THE LONDON CREDITORS

Of D. McCall & Co. of Toronto Had a Lively Time at Their Meeting—There Were Numerous Kicks.

Somewhat sensational news is to hand from London, England, regarding the financial difficulties into which the Toronto wholesale millinery house of D. McCall & Co. recently fell.

It seems that the big English creditors of the firm are not at all satisfied with the statement of affairs submitted by Mr. Ludwig, who was sent over to London by McCall & Co. The information in the first place that the house was in difficulties occasioned a considerable shock to the creditors, for the firm had always been looked upon as most reliable. The upshot of a consultation of those who ranked upon the estate was the despatch of a cablegram instructing Mr. E. R. C. Clarkson of this city to make a close investigation of the insolvents' real standing.

A feature of the creditors' remarks at this gathering was their condemnation of the insolvency laws of Canada, which allow of the preferment of certain creditors.

Their Balance Sheet.

The most startling information vouchsafed, however, was that Messrs. McCall's balance sheet, dated December, 1895, showed a surplus of $175,000, while the bad debts from January, 1896, to June, 1896, totalled up to $70,000. One creditor, moreover, stated that he had in his pocket a letter from Mr. McCall, dated February, 1896, protesting his ability to pay all his creditors in full.

At this meeting of creditors Mr. Ludwig explained that owing to "circumstances over which they had no control" his firm had got into deep water. He submitted the following statement of the concern's affairs:

Assets—Cash, $611.30; stock valued at cost, $125,354.80; less stock pledged to bank, $54,500—$70,854.80; office furniture, etc., $2248.37; total $73,715.07.

Liabilities—Bank of Canada, $388.99; open accounts, $65346.35; bills payable, $46,313.92; rent, taxes, etc., $1000; total, $54,249.26.

Thus showing a nominal surplus of $19,465.

Further figures estimated that if the stock were sold for 65c on the dollar and the customers' paper brought 75c on the dollar there would be a balance of $33,000 to meet liabilities of $63,000.

Offers of Settlement.

Subsequently offers of settlement on a basis of 40c on the dollar cash and 65c at ten and eighteen months were refused, and Mr. Ludwig was asked to cable McCall & Co. if 10 shillings in the pound could not be paid in cash.

The chairman, in the course of the meeting, said that the creditors had known Mr. McCall previously as a strictly honorable man, and that they could not believe he would have come over to buy goods here if he had known his firm was in the position it was found to be. Mr. Ludwig stated that Mr. McCall's knowledge of the affair simply dated from about Nov. 30. The other partner in the firm is Mr. Blackley, and it was stated at the meeting that he must have known of the present position. Mr. Blackley's conduct was somewhat criticized.

At a later meeting of the creditors Mr. Ludwig stated that Mr. McCall had cabled that he would likely be able to arrange a composition of 10 shillings in the pound as suggested.

A Nottingham creditor wanted to know why McCall & Co., since their balance sheet in December, 1894, showed a surplus of $175,000, could not now pay 100 cents on the dollar, instead of 50.

Mr. Ludwig replied that owing to depreciation Canadian real estate property, which had been taken as security for doubtful debts, and which had been valued at $110,000, now really constituted no asset at all.

A Creditor—It seems to me the worst feature is the fact of Mr. McCall having pledged £10,000 of goods with the bank.

Another creditor observed if the offer of settlement were accepted Mr. McCall would be in a better position than ever before.

Mr. Ludwig stated that it was not Mr. McCall who had brought the present state of things about, but the bank had forced him into the position. The bank had notified, some twelve days before their English paper matured, that they were not going to advance further moneys.

A creditor remarked that any increase of assets would go into Mr. McCall's pocket.

"Commercial Clap-Trap."

Mr. Ludwig interposed that if Mr. McCall were ever on his feet again no gentleman present would get less than 100 cents on the dollar.

The chairman said he had often heard such statements made before. They looked upon them as commercial clap-trap. "You will admit," he cried, "that Mr. McCall was buying goods this spring after he had made a certain preference in the way of goods?"

(Mr. Ludwig: Yes, sir, I am forced to admit that.

A representative of T. Adams & Co. said that there could be no doubt that this balance sheet of December 31 was deliberately untrue, and he maintained that when such a position of affairs was put before creditors, they should show their disapproval of it by not permitting Mr. McCall to make a profit out of a transaction, and thus enable him to re-establish himself—for that was what he was aiming at.

A Creditor: It would be much better to accept 10s. and swindle the pillan put it into the hands of accountants. I have had some experience of Canadian matters, and know what it means.

In reply to a creditor asking for the chairman's personal opinion of the case, Mr. Howes said: I would be quite willing to wind this concern up, coute que coute. I look upon it as a most rascally piece of business, and I don't hesitate to say so.

Finally, it was decided to instruct Accountant E. R. C. Clarkson of this city to investigate thoroughly the affairs of the estate before the creditors should accept the McCall & Co. offer of settlement. Mr. Clarkson was cabled accordingly.

