PROMISING CROP OUTLOOK.

PROBABILITY OF LAST YEAR'S BIG HARVEST BEING REPEATED.

This Is What The World's Reconnoitering Corps Learned—Wholesale and Retail Merchants Jubilant Over the Prospects—Trade and Money Matters Improving.

Splendid as were the fruits of last year's harvest the consensus of opinion is that another good crop is necessary to give the trade of the country the impetus which is to set its different channels throbbing with the desired activity.

As the maturity period approaches the public concern increases, and yesterday The World sent out a corps of its young men to reconnoitre among the wholesale merchants and grain dealers. The reports they brought back were generally satisfactory. They heard nothing about a land overflowing with milk and honey, as did the Israelites who spied out the land of Canaan, nor did they bring back samples of the fruit of the land; but they gathered evidences that pointed to another big crop, and their eyes were permitted to feast on samples of new grain that were plump, and in quality equal to that of last year's superior brand. There were some adverse reports, but they were confined largely to cereals in low-lying ground that had suffered owing to excessive rains. But, as an agriculturist was heard to remark yesterday, "The farmers are learning that it is poor policy to sow wheat in low ground, and gradually there will be a better average." Peas have suffered from the same cause. But the enormous crop of hay that is assured will probably more than make up for the deficiencies that are promised in some of the cereals.

Much now depends on the weather of the next few weeks. If it is favorable, next fall will again see our barns and granaries loaded with the golden grain.

A Wholesale Merchant's Views.

Mr. W. R. Brock, the well-known wholesale drygoods dealer, was found by The World seated in the cool of his office: "Those of our customers who have visited us during the last few days have reported the condition of crops favorable except those in low lands, which were drowned out in the early part of the season. Peas in low ground have particularly suffered. Otherwise the crops on light soil and high sandy land never had such growth before. The crop of grass is undoubtedly large.

Payments Never Better.

"They are evidently in good spirits in all parts of the country, and I think they deserve to be kicked if they are not," Mr. Brock remarked with a laugh. "I believe one of the best indications of the character of the crops is the way in which payments have been made since the fourth of the month. Paper maturing in July has been met better than ever before. As a rule, if the crop is not going to be good the farmer keeps back his cash, while on the other hand if the crop promises well he lets his cash out."

"What are stocks like in country storekeepers' hands?"

Stocks Are Light.

"Stocks are small, except perhaps in light summer fabrics, which have not sold so well as they otherwise would owing to the cold, damp weather which prevailed in the early part of the spring."

Mr. Stapleton Caldecot, wholesale drygoods merchant: "Our customers are all speaking favorably of the crops. At one time they were talking of rust and about the wheat being beaten down. They now, however, say that the grain is recovering itself and that there is no indication of rust. The general report is that the crops, except those in low lands, are doing well and that a full average crop is promised."

"What is the general trade like?"

"Orders are coming in fairly well and so are payments. The country merchants are in excellent spirits. In other words, you may say that the prospects are fair and even good."

President Baird's Bright Views.

President Baird of the Board of Trade: "I think that without any more rain we will have an excellent crop. As far as we have ascertained no reports of an actually serious nature have come in, even in the shape of rust."

"Is it possible to compare prospects now with those of last year at this time?"

"As far as I can see prospects are just as good as last year. They you must take into consideration the fact that there is a decreased acreage of barley. As for peas there has been too much wet wetaher to expect a good crop."

Cavanagh & Spink, dealers in Manitoba grain: "In some parts of Southern Manitoba the grain is in splendid condition, while in others the yield will be very light, the wheat plant having been choked by the weeds, which were indulged to grow by the early rains."

Mr. Thomas McLaughlin, flour and grain: "As far as I hear the Province of Ontario will have a big crop of straw and that with favorable weather there will be a big yield of wheat."

What a Traveler Saw.

Mr. Fred Kennedy of Samson, Kennedy & Co, was emphatic in his answer when interrogated: "First-class, A1 is the report we get from our travelers and customers," he said. "Never been better in Ontario. To-day I was talking to a man who drove 60 miles through the county of Waterloo, and he says he didn't come across 25 acres of wheat that was not good."

