

THE GLENCOE TRANSCRIPT is published every Thursday, by W. SUTHERLAND, at the Post-Office Building, with entrance on McKellar Street.

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Notices of births, marriages and deaths not exceeding five lines, 25 cents. Long notices at special rates. The editor does not hold himself responsible for the opinions expressed by correspondents. Items of local public interest are requested, properly authenticated with the writer's signature.

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THE TRANSCRIPT JOB PRINTING DEPARTMENT is in good order. Every requisition on hand for the prompt execution of every kind of work in first-class style with neatness and despatch. Orders by mail promptly attended to.

Great Western Railway Trains arrive at GLENCOE

MAIN LINE.
GOING WEST.
Mixed 8.35 a.m.
Morning Express 2.51 p.m.
Windor Accommodation 7.55 p.m.

GOING EAST.
Atlantic Express 7.32 a.m.
Day Express 12.25 p.m.
Mixed 2.51 p.m.

THE LOOP LINE.
Buffalo Express leaves Glenoe at 3.06 p.m. and arrives at St. Thomas, 3.52 p.m. and arrives at St. Thomas at 5.20 p.m. and arrives at Glenoe at 7.20 p.m.

On the St. Clair branch of the Canadian Southern Railway the train goes
WEST. EAST.
From St. Thomas at 3.35 p.m. 11.30 a.m.
St. Clair Junction 3.47 11.15
Southwold 4.05 10.00
Delaware 4.15 10.45
Melbourne 4.40 10.23
G. W. R. Crossing 4.50 10.13
Alvinston 5.00 10.00
Inwood 5.25 9.50
Oil City 6.25 8.40
Braden 7.00 8.00
Countryside 7.35 7.30

Mails Close at the Post Office Daily for the East, at 12 noon, and 2.30 p.m. For the West, at 2.30 p.m. For Strathairn, at 2.30 p.m. For Kilmartin, Monday, Wednesday, and Friday, at 2.30 p.m.

News of the Week.
THURSDAY, February 8, 1877.

The Dominion Parliament meets today.

The Simcoe County Council decided on Friday not to submit the Dunkin Act to a vote. The petitions in favor of submitting it had 1500 names less than the counter petitions.

No less than five candidates for the local representation at Frontenac are in the field. Messrs. Davidson and Calvin are respectively the Reform and Conservative nominees, and Messrs. William Murray, Dawson, and Waggoner will run on the Independent ticket.

The last Official Gazette contains an announcement of a new issue of eight per cent Dominion stock to the amount of five million dollars.

The names of Mr. Z. Perreault and Sheriff Tache are mentioned as, respectively, the Reform and Conservative candidates for the seat for Kamouraska vacated by the appointment of Mr. Pelletier to the Senate.

The winter steamer Northern Light is reported frozen in a sea of hummocky ice some ten miles from Pictou Island. Unless a storm sets in soon and breaks up the ice, she will probably remain in the same position until spring, and the crew will have to force their way to the mainland through the ice in boats.

Mr. J. Badwen, barrister, was selected at the Reform Convention at Kingston on Tuesday as the Ministerial candidate in the coming contest in Frontenac.

Halifax, N. S., Feb. 5.—The Geo. Washington, of the Crownline fleet, hence on the 18th January for St. John, Nfld., went ashore at Cape Race and became a total wreck. All hands were drowned. Fourteen bodies have been washed ashore. It is supposed she drove ashore during the snow storm of January 21st.

Sarnia, Feb. 7.—The Dunkin Act by-law has been quashed with costs, and there is great rejoicing among the hotel-keepers. The temperance party say they will submit it again.

Port Huron, Mich., Feb. 7.—The small pox epidemic is prevailing in the township of Paris, Huron county, to a considerable extent. Some twenty cases are reported now, two of which have proved fatal.

ONTARIO LEGISLATURE.
February 6.

The following bills were read the third time and passed:
For the incorporation of the Conference of the Christian Church in Ontario. Wildfield.

To incorporate the Niagara and St. Catharines Railroad and Steamboat Company. McDougall.

To incorporate the William Hall Peterboro Protestant Poor Trust. Scott. Respecting the Huron and Quebec Railway Company. Scott.

Hon. Mr. Mowat's bill to amend and repeal certain enactments of the last Session of the Legislature of this Province was referred back to the Committee and amended.

The following Government bills were read a second time:
Respecting the mortgages and sales of personal property.
Respecting the Free Grant and Homestead Act of 1868.
Respecting the County Court, etc., of York. Respecting constables.