Canadian Insolvency.

Under the caption of "Canadian Insolvency," The Drapery World, the leading English dry goods journal, remarks editorially upon the case as follows: The notions of what is right and proper in Canada in relation to the treatment of creditors seem still at variance with our ideas on this side of the Atlantic. The latest example of this is afforded in the proceedings in connection with the affairs of Messrs. D. McCall & Co. of Toronto, which are fully reported elsewhere. Following the practice of the Canadian insolvent, it seems that before the general body of creditors were taken into the confidence of the firm a big preference was made in favor of one of the local banks, and, this having been completed, the creditors were blandly offered 40 cents on the dollar. That they refused this munificent offer will occasion no surprise, and that they are disinclined to pledge themselves to anything until they have the result of an independent investigation is equally sensible on their part. But what is the position? Preferential treatment has taken place, and, as the laws of Canada allow this sort of thing, creditors have to put up with it. But it is high time that English firms should mark their sense of such treatment, and by so doing force on that reform in the insolvency laws of the Dominion which are becoming more and more necessary if intercolonial trade is to be carried on with ordinary business confidence. Preferences are not allowed in England, and there is no reason why they should be anywhere else.

Lady Bicyclist's Serious Injuries.

Miss Lloyd, 40 Pearson-avenue, Parkdale, was the victim of a serious accident yesterday morning. She is a bicyclist, and was riding along Queen-street to the city with a Miss Craig at about 8 o'clock. Near the subway her wheel slipped in trying to avoid a heavy dray and Miss Lloyd fell under the horse's feet. She was dragged out with her collar bone broken and covered with bruises. The wheel was broken to pieces.

Business Embarrassments.

The carpet firm of Foster & Pender, King-street east, is in financial difficulties. They made some bad losses lately, and their paper, endorsed by Mr. Block, has not been met. Mr. Foster says that the rumor of the firm's trouble was caused by the desire of Mr. Block to retire from the business, but the latter gentleman says that he did not wish to get out of the business.

J. R. Fraser, jeweler, Ottawa, has assigned to W. A. Cole. Meeting of creditors on 29th inst.

Russell & Co., dry goods, Pembroke, are offering to compromise at 40c on the dollar.

P. J. Zaeger, tobacco dealer, Ottawa, has called a meeting of his creditors.

Expert Breath-Smellers.

Dundas Star.

Trainmen on the Grand Trunk Railway are not allowed to taste intoxicating liquors under penalty of instant dismissal. Expert breath-smellers are employed by the company.

HARBOR IS FILLING UP.

The Board Wants $10,000 Annually From the City for Dredging Purposes—The Lake Traffic.

Harbor Master Baldwin has sent a letter to the City Council claiming that the Bay is being gradually filled with sewage. He asks for a yearly grant of $10,000 for dredging purposes. At present there is only 10 feet of water in the Queen's Wharf channel; east of George-street there is only a depth of from 2 to 8 feet.

The Columbian of the R. & O. Line brought a large crowd to the city yesterday morning from Fort Hope and Cobourg.

The annual picnic of the Toronto Mission Union was held at Island Park yesterday.

The steamer A. J. Tymon arrived from Whitby with a large excursion.

There was an unusually large amount of business done by the Hamilton boats yesterday.

NAT AFTER A DIVORCE.

Goodwin, the Actor, it is Said, is Desirous of Marrying Maxine Elliott, His Leading Lady.

San Francisco, Aug. 21.—Nat C. Goodwin, the comedian, has filed a petition for divorce. He has gone about the business of gaining a legal separation from Mrs. Goodwin in a manner so secret that his most intimate friends, to say nothing of the woman herself, had not the slightest intimation of his intention.

Necessary papers have been on file with officials at the City Hall here for several weeks. Goodwin signed them a day so before he departed for Australia.

One of his first assertions is that he has been a resident of the State of California for a period of one year prior to the filing of the complaint. He further states that he was married to Nella R. Goodwin, his wife, in Chicago, October, 1888. He says that for a period of twelve months prior to July 1, 1896, his wife was habitually intemperate, and that her intemperance was so pronounced as to render her incapable of performing ordinary duties, thereby causing him great mental anguish and annoyance. There are no children and no community property.

It is said that if Goodwin secures a divorce he will marry his leading lady, Maxine Elliott. She is one of the handsomest women on the stage.

AN ARMY CORPS ARRESTED

Calithumpians and Salvationists Had a Noisy Duel at Atlantic City and the Latter People Suffered.

Atlantic City, N.J., Aug. 21.—The entire local branch of the Salvation Army, including Ensign Ida Doru, eleven uniformed members of her corps and a varied assortment of musical instruments, was taken into custody to-night and arraigned before Recorder Ingersoll, in the local police station. The arrest grew out of the war which hotelkeeper Edward Moss had declared upon the Salvationists.