"How do the country merchants feel about the fall and winter trade?"

"They are in first-class spirits. The prospects never looked better than to-day," was Mr. Kennedy's concluding remark.

Big Crop Promised in Manitoba.

A. G. McBean & Co., grain dealers: "They had dry weather in the Province of Manitoba up to within a couple of weeks ago, but since then rains have considerably improved the prospects, and it now looks as if there is going to be another big yield. Of course we have yet to run the risk of damage by frost."

"That is speaking of Manitoba in general?"

"Yes, and I am basing my opinion on the reports we receive from our private correspondents and from what I read in the Winnipeg papers."

"There is a good deal of last year's crop still in first hands, is there not?"

The Old Crop Moving.

"Yes, but it is going out in large quantities now by way of New York for export. Prospects are decidedly good, but of course you never can tell what will turn up."

Mr. D. O. Ellis, dealer in Manitoba wheat: "It is too early to speak with any degree of certainty, but present prospects indicate a big crop. You may be sure there will be lots of wheat next year."

On the C.P.R. East.

Mr. Edward McKay: "On the Canadian Pacific eastward from here to Tweed the spring grains are looking well with the exception of peas, which have had too much wet. Fall wheat at some points is badly rusted and everything depends on the weather we have during the next two or three weeks. Should we have much rain the wheat will lodge owing to the length of straw and the quick growth."

The Central Wheat Buyer Talks.

Mr. Charles Watt, secretary of the Dominion Millers' Association and central wheat buyer: "Reports everywhere are that the crops are very heavy. One authority told me yesterday that he thought that in the neighborhood of Brantford there would be an average yield of 50 bushels to the acre."

"I came from Brantford this morning," continued Mr. Watt, "and wheat is looking splendid between here and there. It is down on the hillsides a little and also in the gullies. The crops are turning fast. I was talking with Mr. Chisholm of Brampton and he told me that he has taken particular pains to examine wheat that is down, and he says that the heads of even that are filling wonderfully fast. Indications of course point to low prices," added Mr. Watt.

"What do you know about the hay crop?"

Heavy the Hay Crop.

"The hay crop is very heavy, and the fine weather of the past ten days has enabled it to be secured in excellent condition. The farmers are all through haying in the south, and in many instances the hay is in cock.

"Peas will be a shorter crop than last year, some districts being very bare, but on high and light lands, although the straw will be short, the yield will be a good one, but we cannot expect a crop equal to that of last year. The same is true of barley. Of course these remarks apply to Western Ontario.

Samples of New Wheat.

"But here I have something to show you," continued Mr. Watt, as he emptied the contents of three envelopes of new fall wheat in as many different piles on the table. "That," he added, putting his finger on the first pile, "is a sample of Clauson grown in the neighborhood of Simcoe, and that is red Manchester from the same district. Both these samples are very fine indeed. The berry is plump and free from smut, as you will see. This third sample is from Chatham. It is a fine sample, too, although the berry is not so plump as last year's."

A Reference to Fruit.

Mr. H. C. Boomer of Warren Bros. & Boomer, wholesale grocers: "Our travelers and customers report that on high lands the crop of wheat was never better, but in the low ground it is not in good condition. In the Niagara district the wheat yield promises to be excellent. The same may be said of the fruit crop with the exception of apples, which will be rather light. Peaches do not promise to be a large crop, but will be fair."

"How do your customers feel about the outlook?"

"Country shopkeepers seem to be in pretty good spirits and state that if they get a good crop this season it will put trade well on its feet. Payments are very fair. We cannot complain at all in this regard."

"The prospects are very favorable for a large crop," said Mr. Christie on the street market. "It is only in the lowlands where there is any sign of rust, which is caused by too much dampness. Altogether, if the fine weather continues the crop will be the largest harvested for years."

Rust is Not Bad.

"Although there is a little talk of rust," said Mr. R. J. Dunn, "it is not so bad as they make it out to be. The crops of hay were never so large as this year, and the farmers around the city say that the prospects for grain were never more favorable."

