

Leading Accountants and Assignees.

E. R. C. CLARKSON,

E. R. C. Clarkson. H. O. Bennett.
J. B. Cormack. J. C. Macklin, Jr.
T. E. Rawson.

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Correspondents at London, Liverpool, New York,
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Foreign References:—A. & S. Henry & Co., (Ltd.),
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Established 1864.

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CHARTERED ACCOUNTANTS,

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E. R. C. Clarkson F. C. A. W. H. Cross, F. C. A.
N. J. Phillips.

ESTABLISHED 1864.

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ESTABLISHED 1865

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HAMILTON, - - CANADA.

W. S. GIBBON.

S. LEVERATT.

GIBBON, LEVERATT & CO.

Assignees and Accountants,

TORONTO.

Address: 26 Front St. East, TELEPHONE,
No. 1883.

BANKERS:—Bank of Toronto; National & Pro-
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Leading Accountants and Assignees.

W. A. CAMPBELL.

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CAMPBELL & MAY,

Assignees, - Accountants - and - Receivers,
50 Front Street East, and 47 Wellington
Street East, Toronto.

Te'ephone 1700.

Telephone 1700.

Agents' Directory.

HENRY F. J. JACKSON, Real Estate, and Gen-
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GEORGE F. JEWELL, F.C.A., Public Accountant
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Young ladies prepared for University Matricu-
lation.

on them is only a moral one. The agreements
all have a clause making strikes a good reason
for failure to deliver goods or to receive them.
The latter provision has been taken advantage
of, to the inconvenience of the Englishmen,
during all the long strike in the glass industry
here. Other trades have used it, too, in simi-
lar emergencies. So the American purchasers
of alkali products have no reason to complain
of non-deliveries according to contract. The
situation is not unlike that of 1865 and 1866,
when soda ash went up from 3½ to 14 cents per
pound. The trouble then originated in a
series of storms on the Atlantic. All of these
products were then shipped in sailing vessels.
Many of these were lost. Communication, so
far as the importers of alkali products were
concerned, was almost suspended for two
years."

In connection with the rise in price of these
chemicals, it is noted by the *Times* that the
drug men have run up the wholesale figures on
camphor from 32 to 55 cents per pound. It is
explained that this increase is not due to a
diminished output of crude camphor in Japan,
but to a tremendous demand for that article in
France and Germany. It is believed that
camphor is used in the smokeless powders now
being made on secret formulæ by both the
French and German Governments.

—A Seneca street firm is giving away a bag
of marbles with every purchase of clothing for
children. The proprietor has an eye to busi-
ness. He knows that every bag of marbles
means more or less wear on the boy's trousers.
—*Buffalo Express.*

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Insurance Company.

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Glasgow and London Buildings, Montreal.

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J. T. VINCENT AND RICHARD FREYGANG.

TORONTO BRANCH OFFICE, - - 34 Toronto Street.

THOMAS McCRAKEN, Res. Secretary.

STOCKS IN MONTREAL

MONTREAL, March 26, 1889.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average. 1889.
Montreal.....	226½	224	348	226½	226	230½
Ontario.....	122½	116	.....	122½	116	133
People's.....	101	97½	4	101	99½	104½
Molson's...xd.	160	154	.....	160	155	.....
Toronto.....	218	207	43	216½	210	222
J. Cartier.....	100	82	.....	.....	.....	96
Merchants.....	142	140	278	141	140½	139½
Commerce.....	125	124	12	125	124½	120½
Union.....	96	80	.....	96	80	100
Mon.Telegraph	96½	94½	890	95½	95½	91½
Rich. & Ont.....	60½	58½	75	60½	59½	56½
City Pass.....	198	190	50	197	192½	207½
Gas.....	214	209½	2615	214	213	206½
Gas & dividend	208½	204	1250	206½	208	201½
C. Pacific R.R.	72½	72½	1425	72½	72½	50
N. W. Land....	85	80	.....	85	80	73

A LEAKAGE SOMEWHERE.

DEALER.—"I assure you, ma'am, this stuff
will wash."

CUSTOMER.—"Nonsense! it won't even hold
water."

DEALER.—"What! these goods?"

CUSTOMER.—"No, your argument!"—*Dry
Goods Chronicle.*

MORAL COURAGE IN EVERY-DAY
LIFE.

Have the courage to discharge a debt when
you have the money in your pocket.

Have the courage to do without that which
you do not need, however much your eyes may
covet it.

Have the courage to speak your mind when
it is necessary you should do so, and to hold
your tongue when it is prudent you should do
so.

Have the courage to speak to a friend with
a "seedy" coat, even though you are in com-
pany with a rich one, and richly attired.

Have the courage to own you are poor and
thus disarm poverty of its sharpest sting.

Have the courage to make a will and a just
one.

Have the courage to tell a man why you will
not lend him your money.

Have the courage to prefer comfort and
prosperity to fashion in all things.—*Grocers'
Gazette.*

—A well-known dentist tried hard to collect
a bill, but after many ineffectual efforts said
to the debtor: "I do not intend to send you
any more bills, and I don't intend to sue you;
but there is one thing I want to tell you.
Every time you cut off a piece of beefsteak and
pass it to your wife I want you to remember
that she is not chewing that beef with her
teeth, nor with your teeth, but with my teeth."
In two or three days he received a cheque. The
motion of those doubly-false teeth in his wife's
mouth was too much for him.—*Christian Ad-
vocate.*

—The latest development of juvenile deprav-
ity in New York is, says an exchange, the
removal of enameled letters which compose the
words of the signs on many of the shop win-
dows. The letters can be taken off with a thin
knife blade. After the dealer has had time to
discover his loss the young rascals go around
to him offering an alleged duplicate of the
missing letter for a small sum.