The noise of their meetings held in the open street Arkansas and Atlantic avenues annoyed the guests of his hotel on the opposite corner, and to drive them out of business he inaugurated a calithumpian band of doubtful ability. The two rival organizations managed between them to make life miserable for all the residents of the neighborhood and numerous complaints were made to the police. To-night the rival noise-makers gathered again and before they could begin the evening's duel the police swooped down upon the Salvation Army corps and placed it under arrest.

The patrol wagon was summoned and all the Salvationists who could be accommodated in it were packed away. When arraigned before the Recorder the Salvationists were given a severe lecture for blockading the streets and warned that if they violated the provisions of a city ordinance prohibiting this again they would be fined and imprisoned. They were then allowed to go. Before departing Ensign Doru invited the Recorder to Arkansas and Atlantic-avenue to-morrow night, asserting the meeting would be held as usual.

Another Sudden Death.

Coroner Young has issued a warrant for an inquest concerning the death of Mrs. G. H. Braun, the wife of a umbrella mender, living at 39 Queen-street west. Mrs. Braun has been a consumptive for two years, and yesterday morning about 6 o'clock she was attacked by a paroxysm of coughing, which ruptured a blood vessel in the weakened lungs. Mrs. Braun has never been well since her son was drowned in the Bay, a year ago. She appeared to be in fairly good health on Thursday.

Penalty of Ticket Scalping.

James Hawkins, who has just completed a term in the Central Prison, was, on being discharged, provided with a ticket, which was intended to take him to his home at Berlin. He tried to sell the ticket, and, in consequence, was arrested and charged with ticket scalping. Hawkins pleaded he did not know he was committing an unlawful act, but the Magistrate imposed a fine of $20 and costs or 10 days.

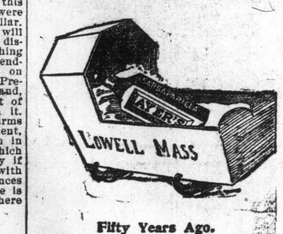
Scaffold Fell and Painter Injured.

A. E. Day, 730 King-street west, a painter employed at the Medical Council building, fell from a scaffold yesterday morning and received injuries to his back. He was painting the ceiling in the large hall near the main entrance, when the scaffold gave way and he fell fifteen feet. The ambulance took him to his home. Day is about 35 years of age and married.

Two Very Sudden Deaths.

Mobile, Ala., Aug. 21.—Willie Gray, a negro 18 years old, was hanged in the jail yard this morning. Gray murdered John Lynburg on February 15.

Macon, Mo., Aug. 21.—George Anderson, wife murderer, was hanged in jail here to day.



Fifty Years Ago.

This is the cradle in which there grew
That thought of a philanthropic brain;
A remedy that would make life new
For the multitudes that were racked with pain.
'Twas sarsaparilla, as made, you know
By Ayer, some 50 years ago.

Ayer's Sarsaparilla

was in its infancy half a century ago. To-day it doth "bestride the narrow world like a colossus." What is the secret of its power? Its cures! The number of them! The wonder of them! Imitators have followed it from the beginning of its success. They are still behind it. Wearing the only medal granted to sarsaparilla in the World's Fair of 1893, it points proudly to its record. Others imitate the remedy; they can't imitate the record.

50 Years of Cures.

HELP WANTED.

SMART YOUNG GIRL, AS HOUSEmaid. Apply 546 Sherbourne.

PERSONAL.

RESPONSIBLE MAN WOULD TAKE charge of exhibits at Fair or assist; moderate terms; references and security if desired. Box 46, World Office.

TO RENT

FOR RENT—PART OF FACTORY—including power, use of large planer, drill, two lathes, stamping machines, etc.; suitable for machinist, manufacture of electric motors, bicycles, etc; to a suitable party this is a first-class opportunity. For particulars apply Box 45, World Office.

BUSINESS CHANCES.

FIRST-CLASS BUSINESS STAND FOR doctor or dentist, in heart of city, for sale on easy terms. W. J. Fenton, 203 Church-street, Toronto. 36

MEDICAL.

DR. COOK, THROAT AND LUNG SPECialist, consumption and catarrh by inhalations; 90 College-street.

OCULIST.

DR. W. E. HAMILL—DISEASES EYE, ear, nose and throat. Room 11, Janes Building, N. E. Cor. King and Yonge sts. Hours 10 to 1. 3 to 5.

PROF. CHAMBERLAIN WILL BE AT his spectacle factory, 87 King-street east, personally, August 17th to Sept. 12th, prepared to test eyesight.

VETERINARY.

ONTARIO VETERINARY COLLEGE, Temperance-street, Toronto, Canada. Session 1896-97 begins Oct. 14.

ART.

MR. J. W. L. FORSTER HAS TAKEN studio rooms at No. 24 King-street west (Manning Arcade).

LAND SURVEYORS.

UNWIN, FOSTER, MURPHY & ESTEN, Surveyors, etc. Established 1852. Cor. Bay and Richmond streets. Telephone 1336.

STORAGE.

AT 86 YORK-STREET — TORONTO Storage Co.—Furniture removed and stored; loans obtained if desired.