"The recent favorable weather has had a good effect on the crops," said Mr. James N. Peer, "and if this continues the yield will be larger than for years. I have received letters from friends in the country around Dundas and St. George stating that the yield would be probably about 40 bushels."

"Have there been any complaints of rust?"

"Oh, yes; but they are only from the low-lying districts and is caused by too much wet."

Mr. Charles Baird of James Carruthers & Co. stated that it was rather early to make a statement in reference to the crops. "If the fine weather continues," he said, "there will be an unusually large crop."

Mr. R. J. Stark of Stark Bros. & Co. was of the same opinion as Mr. Baird as being rather early to say anything in connection with the harvest, but was satisfied that with continued fine weather a favorable crop would be gathered in.

The Price of Grain.

"Very fair, indeed," said Mr. Sloan of Sloan & Crowther, wholesale grocers. "The worst is, of course, the low price of grain; but in Ontario we have so many other things to rely upon that the outlook on the whole is excellent. Some low-lying lands have suffered, but not as much as they would have by drouth."

"How about the country merchants?"

"They are in good spirits," was the answer. "They are pursuing a conservative course, and purchasing very cautiously; but there is likely to be a year of plenty, and there will be no danger of starvation, even if the prices are low.

"Exceptionally good," was the verdict of Mr. Paul Campbell of John Macdonald & Co., wholesale drygoods. "The hay crop, I believe, is exceptionally good; it is very heavy, and is being nicely saved. On high sandy soil the rain did nothing but good, and the crops are something wonderful; one farmer told me he had never had anything like it."

"No, I don't think the rain has done much injury at all," said Mr. Campbell in response to a further question; "the apple blossoms were beaten off the trees, and so the apple crop will be light, but that is about the only one that will suffer."

Merchants Conservative.

"Yes, the country storekeepers are feeling confident," he continued. "Trade is still conservative, it is, in fact, fast passing into the condition of the older countries, as England and the Eastern States, where it is in the hands of capitalists. But there are good prospects."

Mr. Eby of Eby, Blain & Co., wholesale grocers, said that the recent dry weather had influenced the reports very favorably. "There is no danger now from the wet," he said; "our travelers and customers say there will be very good crops unless rust or weevil or some such calamity comes. Even the low land is recovering under the effect of the late dry weather."

"Then the prospects are good?" asked The World.

"Yes, it looks like a good fall trade. Money is scarce, but it always is at this season. Our country customers are ordering hand to mouth, and are very wise to do so."

"How will prices be?"

Plentiful and Cheap.

"Everything is likely to be cheap," responded Mr. Eby. "There it but little of the speculative feeling abroad now. Salmon is the only exception. It is going up in British Columbia, and many seem anxious to buy, although the fall salmon will soon be coming and will be no higher. They will load themselves up with the old and be unable to get fresh salmon. We have just enough to last nicely through the summer.

"The farmers should be glad," said Mr. Eby in conclusion. It will give them a chance to pay off their mortgages, and then they can gain more for luxuries. Prospects are bright."

Lt.-Col. Davidson of Davidson & Hay, wholesale grocers, re-echoed the prevailing idea. He was of opinion that no damage had been done by the rains, and reported the country merchants to be in a prosperous state, though at present business is somewhat dull and buyers are cautious. "Prices will likely be low," said he, "though the failure of the Russian wheat crop may influence them; at present there is a glut of wheat."

Hardware Trade Improving.

Mr. Emanuel Samuel of M. & L. Samuel, Benjamin & Co., wholesale hardware merchants, was inclined to think the low-lying lands had suffered somewhat. But on the whole the travelers and customers sent in good reports, he said: "The country merchants are confident, though cautious," he continued. "Our business as compared with last year's at this time is fully up to the mark. Our June sales exceeded our sales in June of 1891."

"How are prices?"

"They are favorable to buyers," said Mr. Samuel. "It is quite likely that the figures will attract speculators.

"I would like to impress one thing on the farmers," said Mr. Samuel in conclusion. "They should treat the storekeepers better. No matter how much money they have, they will run accounts, often for years, and if the storekeeper asks for his money off they go to the opposition shop. They should pay more cash."

