rate on all rateable land and improvements in the Corporation of the City of Victoria, and are intended together with the Sinking Fund on hand to retire debentures amounting to \$272,500, bearing interest at the rate of 5% per annum. The Corporation does not bind itself to accept any tender.

WELLINGTON J. DOWLER,

City Clerk.

City Hall, Victoria, B.C., August 1899.

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AND

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BOSTON, MASS.**

KATE E. GRISWOLD, Ed. and Pub'r.