MARRIAGE LICENSES.

H. S. MARA, ISSUER OF MARRIAGE Licenses, 5 Toronto-street. Evenings, 589 Jarvis-street.

HOTELS.

ROSEDALE HOTEL—BEST DOLLAR a day house in Toronto. Special rates to summer boarders. John S. Elliott, Proprietor.

RICHARDSON HOUSE, CORNER KING and Spadina, Toronto, near railroad and steamboats. $1 per day; from Union Station take Bathurst-street car to door. S. Richardson, prop.

THE BALMORAL—BOWMANVILLE — Rates $1.50. Electric light, hot water heated. H. Warren, prop.

SPECIAL NOTICES.

PROF. PETTERSON'S HEALTH RESTORER, the only effective preparation for stomach, kidney, liver and bowels, blood and skin diseases, catarrh, colds, rheumatism, constipation, piles, etc. 25c package. 381 Queen street west, Toronto.

ARTICLES FOR SALE.

BICYCLES—SECOND-HAND AND NEW —at prices to clear out quick. Men's and ladies' new wood rims, this year's D. tubing, $35; men's New Rapid, this year's Dunlap detachable tires, $30; never used; also second-hand ladies' wood guards, $20, and others. Bison Co., 405 Yonge.

YATES HAS PURCHASED BY AUCtion one hundred and fifty dollars worth of Japanese Goods; will sell at a bargain. Try Yates before you buy or sell. 132-134 Church-street.

WINES, WHISKIES AND BRANDIES for medicinal purposes, at F. F. Brasil & Co.'s, 152 King east. 'Phone 678.

WILSON'S SCALES, REFRIGERATORS, dough mixers and sausage machinery. All makes of scales repaired or exchanged for new ones. C. Wilson & Son, 67 Esplanade-street, Toronto.

PEACH BLOOM SKIN FOOD REmoves freckles, tan, liver spots, blackheads, pimples, chapped lips and hands, giving complexion the healthy glow of youth. Price fifty cents a bottle. At druggists. Or write Peach Bloom Drug Co., corner Simcoe and Adelaide streets, Toronto. ed

FINANCIAL.

LOANS OF $1000 AND UPWARDS AT 5 per cent. Macleren, Macdonald, Merritt & Shepley, 28 Toronto-street, Toronto.

MONEY TO LOAN ON MORTGAGES, life endowments and other securities. Debentures bought and sold. James C. McGee, Financial Agent, 5 Toronto-street.

FIVE PER CENT. MONEY TO LOAN on good motgages; loans on endowment and term life insurance policies. W. G. Mutton, insurance and financial broker, 1 Toronto-street.

LEGAL CARDS.

R. E. KINGSFORD, BARRISTER, SOLicitor, Notary Public, etc., 10 Manning Arcade. ed

McMURRICH, COATSWORTH, HODgins & Co., Barristers, Solicitors, etc., have removed their offices to No. 5 Melinda-street (Globe Chambers), Toronto. 135

CLARKE, BOWES, HILTON & SWAbey, Barristers, Solicitors, etc., Janes Building, 75 Yonge-street. J. B. Clarke, Q.C., R. H. Bowes, F. A. Hilton, Charles Swabey, E. Scott Griffin, H. L. Watt.

LOBB & BAIRD, BARRISTERS, SOLIcitors, Patent Attorneys, etc., 9 Quebec Bank Chambers, King-street east, cor. Toronto-street, Toronto; money to loan. Arthur F. Lobb, James Baird.

BUSINESS CARDS.

STORAGE—BEST AND CHEAPEST IN city. Lester Storage Co., 369 Spadina-avenue.

W. J. WHARIN, ACCOUNTANT — Books posted and balanced, accounts collected, 10½ Adelaide-street east.

SHERMAN E. TOWNSEND, ASSIGNEE —Traders' Bank Chambers, Yonge-street, Toronto. Telephone No. 1641.

MARCHMENT COMPANY, 103 VICtoria; Telephone 2841; Gravel Contractors, Sanitary Excavators and Manure Shippers.

THE TORONTO SUNDAY WORLD IS for sale at the Royal Hotel Newsstand, Hamilton.

OAKVILLE DAIRY—473 YONGE-ST., guaranteed pure farmers' milk supplied, retail only. Fred Sole, proprietor.

Ground Flat
WORLD'S NEW BUILDING
IN REAR OF
83 YONGE-STREET
30 X 90
Suitable for Manufacturing

SUMMER RESORTS.

REDUCED RATES FOR AUGUST AT Strawberry Island, Lake Simcoe. Rennie & Lindsay, Orillia, Ont.

Linden House

Stands on a beautiful elevation—Cecebe Lake, Muskoka. For a resort it cannot be surpassed. Good fishing, boating and bathing. Daily steamer calls and daily mail. Terms—five dollars per week. Apply to EDWARD BARRY, Proprietor, Cecebe P.O., Ont. 26

ST. LAWRENCE HALL

185 to 189 St. James-street, Montreal 246
HENRY HOGAN, Proprietor
The best known hotel in the Dominion.