DISMISSAL OF MIDHAT PASHA.
Constantinople, Feb. 5.—Midhat Pasha has been dismissed from the office of Grand Vizier, and left for Syria today. Edhem Pasha has been appointed Grand Vizier. Midhat was ordered to quit Constantinople. The Turkish Ministry has been reorganized throughout. Sadik Pasha, the present Ambassador at Paris, has been appointed Governor of Vilayet, on the Danube.

The police discovered secret correspondence which showed that Midhat was plotting for the overthrow of the Sultan, and his own nomination as Dictator.

London, Feb. 7.—A Paris dispatch states that the Russian army has received orders to advance, and will cross the Pruth within a few days.

A Constantinople dispatch reports that the British man-of-war Bittern, which was about to quit Constantinople, has been detained by order of the English Charge d'Affaires for the protection of foreign residents.

London, Feb. 6.—The Porte, in notifying its representatives abroad of the Ministerial changes, adds: "The Sultan urgently recommends the Grand Vizier to speedily and completely develop all the principles established by the Constitution, and to carry out all the laws and administrative institutions applicable to the Provinces."

Mr. Gladstone, in a speech delivered at Taunton on Saturday, insisted on England's responsibility with regard to the Eastern question, that responsibility having been adopted under such circumstances that no true-hearted Englishman could disown it. He also alluded to the Bulgarian atrocities, the truth of which, he said, had been abundantly confirmed, and to the absence on the part of Turkey of either the capacity or the desire for reform.

The inventor of the flying machine, Mr. Ralph Scott, is in Berlin, showing his invention to the Bismarck and Von Moltke. Mr. Scott asserts that with this machine he will travel through the air at the rate of seventy miles an hour in clear weather, and in a storm and against a head wind, forty miles. He says that he has himself already made trial trips on a small scale with it, and that for upward, downward and forward motion, as well as standing still in mid-air, and in all weathers, he has found the machine a thorough success.

The report of the special Florida Committee of the House of Representatives gives Tilden an indisputable majority of ninety in that State.

Dr. Slade, the American spiritualist, whose trial recently caused a sensation in England, has been discharged from custody on a legal technicality.

President Grant is reported as expressing his belief that the time has arrived for the resumption of specie payments, and that the present Congress cannot do better than take legislative action with that object.

The jury in the inquest on the Brooklyn Theatre fire have returned a verdict finding the management of the theatre responsible for the disaster, in neglecting to furnish necessary appliances for extinguishing fire and maintain proper discipline.

Trenton, N. J., Feb. 5.—A most destructive fire broke out here at five o'clock last evening in the sheds of the Pennsylvania Railway Company, containing 80 locomotives, all of which were totally destroyed. So rapidly did the flames spread, that the watchman barely escaped from the building with his life. The loss of engines is estimated at \$200,000, and on the sheds \$8,000. The firemen were promptly called, but owing to the water being so far away they could not save any of the property. It is not known how the fire originated.

Born,
On the 4th inst., Mrs. R. Keys, of a son.

On the 6th instant, Mrs. L. Frederick, of a daughter.

Died,
On the 1st instant, Catherine McDonald, aged 80 years.

In Ekfrid, on the 7th instant, Donald McFarlane, township clerk, aged 62.

NEW ADVERTISEMENTS.

VICK'S
FLOWER AND VEGETABLE SEEDS
ARE PLANTED BY A MILLION PEOPLE IN AMERICA. SEE
Vick's Catalogue—300 Illustrations, only 2c. Vick's Floral Guide, Quarterly, 25c. a year. Vick's Flower and Vegetable Garden, 50c., with elegant cloth covers, \$1.
All my publications are printed in English and German.
JAMES VICK, Rochester, N. Y.

Religious Services.

THE Religious Services in connection with the Methodist Church of Canada, hitherto held in the Town-Hall, Glenoe, will in future be held in Burns Church (Presbyterian) every alternate Sunday afternoon. Service next Sunday (Feb. 11th) at 3 o'clock.

