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CHARTERED ACCOUNTANT,  
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Companies Organized.  
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**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.

**Loan Company  
Stock**

is particularly interesting to those looking for a permanent investment, and is better than a mortgage, for the reason that if the mortgage is a good one the borrower pays it off so soon as he can obtain the means to do so, consequently it is not permanent. If, on the other hand the mortgage is a poor one there is difficulty in collecting the interest and quite possibly the worry and trouble of a foreclosure. If you are contemplating making an investment we would suggest the advisability of communicating with

**THE STANDARD LOAN  
COMPANY**

14 King Street West, Toronto.

J. P. WHITNEY, K.C., M.P.P., President.  
W. S. DINNICK, Manager.

**NOTICE**

**The Hand in Hand Insurance Co.**

The Annual General Meeting of this Company will be held, pursuant to the Act of Incorporation, on Thursday, the 28th Day of February, 1901, at 12 o'clock noon at the Company's Office, Queen City Chambers, 32 Church Street, Toronto.

By order.

HUGH SCOTT,  
Manager and Secretary

Toronto, 12th Feb'y, 1901.

**NOTICE**

**Queen City Fire Insurance Co.**

The Annual General Meeting of this Company will be held, pursuant to the Act of Incorporation, on Thursday, the 28th day of February, 1901, at one o'clock p.m., at the Company's Office, Queen City Chambers, 32 Church Street, Toronto.

By Order.

THOMAS WALMSLEY,  
Secretary.

Toronto, 12th February, 1901.

No extra charge is made for changing advertisements every issue. In fact we are going to insist one of these days on every advertiser in this journal changing his copy at least every other week

**Mercantile Summary.**

THE Ottawa public school board have accepted plans for a new \$40,000 school-house, to be erected during the coming summer.

THE Dominion Government has granted a charter, under the companies' act, to the C. J. Smith Estate Company, Limited, Ottawa; capital stock, \$40,000; whose purpose it is to acquire lands and buildings, and to dispose of the same, to advance money on mortgages, etc.

MR. J. R. BOOTH, of Ottawa, is having built in this city a steel vessel, which is to be a sister ship to the "Ottawa." She will have a carrying capacity of 70,000 bus. of grain on a canal draught of 14 ft., and of 105,000 bushels in places where she can load deep. She will travel from upper-lake points.

THE Toronto firm of S. F. McKinnon & Co., Limited, importers of millinery and millinery novelties, and manufacturers of mantles and costumes, have opened a Montreal branch at McLean's old premises, 230 McGill street, with a full stock of their various lines. This branch should be a great convenience to the trade in Montreal and the East.

MINOR Montreal failures for the week are noted, as below: G. Nadeau, a grocer, owing \$2,050, has assigned.—An Old Country Frenchman, Emile Vissiere, by name, who came to Montreal ten years ago, and has since been in business in the restaurant line, has been asked to assign.—Telephore Poupart, grocer, has consented to assign. He was formerly connected with the management of the Canada Liquor Company, and engaged in business on his own account three years ago, but has always apparently suffered from a lack of sufficient capital.—A. Couvrette & Fils, a firm of builders, have assigned, and liabilities are given at \$4,200.—M. Beaupre, men's furnishings, lately insolvent, offers 25 cents on liabilities of \$2,300.—On demand, A. Gravel, patternmaker, has assigned, owing about \$4,000.—A small suburban shoe retailer, J. Chalifoux, has made a voluntary assignment; liabilities under \$1,000.

THE Canadian Locomotive Company, Limited, of Kingston, have elected the following officers: President, Hon. Wm. Harty; vice-president, M. J. Haney, Toronto; managing director, C. Birmingham, of Pittsburg; secretary, J. J. Harty, Kingston; treasurer, J. H. Birkett, Kingston, and superintendent, H. Tandy, Kingston. The number of hands employed is being increased to five hundred.

R. N. SCOTT & Co., wholesale jewelry and fancy goods, Montreal, are in embarrassed shape, and at a meeting of creditors, held last week, they made a proposition that creditors should grant them a discharge upon the payment of 20 per cent. of their claims. The firm dates from March, 1897, when they succeeded J. H. Jones & Co., who were unsuccessful, and who had some years previously taken over the business from the late Robert Wilkes, of Toronto. The liabilities are stated at about \$27,000, included in which is a \$6,000 dower claim of Mrs. Scott's.

**JOHN MACKAY**  
PUBLIC ACCOUNTANT,  
AUDITOR, RECEIVER AND TRUSTEE.  
Bank of Commerce Bldg., Toronto.  
Cable Address: CAPITAL. Tel. No. 2732.

**Wm. Parks & Son**  
Limited.  
ST. JOHN, N. B.  
COTTON MANUFACTURERS  
AGENTS—J. SPROUL SMITH, 84 Wellington St. W. Toronto. DAVID KAY, Fraser Building, Montreal. JOHN HALLAM, Toronto, Special Agent for Beam Warps for Ontario.  
Mills—New Brunswick Cotton Mills, St. John Cotton Mills.

**PLANET Whist TRAYS**  
for Duplicate Whist  
Are recommended by the best players as the most convenient board made. Write for instructions if you are not familiar with rules. When introduced it surpasses all other games.  
PRICE LIST  
Set No. 8, containing 8 trays .....\$3.00  
" 12, " 12 " ..... 4.00  
" 16, " 16 " ..... 5.00  
" 20, " 20 " ..... 6.00  
" 24, " 24 " ..... 7.00  
PLANET PUBLISHING AND BOOKMAKING HOUSE, CHATHAM, ONT.  
WE CARRY PLAYING CARDS.

**Good Roads Machinery Co.**  
(Registered)  
HAMILTON, ONTARIO  
JOHN CHALLEN, Manager.  
"Champion"  
Steel Frame Rock Crushers, Road Graders, Road Rollers, Macadam Spreading Wagons, Street and Road Mud Cleaners, Road Plows, Wheel and Drag Scrapers. The leaders in these lines. Send for our Twentieth Century Catalogue

**Steel Castings**  
in all sizes, of first-class quality, furnished promptly.  
Heavy Machine Dressed Gears, Iron Bridge trees, Belt and Rope Pulleys, Shafting, etc.  
**Propeller Wheels**  
solid or sectional. Designs for improvement of Water Powers executed.  
WRITE  
**The WM. KENNEDY & SONS, Ltd.**  
OWEN SOUND, ONT.