Cecebe House, Muskoka, Ont.

Situated on Lake Cecebe, the Killarney of Canada, accessible daily by steamer; tourists who prefer retirement to hotel lodging will find this a nice, quiet spot; good fishing, boating, bathing, etc.

Daily mail. P. O. in building. For particulars apply to WM. A. COWAN, Cecebe P. O., Ont. 26

. . THE . .
Anglo-Canadian Mining Exchange,
(LIMITED.)
(Incorporated by Dominion Charter.)

PAID-UP CAPITAL. - - $50,000.

The objects of the company are to facilitate the investment of capital in the purchase of mines and the development of the mineral resources of Canada through a responsible and reliable medium.

PRESIDENT—J. J. Kingsmill, Esq., Q.C., President Ontario Mining Institute, etc.

VICE-PRESIDENT—Edmund Wragge, Esq., C.E. (late Grand Trunk Railway Company).

DIRECTORS—Ewen McKenzie, Esq., of Toronto Railway Co.; George P. Magann, Esq., Henry O'Brien, Esq., James Gunn, Esq., Superintendent Toronto Railway Company; Alexander Fraser, Esq., railway contractor; J. Geale Dickson, Esq., Shirley, Southampton, England.

SOLICITORS—Robinson, O'Brien & Gibson, 74 Church-street.

HEAD OFFICES—McKinnon Building, Toronto.

The nature of the company's business and its powers appears in the following notice of the formation of the company, published in The Canada Gazette of July 11, 1896.

The company has already commenced operations. Further information can be obtained at their offices from

GEORGE GURD,
Secretary,
106 McKinnon Building.

From The Canada Gazette.

"Public notice is hereby given that under "The Companies' Act" letters patent have been issued under the Great Seal of Canada, bearing date the 7th day of July, 1896, incorporating John Duchereau Kingsmill, of the City of Toronto, in the Province of Ontario and Dominion of Canada, president of the Mining Institute of Ontario; Ewen McKenzie, of the same place, Esquire; Henry O'Brien, of the same place, barrister; James Gunn, of the same place, Esquire; George Plunkett Magann, of the same place, merchant; Alexander Fraser, of the same place, merchant; George Gurd, of the same place, accountant; Jacob Dolmage, of the same place, miner, and John Geale Dickson, of Shirley, Southampton, England, Esquire, for the following purposes, namely:

(a.) To carry on business as general agents and dealers in mines, mining locations and mining lands in the Dominion of Canada.

(b.) To buy or take on lease, and then to sell, exchange, grant leases or deal in any way whatsoever with any mines, mining lands and mining properties, or to obtain options thereon for the same purpose; but no purchase of any mining property shall be made without a two-thirds vote of the whole board of directors.

(c.) To examine, inspect and investigate all such properties for the better placing of the same upon the market.

(d.) To develop mining properties which, on examination, give sufficient evidence of value to such an extent as the directors shall consider necessary to make the same marketable.

(e.) To purchase or obtain options on timber or other lands which by reason of their proximity to mining properties handled by the company may be deemed desirable.

(f.) To prospect for mining locations and acquire from the various Provincial Governments mining and other rights in same.

(g.) To act as promoters or agents in the formation of joint stock companies or syndicate for the sale and disposal of mines in Canada.

(h.) To act as agents for the sale or purchase of mining stocks or shares.

(i.) To act as a bureau of information on all subjects connected with mining in Canada.

(j.) To have the right to take paid-up unassessable stock in any joint stock company to whom this company shall have sold mines or mining properties in payment or part payment of the purchase money.

(k.) To have the right to issue paid-up and unassessable stock of the company in payment for mines and mining locations or mining rights and interests—by the name of "The Anglo-Canadian Mining Exchange" (Limited), with a total capital stock of fifty thousand dollars, divided into five thousand shares of ten dollars each.

Dated at the office of the Secretary of State of Canada, this 10th day of July, 1896.

JOSEPH POPE,
666 Under Secretary of State."

LEGAL NOTICE.

NOTICE IS HEREBY GIVEN THAT application will be made to the Parliament of Canada at its next session for an Act to incorporate THE TORONTO RADIAL RAILWAY COMPANY, such Act to provide that the Company may:

1. Acquire all or any of the real and personal property, rights, franchises, and privileges heretofore owned or enjoyed by The Toronto Belt Line Railway Company, or by any other Company operating or having the right to operate an electric railway in the City of Toronto or within fifty miles thereof.

2. Exercise all such rights, franchises or privileges and alter and improve the Toronto Belt Line Railway or other Railways when so acquired, and convert the same or any portion or portions thereof into an electric railway or system of railways with one or more tracks.

3. Make such extension or extensions of the said railway or railways within the City of Toronto or within a radius of fifty miles thereof as the Company may deem necessary or expedient, and operate the same.