CHROMOS.—The largest and finest binding over 3,000,000 Chromos, Paintings, and Choice Prints, at our enlarged Art Rooms. All the new and popular subjects at rock-bottom prices. The Falls of the Rhine, the Swiss romantic and grand; Scene on the Suseghanna, one of the loveliest of the season, 1877; Lake Lucerne, Switzerland, the most beautiful lake in the world; Loch Lomond, a charming scene in Northern Italy, companion to the preceding; Off Boston Light, a beautiful marine, size 14x20, in great demand; Old Open Bracket, White Mountains, Niagara Falls, Newport, Stratford, Gathering Priamores, At the Sea Shore, Paddy in Difficult, Also Virgin Vests, Snow Storm, American Fruit and other 24x30 subjects. Floral, Business Cards, Sunday School Cards, Statuary, Motives, Black ground Panels, etc. Also the finest and most complete assortment of 10x11 Chromos, both on white mounts, blue tint, and black mounts, gold line. Our stock embraces everything desirable for Dealers, Agents, or Premium purposes, and all should test our prices and quality of work. The right parties can realize an independence every locality by taking agency for our stretched and framed Chromos. Particulars free. Illustrated Catalogue on receipt of stamp. Send for \$3 or \$5 outfit. Address
J. LATHAM & CO.,
419 Washington St., Boston, Mass.

SEEDS
OUR
Price Catalogue
Garden, Field and Flower Seeds,
Bedding Plants, Roses, &c.,
 mailed Free on application.
ADDRESS: DUFFY & CO. DETROIT, MICH.

\$66 a week in your own town. Terms and \$5 outfit free. H. HALLETT & CO., Portland, Maine.

A LUCRATIVE BUSINESS.
\$27 WE WANT 500 MORE FIRST-CLASS SEWING MACHINE AGENTS AND 500 MEN OF ENERGY AND ABILITY TO LEARN THE BUSINESS OF SELLING SEWING MACHINES, COMPRESSION LIEBER, BUT VARYING ACCORDING TO ABILITY, CHARACTER AND QUALIFICATIONS OF THE AGENT. FOR PARTICULARS, ADDRESS
WILSON SEWING MACHINE CO. CHICAGO 827 and 829 Broadway, N.Y. or N.O. or S.L.

\$2500 A YEAR. AGENTS
wanted everywhere. Our Grand Combination Prospectus, representing
150 DISTINCT BOOKS
wanted everywhere. The Biggest Thing ever Tried. Sales made from this when all single Books fail. Also, Agents wanted on our MAGNIFICENT FAMILY BIBLES. Superior to all others. With invaluable illustrated Aids and Superb Bindings. These Books beat the World. Full particulars free. Address JOHN E. POTTER & CO., Publishers, PHILADELPHIA.

\$55 \$77 a week to Agents. Samples FREE.
P. O. VICKERY, Augusta, Maine.

\$42 a day at home. Agents wanted.—Outfit and terms free. TRUE & CO., Augusta, Maine.

STAMPERING cured by Bates' appliances. For description &c. address SIMPSON & CO., Box 5076, New York.

\$1175 PROFITS FROM \$106 20 days by the late decline in stocks. The judicious investment of
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on the privilege plan always ensures a good return; often ten times the investment in as many days. Send for information and the New System, free.
Gold and Silver. J. POTTER, WIGHT & CO. Stock Brokers, 35 Wall Street, New York.

25 Extra Fine Mixed Cards with name 10 cts. post-paid.
L. JONES & CO., Nassau, N. Y.

BOOK AGENTS
Selling a new and Rare and Splendid Book, write the LONDON Printing and PUBLISHING CO., 17 Park Place, New York.

\$10 a day at home. Agents wanted.—Outfit and terms free. THE EUREKA CO., 29 Broadway, N. Y.

DEAFNESS CURED. No Medicine. Book free.
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\$5 to \$20 per day at home. Samples worth \$1 free.
SYNOPSIS & CO., Portland, Maine.

Ladies' School for Fancy Work.

A LADIES' SCHOOL for the above will be opened on Monday, the 29th January, in the premises recently occupied by Mr. Pool as a Cabinet Shop. All Young Ladies are cordially invited to call and see samples of work, and get terms from the undersigned teacher.
M. H. BATEMAN.
Glenoe, 17th January, 1877.

EVERY DESCRIPTION OF BOOK AND JOB PRINTING, AT THE TRANSCRIPT OFFICE, NEAT, CHEAP AND QUICK. Orders by mail receive immediate attention.

Flour and Feed STORE, GLENCOE.

THE subscriber having taken Mr. John Smith's old stand nearly opposite to the new building used for banking business, will keep constantly on hand fresh supplies of
First class Flour,
Buckwheat Flour,
Oatmeal, Corn Meal,
Bran, Shorts,
Chopped Stuff and Oats—
And will deliver the same, delivery free, in any part of the Village. Terms Cash.
W. D. McDONALD.
17th Jan. 1877.

