

## BANKERS

From the following list our readers can ascertain the names and addresses of bankers who will undertake to transact a general agency and collection business in their respective localities:

**MEAFORD**—Grey County. C. H. JAY & COY Bankers, Financiers and Canadian Express Co Agents. Money to loan.

**GEORGE F. JEWELL, F.C.A.,** Public Accountant and Auditor. Office, 361 Dundas Street, London, Ont.

**COUNTIES** Grey and Bruce collections made on commission, lands valued and sold, notices served. A general financial business transacted. Leading loan companies, lawyers and wholesale merchants given as references.

H. H. MILLER, Hanover

**JOHN RUTHERFORD,**

**OWEN SOUND, ONT.**

Licensed Auctioneer for County of Grey.

Lands valued and sold; Notices served; Fire, Life, and Plate Glass Insurance; several factory and mill, sites in good locations to dispose of. Loans effected. Best of references.

## A Fidelity Bond.

Do you require one? We furnish them for all employees, for all companies, banks and societies—for all persons holding offices of trust. Write for particulars.

**LONDON GUARANTEE & ACCIDENT CO.,**

(LIMITED), of London, Eng.

Canadian Office—42 King St. West.

D. W. ALEXANDER, - Gen. Mgr. for Canada.

## Application to Parliament

Notice is hereby given that at the next Session of the Parliament of Canada application will be made for an Act for the incorporation of a Bank to be called "THE HOME SAVINGS BANK OF CANADA," with Head Office at the City of Toronto, with the usual powers of banks under the Bank Act and its amendments; also with power to acquire the assets and the good will of The Home Savings and Loan Company, Limited; and to take over its deposits; and to allot shares of the Capital Stock of the Bank to the shareholders of the said Loan Company in lieu of shares in the Company; and to enter into agreement with said Company for transfer of its assets and good will.

Dated at Toronto this 27th day of November, A.D. 1902

J. J. FOY, 80 Church St., Toronto,  
Solicitor for Applicants.

## NOTICE.

Notice is hereby given that application will be made to the Legislative Assembly of the Province of Ontario at its next session for an Act to authorize THE HOME SAVINGS AND LOAN COMPANY, LIMITED, to sell, assign and transfer its assets and good will to a Bank to be incorporated, which Bank will take over the deposits of the Company and assume the same and its liabilities, with power to arrange for the Shareholders of the Company receiving and accepting shares in the said Bank as the consideration or part of the consideration for such sale, and also to ratify any agreement for sale and purchase that may be entered into between the said Company and said Bank.

Dated at Toronto, this 26th Day of  
December, A.D. 1902.

THE HOME SAVINGS AND LOAN COMPANY,  
LIMITED.

78 Church Street, Toronto.

## NOTICE.

The ART MUSEUM of Toronto will apply to the Legislature of Ontario at its next Session for an Act confirming its Incorporation and amending the same by defining its powers respecting the acquiring and holding of lands and personal property by gift, devise or otherwise; and authorizing it to expropriate lands; and defining the constitution and powers, mode of election or appointment of its Council or Managing Body; and providing for the making of amendments to its constitution.

Dated Toronto, January 19th, 1903.

## Mercantile Summary.

THE Hamilton and Fort William Navigation Company have declared a dividend of 8 per cent. The old directors were re-elected with Mr. W. Southam as president.

FROM Hawkesbury, Ont., we learn of the failure of Parker & Co., dealers in boots and shoes. A. J. Parker has been in business, off and on, for some years, but with a very moderate degree of success, having failed in the past more than once, it is said.—W. Weedmark, hotelkeeper of Byrritt's Rapids, Ont., has assigned, owing about \$900.

IN August, 1900, the Algoma Supply Co., Limited, was incorporated; head office, Sault Ste. Marie, with a subscribed capital of \$12,400. Owing to keen competition, they have been going down, and have now assigned, with assets of \$6,500 and liabilities of about \$7,200.—In the same town, Gee & Co., bakers, have also assigned, with but trifling liabilities.

TORONTO is to have a financial daily. It is to be called the Financial Daily News, and the first number will appear, we are told, on 2nd February. The editor of the paper will be Mr. Walde-mar Wallach, who has recently been on the staff of the Mail and Empire, and previously on that of the Montreal Star. Mr. W. McC. Warden is to be the business manager.

THE firm of Mitchell Bros. & Co., general store proprietors at Arthur, is composed of two brothers Mitchell and one Geo. Thompson. They have been in business for several years and at one time controlled a nice place, but of late matters seem to have taken a contrary turn, and the firm now offer 60 cents on the dollar, secured by the Mitchells' father, which is likely to be accepted by the creditors.

THREE small failures are reported from Ottawa, as follows:—J. A. Cloutier, formerly a clerk at Fitzroy Harbor, who started in the grocery line 3 years ago, is reported involved through the suspension of Bedingfield & McCluskey, and has been obliged to assign.—N. D. McLeod, also in the grocery line, who succeeded his father in '99, has been found slow for some time, and the assignee is now in possession.—The assignment is also noted of R. U. Belanger, druggist, who has been in business since 1898. He has been under chattel mortgage for some time past.

J. U. ST. ARNAUD, of Ste. Genevieve de Batis-can, Que., the son of a local farmer, began storekeeping about three years ago, after a very brief clerking experience. He has just made a voluntary assignment, and is said to owe about \$2,000.—E. Mignault, a New Rockland grocer, is offering to pay his creditor's 15 per cent. on claims amounting to \$1,500.—A demand of assignment has been made upon H. St. Germain & Co., carriage makers, St. Hyacinthe, Que. They recently made an offer of 25 cents, on liabilities of \$2,800, which was not entertained.—An offer of 60 cents on the dollar made by Albert Filion, a small storekeeper at Ste. Anne de Beauprie, Que., has been withdrawn and he is now said to be offering only 30 cents.—Celestin Beaulieu, of Ste. Agathe, Que., reported in trouble several weeks ago, is now said to have effected a settlement at 40 cents, cash.

## All Kinds of Personal Accident Policies and Fidelity Bonds.

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## Railway Passengers Assurance Company, of London, England.

Capital, - - - - \$ 5,000,000  
Claims Paid, over \$23,000,000  
Deposited with the Dominion Government, - - - \$100,000

HEAD OFFICE FOR CANADA:

28 Wellington Street East, - - Toronto.

F. H. RUSSELL, Manager and Attorney.

## "A Real Good Smoke"

If you have never smoked my Pharaoh 10 cent or Pebble 5 cent Cigar, you have certainly missed "a real good smoke."—ask your Cigar Dealer!

These two brands are my leaders, but if you ask for Payne's Cigars (I make a number of brands), you will get the best cigar for your money, that money can buy.

## Payne's Cigars.

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MANUFACTURER,  
GRANBY, - QUEBEC.

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