4. Make such agreements and exercise all such powers as may be necessary for the purposes aforesaid.

6 DEWART & RANEY,
Solicitors for the applicants.

CLEANING
SUMMER GOODS,
such as flannel suits, Fancy-Striped Suits, Fancy Vests and Ladies' Dresses, etc., etc., done without shrinking and in first-class style, by
Stockwell, Henderson & Co.
'Phone us or leave orders at any of our three stores—103 King-street west, 259 Yonge-street, and 772 Yonge-street. We pay expressage one way on goods from a distance.

Only those who have had experience can tell the torture corns cause. Pain with your boots on, pain with them off—pain night and day; but relief is sure to those who use Holloway's Corn Cure.

AUCTION SALES.

C. J. TOWNSEND & CO.
22 KING ST. WEST.
IMPORTANT SALE OF
CHINA
AND A FEW
CHOICE PIECES OF BRONZE
AND
DIAMOND STAR GLASSWARE
Consisting of Dinner and Tea Sets, Table Glassware, Ornaments, Bric-a-Brac, Chamberware and a few Opera Field Glasses. Now on view. Sale on
MONDAY, AUGUST 24TH,
At 11 a.m. and 2.30 p.m.
TERMS CASH.
C. J. TOWNSEND & CO., Auctioneers.

ESTATE NOTICES.

NOTICE TO CREDITORS.

All persons having claims against the estate of Nicholas Rennick, late of the City of Toronto, who died in or about the month of February, 1888, are required to send by post, prepaid, to the TORONTO GENERAL TRUSTS COMPANY (Toronto), the Administrators, or to the undersigned solicitors, on or before the 10th day of September, 1896, their Christian and surnames, addresses and description, the full particulars of their claims, statement of their accounts and the nature of the securities (if any) held by them. On the said date the said estate will be distributed, having reference only to claims of which the Administrator has then received notice.

Dated at Toronto, this 31st day of July, A.D. 1896.

McMURRICH, COATSWORTH, HODGINS & CO.,
6 5 Melinda-street, Toronto.

NOTICE TO CREDITORS—In the matter of the Estate of Joseph Harkley, late of the City of Toronto, in the County of York, plumber, deceased.

Notice is hereby given, under the statute in that behalf, that all persons having claims or demands against the estate of Joseph Harkley, deceased, who lately carried on business at the City of Toronto in the County of York under the name, style and firm of Harkley Bros., are required, on or before the 1st day of October, A.D. 1896, to send by post, prepaid, or to deliver to the undersigned administrators at Toronto, their names, addresses and occupations, with full particulars of their claims and statement of their accounts and the nature of the securities (if any) held by them.

And further, notice is hereby given that after said last-mentioned date the said administrators will proceed to distribute the assets of the said Joseph Harkley, deceased, among the parties entitled thereto, having regard only to the claims of which they shall have had notice, and the said administrators will not be liable for the said assets or any part thereof to any person or persons of whose claims notice shall not have been received by them at the time of such distribution.

Dated at Toronto, this 3rd day of August, A.D. 1896.

THE TORONTO GENERAL TRUSTS CO., Administrators of the estate of Joseph Harkley, deceased, by Cassels, Cassels & Brock, 9 Wellington-street east, Toronto, their solicitors herein. 3666

NOTICE TO CREDITORS.

In the matter of the estate of Frederick Roberts, late of the City of Toronto, in the County of York, jeweler, deceased.

Notice is hereby given pursuant to the statute and amending Acts in that behalf that all persons having claims against the estate of Frederick Roberts, late of the City of Toronto, in the County of York, jeweler, deceased, who died on or about the 12th day of July, 1896, are required on or before the 15th day of September, 1896, to send by post prepaid or deliver to the undersigned administrator of the estate and effects of the said deceased their names and addresses and full particulars of their claims, duly verified, and the nature of the securities, if any, held by them.

And notice is hereby given that after the said 15th day of September, 1896, the said administrator will proceed to distribute the assets of the said deceased among the parties entitled thereto, having regard only to the claims of which the said administrator then shall have had notice, and that the administrator will not be liable for the said assets or any part thereof distributed to any person or persons of whose claim or claims notice has not been received by them at the time of such distribution.

JAMES VENN,
774 Yonge-street, Toronto.
By THOMSON, HENDERSON & BELL, His Solicitors. 666
Toronto, 3rd August, 1896.

IN THE MATTER OF THE ESTATE of William T. Spence Late of The City of Toronto, Commercial Traveler, Deceased.

Notice is hereby given, pursuant to R.S.O. 1887, Cap. 110, and amendments, that all persons having claims against the estate of the said William T. Spence, who died on or about the 23rd day of July, 1896, are required to send by post prepaid or to deliver to the undersigned solicitors for the administrator on or before the first day of October, 1896, their names, addresses and descriptions, together with a full statement of particulars of their said claims and the nature of security (if any) held by them, duly certified; and that after the said day the administrator will proceed to distribute the assets of the deceased among the parties entitled thereto, having regard only to the claims of which they shall have notice.