J. W. CAMPBELL,
In returning thanks to his numerous customers and the public for past favors to him, would intimate that he is giving up the Saddlery Business, and that an immediate settlement of all outstanding Accounts is required.
Glenoe, 4th January, 1877.

Religious Services.

THE Religious Services in connection with the Methodist Church of Canada, hitherto held in the Town-Hall, Glenoe, will in future be held in Burns Church (Presbyterian) every alternate Sunday afternoon. Service next Sunday (Feb. 11th) at 3 o'clock.

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J. LATHAM & CO.,
419 Washington St., Boston, Mass.

Money to Loan
ON REAL ESTATE
AT 8 per cent. per annum. Terms very favorable.
Apply to
GEORGE M. HARRISON,
AGENT,
Glenoe.

PHOTOGRAPHIC GALLERY
NOW OPEN.

MR. FRANCIS, begs respectfully to announce that he has commenced business in Glenoe, and that he will give satisfaction and no disappointment to any who favor him with a call. Old pictures copied and enlarged, and painted in Oil, Indian Ink, or Crayon.
AT HALF CITY PRICES.
Glenoe, Dec. 7, 1876.

WHAT PAYS?

IT PAYS every Manufacturer, Merchant, Mechanic, Inventor, Farmer, or Professional man, to keep informed on all the improvements and discoveries of the age. IT PAYS the head of every family to introduce into his household a newspaper that is instructive, one that fosters a taste for investigation, and promotes thought and encourages discussion among the members.

THE SCIENTIFIC AMERICAN, which has been published weekly for the last 31 years, does this to an extent beyond that of any other publication, in fact it is the only weekly paper published in the United States, devoted to Manufactures, Mechanics, Inventions, and New discoveries in the Arts and Sciences.

Every number is profusely illustrated, and its contents embrace the latest and most interesting information pertaining to the Industrial, Mechanical, and Scientific Progress of the World; Descriptions, with Beautiful Engravings, of New Inventions, New Implements, New Processes, and Improved Industries of all kinds; Useful Notes, Recipes, Suggestions and Advice by Practical Writers for Workmen and Employers, in all the various arts, forming a complete repository of new inventions and discoveries; containing a weekly paper published in the United States, devoted to Manufactures, Mechanics, Inventions, and New discoveries in the Arts and Sciences.

The Scientific American has been the foremost of all industrial publications for the past thirty-one years. It is the oldest, largest, cheapest, and the best weekly illustrated paper published in the United States. Mechanics, Chemistry, New Inventions, Science and Industrial Progress, published in the world.

The practical Recipes are well worth ten times the subscription price, and for the shop and house will save many times the cost of subscription.

Mechanics, Farmers, Mechanics, Engineers, Inventors, Manufacturers, Chemists, Lovers of Science and People of Professions, will find the Scientific American a valuable addition to their library. It should have a place in every Family, Library, Study, Office and Counting room, College and School. A new volume commences January 1st, 1877.

A year's number contains 52 issues and several hundred engravings. Thousands of volumes are preserved for binding and reference. Terms, \$3.20 a year by mail, including postage. Discount to Clubs. Special circulars, giving Club rates, sent free. Single copies mailed on receipt of 10 cents. May be had of all news Dealers.

Patents. In connection with the Scientific American, Messrs. MUNN & CO. are Solicitors of American and Foreign Patents, and have the largest establishment in the world. More than fifty thousand applications have been made for patents through their agency.

Patents are obtained on the best terms, and advice free. A special notice is made in the Scientific American of all inventions patented through this Agency, with the name and residence of the Patentee. Patents are often sold in part or whole, to persons attracted to the invention by such notice. A Pamphlet, containing full directions for obtaining Patents sent free. The Scientific American Reference Book, a volume bound in cloth and gilt, containing the Patent Laws, Census of the U. S. and 142 Engravings of mechanical movements. Price 25 Cents. For the Paper, or concerning Patents, MUNN & CO. 37 Park Row, New York, Branch Office, Cor. F. & 7th Sts., Washington, D. C.

War Declared.

J. C. LAWRENCE,
WOULD announce to the people of Glenoe and vicinity that he has purchased the premises formerly owned and occupied by Mr. Alex. Dobie, and intends removing there at once. He would also state that he will have in addition to his present stock, a large and well selected

STOCK OF GROCERIES,
Which having been purchased in the BEST MARKETS,
AND FOR CASH,
Feels assured in saying that they will be found
FRESH, GENUINE AND SELECT,
AND AT SUCH
PRICES AS WILL CONVINCE
All who will FAVOR HIM WITH
A CALL, that Old Prices have passed away, and all
HIS PRICES ARE RIGHT.