"Good," said Mr. A. W. Grasett, of Wyld, Grasett & Darling. "The hay crop is very fine. We hear no more reports of rust; the fear of it seems gone."

"How does business stand?"

Sorting Trade Heavy.

"Fairly liberal, not heavy," said Mr. Grasett. "Our orders are numerous but not heavy. Our sorting trade is very large in consequence of the cautious ordering from the country merchants. No, there is no spirit of speculation," he continued; "trade was never in a more healthy state. The farmers should get their indebtedness paid off pretty well, and another good year would completely restore public confidence and make the farmers unbutton their pockets. Yes, prices will, I think, on the whole be low."

Gordon, MacKay & Co. reported that their travelers and customers had been sending in good reports. "This warm weather has been doing good," said Mr. Wood, the manager; "a week or two ago they were crying." "Yes, our trade this year shows an advance upon that of last year's," Mr. Wood continued. And he reported the same state of affairs as others—dealers cautious, prices low and prospects of a good year.

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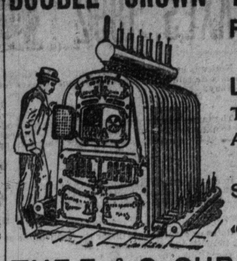

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Summer Wood $4 per Cord, Cut and Split.

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The Toronto Ferry Band every evening and Saturday afternoon. Take the Toronto Ferry Co.'s steamers from foot of Yonge and Brock-sts.
RETURN TICKETS ONLY 10 CTS.
All performances free to the public.

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MORTGAGE SALE OF Valuable Freehold Property IN THE Town of Toronto Junction.

Under and by virtue of the 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 by Messrs. John M. McFarlane & Co., auctioneers, at their auction rooms, No. 72 King-street east, in the city of Toronto, on Thursday, the 4th day of August, 1892, at 12 o'clock noon, the following valuable property, namely:

All that certain parcel or tract of land and premises situate, lying and being in the County of York and being composed of lot No. 21 in block No. 7 in Toronto Junction, having a frontage of 50 feet on the west side of Pacific-avenue by a depth of 159 feet, according to registered plan 534.

The property will be sold subject to a reserved bid.

TERMS—20 per cent. on the day of sale and the balance within 30 days, without interest. Other terms and conditions of sale will be made known at the time of sale or in the meantime upon application to A. D. PERRY, 32 Wellington-street east, Vendor's Solicitor.
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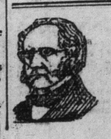

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Steamer is intended to leave Geddes' Wharf on SATURDAY, 16th inst., at 8 a.m. for above ports. For freight and passenger rates apply to W. A. GEDDES, 69 Yonge-street.

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Friday, " 15,	Toronto,	" Aug. 3
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ESTATE NOTICES.

NOTICE TO CREDITORS.

IN THE MATTER OF THE Toronto Furnace Co. of the City of Toronto, County of York, Furnace Manufacturers and Moulders.

The above firm have made an assignment of their estate to the undersigned in pursuance of an Act respecting assignments for the benefit of creditors, 48 Vic., Cap. 26, and the creditors are notified to meet at the office of the Insolvents, No. 8 and 10 Queen-street east, Toronto, Ont., on Monday, July 18, 1892, at 3 o'clock p.m., to receive a statement of their affairs, appoint Inspectors and for the ordering of the affairs of the estate generally, and notice is hereby given that after 18th August next the said trustee will proceed to distribute the assets of the said debtors among the parties entitled thereto, having regard only to the claims of which notice shall have been given, and that he will not be liable for the assets, or any part thereof, so distributed to any person or persons of whose debt or claim he shall not then have had notice.
G. L. KAVANAGH, Trustee.
8 and 10 Queen-street east, Toronto. July 13, 1892.

Notice to Creditors.

IN THE MATTER OF THE ESTATE of Mary Ann Hartrick, late of the City of Toronto, in the County of York, deceased.