Dated this 18th August, 1896.

MACLAREN, MACDONALD, MERRITT & SHEPLEY,
28-30 Toronto-street, Toronto,
6666 Solicitors for the Administrator.

NOTICE TO CREDITORS—Estate of Mary Elizabeth Bawtree.

Notice is hereby given, pursuant to the Revised Statutes of Ontario, 1887, chapter 110 and amendments, that all persons having claims against the estate of Mary Elizabeth Bawtree, late of the Township of Toronto, in the County of Peel, married woman, deceased, who died on or about the fifteenth day of June, 1896, are required to send to the undersigned, on or before the 30th day of September, 1896, a statement in writing of their names and addresses and full particulars of their claims, duly verified, and of the securities (if any) held by them; and, further, that upon the said 30th day of September, 1896, the executors will proceed to distribute the assets of the deceased among the parties entitled thereto, having regard only to the claims of which notice shall have been given, and the executor shall not be liable for the said assets or any part thereof to any person whose claim shall not have been received at the time of such distribution.

DUVERNET & HANNING,
15 Toronto-street, Toronto,
Solicitors for Executor.
Dated at Toronto this 21st day of August, 1896.

ADMINISTRATOR'S NOTICE to Creditors re Estate Edward Burke.

Notice is hereby given pursuant to Chap. 110, R.S.O., that all persons having claims against the estate of Edward Burke, late of the Township of York, County of York, yeoman, who died on or about the 5th day of June, 1896, are required to deliver their claims and full particulars of such claims to the undersigned Administrator, at their office, corner of King and Jordan-streets, Toronto, before the 28th day of August, 1896, and that after said 28th day of August, 1896, the Administrator will distribute the assets of the said deceased among the parties entitled thereto, having regard only to the claims of which they have had notice.

THE TRUSTS CORPORATION OF ONTARIO,
6 Administrator.
A. E. PLUMMER, Manager.
By BEATTY, BLACKSTOCK, NESBITT, CHADWICK & RIDDELL,
Their Solicitors herein.
Dated Toronto, the 27th day of July, 1896.

MEDLAND & JONES.
General Insurance Agents. Mail Building
TELEPHONES { OFFICE, 1067. MR. MEDLAND 3022. MR. JONES, 5023.
Companies Represented:
Scottish Union & National of Edinburgh.
Insurance Company of North America.
Guarantee Company of North America.
Canada Accident Assurance Co. 246

AUCTION SALES.

C. J. TOWNSEND & CO.
22 KING ST. WEST.

MORTGAGE SALE of House Property.

Under a power of sale contained in a certain mortgage which will be produced at the time of sale, there will be offered for sale by public auction on Saturday, August 29th, 1896, at the hour of twelve o'clock noon, by Messrs. C. J. Townsend & Co., auctioneers, at their auction rooms, 22 King-street west, Toronto, the following valuable property, viz: All and singular that certain parcel of land situate in the City of Toronto, in the County of York, and being composed of the southerly one foot nine inches throughout from front to rear of lot number eighty-two and the northerly fifteen feet six inches throughout from front to rear of lot number eighty-three on the east side of Northcote-avenue, as laid down upon registered plan number 300, said land having a frontage of seventeen feet three inches by depth of one hundred and twenty-three feet more or less to a lane.

On this land is said to be erected a semi-detached brick-fronted dwelling house.

Terms of sale: Twenty per cent. of the purchase money is to be paid as a deposit at the time of sale and the balance within thirty days after the date of sale. The property will be sold subject to reserve bid.

Further particulars and conditions of sale will be made known at the time of sale and may also be had on application to WILLIAM A. LAMPORT, Solicitor, etc., 666 Canada Life Bldg., Toronto.

C. J. TOWNSEND & CO.
22 KING ST. WEST.

AUCTION SALE OF CITY PROPERTIES.

Under and by virtue of the powers of sale contained in a certain indenture of mortgage, which will be produced at the time of sale, there will be offered for sale by public auction, at the Auction Rooms of Messrs. Townsend & Co., Manning Arcade, King-street west, in the City of Toronto, on Saturday, 5th day of September, 1896, at 12 o'clock noon, the following property, namely:

That property situate in the City of Toronto, in the County of York, and being composed of Lot 9, according to Plan 847 filed in the Registry Office of the said City of Toronto, and also that part of Block A, according to said plan, being of the full width of said lot 9, and of a uniform width and lying directly to the east thereof and abutting thereon and extending easterly 37 feet to a lane running to the north.

Upon the premises is said to be a solid brick house, semi-detached and stone foundations, seven rooms, with all modern improvements, including bath, hot and cold water, laundry, etc.

Terms: 10 per cent. of purchase money is to be paid to the vendors or their solicitors on the day of the sale, and sufficient with such deposit to make one-third of the purchase money is to be paid within thirty days thereafter, without interest; the balance is to be secured by a first mortgage on each of the said premises, payable in five yearly instalments, or on such other terms as may be agreed upon, with interest at the rate of 6 per cent.