Remember the place, 2nd DOOR SOUTH OF HIS OLD STAND.

A Merry Xmas, and Happy New Year to all
JONAS C. LAWRENCE.
Glenoe, December, 1876.

NOTICE.
ALL parties indebted to T. HIND are respectfully solicited to call at the Foundry, and settle their Accounts at their earliest convenience, as I am now out of the business.
T. HIND.
Glenoe, 10th Jan. 1877.

THE Mathushek I purchased from you three years ago has given me the most perfect satisfaction. Everything you said in regard to them has been fully borne out. Quite a number are in use here, and all say they would not exchange their piano for any other make they have ever heard.
DR. A. BURNS,
St. Thomas.

PRICES:
FULL AGRAFFE, 7 OCTAVE, from \$300.
PIANOS from other reliable makers BOTTOM PRICES.

Wholesale Agents for Canada for PRINCE ORGANS.
Agents wanted in every City, Town, and County of the Dominion.

NORRIS & SOPER,
No. 8 Adelaide Street East, Toronto,
SOLE AGENTS.

THE
Glenoe Bank,
A. McFARLANE & Co.

A BANKING OFFICE has this day been opened in JOHN R. McRAE'S BLOCK, Main Street, Glenoe, where a large quantity of the popular Concord vines have been grown.

In all its branches, will be carried on. Sterling Exchange, Gold and Currency Drafts, and American Currency bought and sold at close rates.

Collections made on all points in Canada and the United States. Farmers' notes discounted. Drafts issued on all points in Canada.

SAVINGS BRANCH. Deposits received, and interest allowed according to agreement.
JOHN W. CAMPBELL, Manager.
10th January, 1876.

J. W. CAMPBELL,
CONVEYANCER, &c.,
COMMISSIONER IN B. R. GLENCOE.

Cheap Cash Store
Main Street, Glenoe.

\$300.

MATHUSHEK PIANOS.

EXCEL in volume of tone. EXCEL in firmness and purity of tone. EXCEL in voice-like quality of tone. EXCEL in durability and keeping in tune. EXCEL for the concert-room. EXCEL for teaching schools and seminaries. EXCEL for the drawing-room.

These are broad assertions, but capable of proof. They are unlike any other in construction; and all their peculiarities are points of excellence. Their illustrated and descriptive catalogue, which we send FREE to any ADDRESS, explains conclusively, in harmony with acoustics and mechanics, all that is claimed for the Mathushek.

There are thousands of happy owners of Mathushek pianos willing to testify to their superior excellence. We have room here for but a few brief extracts:—

New York, October 28, 1867. We, the undersigned Judges of Pianos at the Fair of the American Institute, after a careful examination of the Mathushek, do award to FREDERICK MATHUSHEK, the HONOR of making the BEST of this class of instruments then and there exhibited or known to us elsewhere.

(Signed) EDWARD MOLLNER, M. J. GRAY, M. J. HESMA, M. J. GRAY, CHARLES FRADL.

Musical Conservatory, 102 Broadway, N. Y. These Pianos must take the lead of all known instruments, and their peculiar construction renders them by far the most durable, and the least liable to get out of tune.

Since the date of this concert the Mathushek has been my favorite.

Watson's Conservatory of Music, N. Y. No money would tempt me to banish it from my home.

D. SCHUYLER, Buffalo. Mathushek superior to all others.

H. MOLLNER, N. Y. The Mathushek Orchestra Square Grand Piano is brilliant, of wonderful power, and melodious in tone.

ALFRED H. PEASE, Rochester. I was fully convinced that the Mathushek was the crown of all.

H. BELLAIR. My old tutor, who has taken care of my piano for the past ten years, says that the No. 10 Orchestra, just received from you, is the best made and finest instrument in this city. Yours, &c. D. M. SOMERVILLE, Cleveland, O.

ELM ST. W. M. S. SON, Toronto. I have great pleasure in stating that as an instrument to lead the singing in a School nothing can excel it. The tone is soft and full. The bass is grand, and when 600 voices are singing together the Piano can be distinctly heard. Every note rings out clear as a bell.

S. J. HUNTER, Pastor. WARRING KENNEY, Superintendent. SAMUEL FRISBY, Musical Conductor.

It has given my family the very highest satisfaction. REV. JOHN BREIDEN, Barrie.

