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COMMISSION, **INSURANCE AND** SHIPPING AGENTS.

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Reference-Bank of British North America.

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At Holyoke proves it to be the Most **Powerful and Most Efficient** Water Wheel made.

We furnish it in sizes to develop from 3 h.p to over 500 h.p. under 15 ft. head, fitted with the latest lifting cylinder gate or swing gates, and on vertical or horizontal shafts as required. Heavy machine dressed gears, iron bridgetrees, grain elevator machinery. Designs for the improvements of water powers executed.

THE WM. KENNEDY & SONS, LIMITED OWEN SOUND, ONT. Montreal Office-Y. M. C. A. Building.

The St. Lawrence Hall

Montreal, is the best known hotel in Canada. Some of the most celebrated people in the world count amongst its patrons. Its excellent CUISINE, central location and general comfort are reasons for its popularity.

Rates, from \$2.50 to \$5.00 per day HENRY HOGAN **Proprietor.**

Mercantile Summary.

ROXTON FALLS has agreed to give a bonus of \$20,000 to Rolland Brothers, to establish a manufactory of cabinet hardware, upholstery goods, etc. The firm is to employ 75 men and pay \$20,000 a year in wages.

"ESTABLISHED in the reign of George III.," says the legend of the shield, printed on the cover of a handsome portfolio, sent out to its friends by the Atlas Assurance Company, of London, a well-known English Company, whose branch manager is Matthew C. Hinshaw, Montreal.

HAVING been in the milling and grocery business in Sarnia for many years, W. H. Hill failed in July, 1891, and his creditors were then good enough to write off 70 per cent. Since then it has been a struggle and he again assigns.—Andrew Laidlaw, formerly of the Woodstock firm of Patullo & Co., publishers, removed to Galt in August, 1892, and purchased the plant and "goodwill" of the "Galt Reformer," and prospered for some time, until about 1896, when he invested some \$8,000 in new machinery and started a daily paper. This, with some outside investments, in mining stocks, etc., involved him, and now he has assigned.

FOLLOWING frequent recent suits, consent to assign has been filed by F. Dubois, a Montreal saloonkeeper .--I. P. Bureau & Co., hotelkeepers, of the same city, are offering 25 cents on the dollar. Mr. Bureau failed before in 1896, owing \$13,000, and has since done business under cover of his wife's name.-W. A. Thouin, grocer, Montreal, who compromised liabilities of \$2,100 in May last, at 25 cents, is now obliged to assign .---- P. D. Davignon, tobacconist. who assumed, in October last, the business formerly carried on under the style of Delfosse & Co., Montreal, in which firm he was a partner, has already assigned to the Court.----A. Geoffrion, dit St. Jean, boots and shoes, has signified his consent to assign, owing \$8,037, of which \$4,700 is due in mortgage. For over 20 years he has done business in the St. Joseph suburbs of the city, but he has allowed his store to be a sort of lounging-place for the checker-players of the neighborhood, and the business has shown evidence of decline for some time past.

LO WEST QUOTATIONS

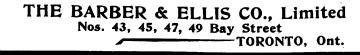
FOR QUANTITIES

Uniformity in Stationery

Is what every first-class business institution requires. Our special water-marked papers, handled by all lithographers and stationers, have become the recognized standard of excellence in all Banking, Insurance, and Mercantile Houses, and give tone and business standing to all who use them.

> Regal Bond, Vigilant Bond, Hercules Bond, Security Trust Bond, White Wove Meadow-vale and Holyoke Superfine.

Envelopes are made by us to match all these lines.



Rubber Stamp Talks No. 3

My experience in manufacturing rubber stamps for all purposes enables me to know about what each business may require and for what purposes rubber stamps are used.

If you think you could use a rubber stamp in your business, but are not sure it would serv your purpose, let me know what you want it for and I will be pleased to give you any information I passess.

C. W. MACK, 11 King St. W., Toronto,



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