Notice is hereby given pursuant to chapter 110 of the revised statutes of Ontario, 1887, that all creditors and other persons having claims against the estate of the said Mary Ann Hartrick, deceased, who died on or about the first day of May, A.D. 1892, are, on or before the 20th day of August, A.D. 1892, required to send by post prepaid or deliver to the undersigned solicitors for the executor of the real and personal estate of the said deceased their Christian names and surnames, addresses and description, with full particulars and proofs of their claims, statements of accounts and the nature of the security (if any) held by them.

And notice is further given that after the 20th day of August, A.D. 1892, the said executor will proceed to distribute the assets of the said deceased among the parties entitled thereto, regard being had only to the claims of which notice has been received as above required, and the said executor will not be liable for the assets so distributed or any part thereof to any person or persons whose claims shall not have been received at the time of such distribution.
MACLAREN, MACDONALD, MERRITT & SHEPLEY, Solicitors for Executor.
Dated July 6, A.D. 1892. 4666

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City of Midland CLASSED A1* Lighted with Electricity. Will Sail Tuesday, 19th July
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Collingwood, Owen Sound or Wiarton to Mackinac and Return, only - - $14 00
Toronto, Hamilton and All Stations West to London, same route, only - 18 00
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Three Full Days' Sail, Meals and Cabin Berth Included.
Steamer FAVORITE will leave Collingwood every Monday and Thursday after arrival of G.T.R. trains from Toronto and Hamilton direct to Parry Sound, Byng Inlet and Killarney, connecting there with the Company's Lines for the Soo and Mackinac, passing throuth the Celebrated Pointe Aux Boni Channel.
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" Parry Sound and return..... 4 00
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" Parry Sound and return only..... 9 00
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The most enjoyable trip of the season is the Lighthouse Supply trip per Steamer "Acadia," leaving Toronto July 15. The trip, of five weeks' duration, takes in Western End Lake Ontario, Welland Canal, North Shore Lake Erie, St. Clair River and Lake, Detroit River, Lake Huron, passing through Georgian Bay, North Channel Islands, which number over 40,000, Sault Ste Marie, Northern Shore Lake Superior, touching at all Canadian Lighthouses. Fare for round trip $30.00. Secure berths early. Apply to CHAS. E. BURNS, 77 Yonge-St., 2nd door above King, General Steamship and Tourist Agent. Tel. 2410.

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Montreal, Gulf Ports, Atlantic Coast, etc.
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NIAGARA RIVER LINE
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In connection with New York Central and Michigan Central Railways for Falls, Buffalo, New York, Philadelphia, etc.
Leave Geddes' wharf, foot of Yonge-street, 7, 11 a.m., 2, 4.45 p.m.
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Leave Niagara 8.30, 11 a.m., 2, 6 p.m.
Arrive Toronto 10.40 a.m., 1.10, 4.10, 8.10 p.m.
Tickets at all principal offices.
JOHN FOY, Manager.

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By STEAMER GARDEN CITY to St. Catharines and return
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STEAMER LAKESIDE to Grimsby Park and Return.
BOATS LEAVE AT 2 P. M.
FARE 50 cents.

PORT DALHOUSIE AND RETURN
ONLY 50 CENTS
Every Wednesday and Saturday Afternoon at 3.40 p.m., from Geddes' wharf, by the fast Steamer
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Tickets at all G.T.R. and Empress Ticket Offices and on wharf.
JULY 23—ROCHESTER AND RETURN $2.25

ROCHESTER EXCURSIONS
S.S. CARMONA
Leaves Geddes' Wharf Tuesdays, Thursdays 9 p.m., Saturdays 10 p.m.
SATURDAY NIGHTS.
Charlotte and return - - $2.00
Rochester " - - 2.25
Tuesday night, 19th July, trip cancelled. Tickets at W. A. GEDDES, 69 Yonge-street, also on wharf and boat. 246