It has given entire satisfaction, and delighted all who have seen it. THOMAS BEST, Toronto.

It gives the most complete satisfaction. For sweetness, smoothness, and richness of tone we have never heard its equal. J. O. EMMET, M. D., Foxthill.

This is to certify that I purchased two of your Mathushek Pianos, and find them as represented, a first-class instrument. I consider them second to none. GEO. TAYLOR, Dan Mills.

THE Mathushek I purchased from you three years ago has given me the most perfect satisfaction. Everything you said in regard to them has been fully borne out. Quite a number are in use here, and all say they would not exchange their piano for any other make they have ever heard.
DR. A. BURNS,
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JOHN W. CAMPBELL, Manager.
10th January, 1876.

J. W. CAMPBELL,
CONVEYANCER, &c.,
COMMISSIONER IN B. R. GLENCOE.

The Canada Permanent Loan and Savings Company.

HEAD OFFICE—MASONIC HALL, TORONTO.

The Cheapest Loan Company in the Dominion. The undersigned continues to act as Appraiser to this old established and favorably known Loan Company, and has great pleasure in calling attention to the following peculiar advantages offered by this Company, which must have their due weight with prudent and thinking men who desire to borrow:—

1st. You can obtain any sum you require at any time, and for any term you choose, not exceeding 20 years, and at the lowest rate of interest.

2nd. The full amount of the Loan is advanced; no deduction being made for commission, payments in advance, or, if desired, for lawyer's fees or other expenses.

3rd. You can receive the money from the Society and pay it back through the Agencies of the Bank of Montreal, or Bank of Toronto, free of charge.

4th. You can repay the Loan by yearly or half-yearly instalments, as best suits your convenience, and pay the first instalment at any time within eighteen months.

5th. You can pay back any sum you please, in advance of the regular instalments, and interest at 6 per cent. per annum will be allowed for every clear month.

6th. You can pay off your Mortgage in full if you desire, without notice, upon air and equitable terms, and as the Company has a fixed location, the place for payment is always known.

7th. Having to pay off your Mortgage by small instalments, at a low rate of interest, and in your own time, you avoid all risk of losing your property, or of having to borrow again to pay off the Loan. By taking the longest term, your annual payment for principal and interest will be little more than what you would have to pay for interest alone.

8th. The necessary expenses are fixed, and lower than those usually charged. They may be included in the Mortgage and paid back with the instalments, when it will be no lawyer's or other fees retained out of the Loan.

9th. You secure the strictest privacy as to your affairs in your own neighborhood, and are not subject to the mercy or caprice of any individual, and as the Company cannot own real estate, it can have no possible interest in oppressing you if you are unable to meet your engagements.

10th. You are dealing with a wealthy corporation of long standing, which has already made nearly 11,500 Loans, amounting to about eight and a half millions of dollars, and in no instance has it ever taken undue advantage of one of its customers. In last year it effected more than One Thousand Loans.

11th. The superiority of the Savings Fund System for the repayment of Loans over the old plan of having the principal fall due in one sum is now so well established both in this country and Europe, that any lengthened reference to it is unnecessary, but I think it proper to call the attention of borrowers to the following examples, showing the comparative cost of a loan from this Company, and the cost of a loan from the ordinary terms of interest payable half yearly, and the principal payable at the end of the term:

EXAMPLE I.—INTEREST AND INSTALLMENTS PAYABLE AT THE END OF EACH HALF-YEAR. Upon a loan of \$1,000 for 5 years there will be required for Interest, 10 half-yearly payments of \$40 each. Principal money.....\$400 00 Total payments on a loan at 8 per cent.....\$1400 00

Upon a loan of \$1,000 for the same term from this Company, there will be required, to redeem both principal and interest, 10 half-yearly instalments of \$126 60 each, 1264 00 Difference in favor of the Company.....\$136 00

EXAMPLE II.—INTEREST AND INSTALLMENTS PAYABLE IN ADVANCE. Upon a loan of \$1,000 for 10 years, there will be required for interest, 20 half-yearly payments of \$40 each.....\$800 00 Principal money.....1000 00 Total payments on a loan at 8 per cent.....\$1800 00

Upon a loan of \$1,000 for the same term from this Company, there will be required, to redeem both principal and interest, 20 half-yearly instalments of \$73 60 each, 1472 00 Difference in favor of the Company.....\$328 00

Landed proprietors are also reminded that by paying in advance a yearly instalment of \$101.80 on a loan of \$1,000 for 20 years, or a small fraction over 10 per cent per annum, both principal and interest will