The properties will be offered for sale subject to a reserve bid.

In the event of any of the above properties not being sold by public auction, tenders for purchase at private sale, also to rent for the current year, will be received.

Further terms and conditions of sale may be had on application to MESSRS. KERR, MACDONALD, DAVIDSON & PATERSON, Vendor's Solicitors, 6664 23 Adelaide-street east, Toronto.

C. J. TOWNSEND & CO.
22 KING ST. WEST.
ADMINISTRATORS' SALE
—OF—
VALUABLE PROPERTY
On Bay-Street, in the City of Toronto.

Under the instructions of the Administrators of the Estate of M. E. Snider, deceased, there will be offered for sale by Public Auction, on SATURDAY, THE 29TH DAY OF AUGUST, 1896, at the hour of 12 o'clock noon, by C. J. Townsend & Co., Auctioneers, at their Auction Rooms, No. 22 King-street west, the following property, namely, premises No. 78 Bay-street, in the City of Toronto, together with the rights to use the party wall between premises No. 76 and 78 Bay-street.

Terms of Sale: Ten per cent. cash at the time of the sale is to be paid to the Vendor's Solicitor, and the balance within 30 days thereafter, without interest.

This property will be offered for sale, subject to a reserved bid.

For further particulars and conditions of sale apply to the Auctioneers, or to Frank Hillock, Esq., and J. E. Snider, Esq., Administrators, or to their Solicitor, H. E. Irwin, 103 Bay-street, Toronto.

Dated this 29th day of July, 1896. 66666

C. J. TOWNSEND & CO.
22 KING ST. WEST.

ESTATE of Robert Smith, late of Yorkville-avenue, in the City of Toronto, gentleman, deceased.

The Toronto General Trusts Company, administrators of the said estate with will annexed, have instructed Messrs. C. J. Townsend & Co. to offer for sale by public auction at their auction rooms, No. 22 King-street west, in the City of Toronto, at the hour of 12 o'clock noon, on Saturday, the 22nd day of August, 1896, the following property, being lots numbers 8 and 9 on the south side of Yorkville-avenue or the southerly portions thereof, according to registered plan No. 145, having together a frontage of 50 feet more or less on the north side of Yorkville-avenue of 100 feet by a depth of 160 feet, and no more, upon which are erected four cottages, street numbers 35, 38, 40 and 42.

Vacant lot number 13, on the south side of Scollard-street, according to registered plan No. 179, in rear of lot No. 6 aforesaid, having a frontage on the south side of Scollard-street of 25 feet by a depth of 150 feet more or less, as shown on said plan.

Also a strip of land intervening between the rear of said lots 6 and 7 and the said lot 13, and adjoining lots 14, 15 and 16, registered plan No. 179 aforesaid.

The said property will be offered for sale in one parcel subject to a reserved bid.

Terms and conditions made known at time of sale or upon application to said administrators, corner of Yonge and Colborne-street, or to S. Wickson, 8½ King-street east, solicitor herein for the said administrators. 666

August 7, 1896.

The Wm. Dickson Co. of Toronto, Ltd.
TELEPHONE 1536.

AUCTION SALE of Valuable Freehold Property on Farley-ave., Toronto.

The undersigned have received instructions from the owners of houses Nos. 177, 179 and 183 Farley-avenue to offer the same for sale en bloc, or in separate parcels, by public auction, at their Auction Rooms, No. 73 King-street east, Toronto, on Saturday, the 5th day of September, A.D. 1896, at 12 o'clock noon.

Houses Nos. 177 and 179 consist of a pair of six-roomed roughcast brickfronted two-storey houses, bath and closets, having together a frontage on Farley-avenue of 29 feet, by a uniform depth of 140 feet 3 inches to a lane.

At the rear of said property is a pair of semi-detached frame houses facing said lane.

House No. 183 Farley-avenue is a two-storey roughcast semi-detached house, having eight rooms, bath and closet and side entrance.

The last mentioned property has a frontage on Farley-avenue of 19 feet, and a uniform depth of 140 feet to said lane.

The said houses are in the occupation of tenants, and pay a good return on the investment.

Houses Nos. 177 and 179 will be sold subject to an existing mortgage of $1350, which can be paid off at any time without notice or bonus. House No. 183 is free of encumbrance.

Terms cash, or if time is required liberal terms will be made with purchasers for securing a part of the purchase money on the property.

The sale will be subject to a reserve bid, as to each of the properties.

For further particulars apply to T. W. Howard, Vendors' solicitor, York Chambers, Toronto, Messrs. H. L. Hime & Co., brokers, Building & Loan Co. Bldg, Toronto-street, Toronto, Messrs. Reeve & Day, barristers, 18 King-street east, Toronto, or to the undersigned.

The WM. DICKSON CO., of Toronto, Limited. 6666

Dated Toronto, 5th August, 1896.

**PASSENGER TRAFF