STEAMER EURYDICE
WILL RUN TO
WILSON, N.Y.,
July 15, 18 and 20 at 8 a.m., and to
LORNE PARK
July 13, 14, 16, 19 and 21 at 10 a.m., 2 p.m. and 5.15 p.m. The steamer runs from the Electric Light Wharf, foot of Scott-street.
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Optional Steamboat Trips, returning by Railway.
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FROM ALL STATIONS IN ONTARIO ON THE LINES OF THE
CANADIAN PACIFIC RY.
TICKETS WILL BE SOLD
For Excursions Leaving TORONTO 11 p.m. ON
JULY 18 AND 19, 1892
Good to return until August 28th,
To the following points at rates named:
NESBITT, OXBOW, DELORAINE, MOOSOMIN, BINSCARTH, $28.00
REGINA, MOOSEJAW, YORKTON, $30.00
PRINCE ALBERT, CALGARY, $35.00
EDMONTON, $40.00
The Winnipeg Agricultural and Industrial Exhibition will be held from July 25th to 30th inclusive.
An Auction Sale of Canadian Pacific Railway Lands will be held at Edmonton on July 5th.

CANADIAN PACIFIC RY.
RUN A THROUGH SLEEPER, 9 P.M. EXPRESS,
TUESDAY AND FRIDAY
Through the WHITE MOUNTAINS
BY DAYLIGHT
- TO -
OLD ORCHARD AND THE MAINE COAST
And a Through Sleeper to Kingston Wharf
Every Evening, making direct connection with Mail Steamers to
MONTREAL, QUEBEC AND THE SAGUENAY.
Baggage examined at the Union Station.

CANADIAN PACIFIC STEAMSHIP LINE
One of the fast Electric-Lighted Steamships
MANITOBA, ALBERTA and ATHABASCA
Is intended to leave OWEN SOUND every
Monday, Wednesday and Saturday
On arrival of the Steamship Express leaving Toronto at 11.10 a.m. for Fort William direct (calling at Sault Ste. Marie, Mich., only), making close connection with the through trains of the Canadian Pacific Railway for Winnipeg, British Columbia and all points in the Northwest and Pacific Coast.
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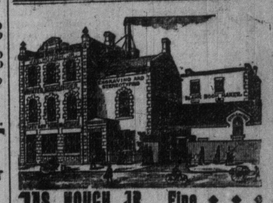
THE E. & C. GURNEY CO. TORONTO.



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INSURANCE.
ASSESSMENT SYSTEM.
MASSACHUSETTS Benefit Association
(Founded 1878)
Exchange Building, 53 State-st., Boston.
STATEMENT OF BUSINESS FOR 1891:

Insurance in force	$94,067,750 00
Increase for the year	$21,558,750 00
Emergency or Surplus Fund	$864,311 48
Increase for the year of Surplus Fund	$197,065 28
Total Membership or No. of Policy Holders	28,081
Members or Policies written during the year	7,313
Amount Paid in Losses	$1,170,803 89
Total Paid Since Organization	$5,497,145 50

The policy is the best issued by any Natural Premium Company, containing every valuable feature of Level Premium Insurance, with the additional advantage that one-half the face of the policy is payable to the insured during his lifetime, if he becomes totally and permanently disabled.
GEORGE A. LITCHFIELD, President. W. G. CORTHELL, Treasurer
Canadian Office, 51 King-street E., Toronto.
AGENTS WANTED.

TENDERS.

SEALED TENDERS addressed to the undersigned and endorsed "Tender for Coal, Public Buildings," will be received until Friday, 29th inst., for Coal supply for all or any of the Dominion Public Buildings.

Specification, form of Tender and all necessary information can be obtained at this Department on and after Monday, 4th July.

Persons tendering are notified that tenders will not be considered unless made on the printed form supplied, and signed with their actual signatures.

Each tender must be accompanied by an *accepted* bank cheque made payable to the order of the Honorable the Minister of Public Works, *equal to five per cent.* of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to supply the coal contracted for. If the tender be not accepted the cheque will be returned.

The Department will not be bound to accept the lowest or any tender.

By order,
E. F. E. ROY, *Secretary.*
Department of Public Works, Ottawa, 4th July, 1892.

PRIVATE MEDICAL DISPENSARY
NO. 38 GERARD ST. WEST.

Both sexes can obtain remedies unlimitedly successful in the cure of all diseases of a private nature and chronic complaints also.
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