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For an annual sum equivalent to about 30 cents per day the

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Twenty-five Annual Payments of \$200.00 each and one Payment of \$5,000.

The premium is about one-half that usually charged for the ordinary policy.

Endowment Policies may be secured from the MANUFACTURERS LIFE on the same principle at proportionately low premiums.

By paying a slightly increased premium the first \$5,000 can be made payable in fifteen or twenty instalments instead of twenty-five.

For further particulars apply to the Manufacturers Life Insurance Company.
 Head Office—Toronto.

Geo. Gooderham, President

J. F. JUNKIN,
 General Manager.

Mercantile Summary.

As a sequence to a judgment recently obtained against her by a Montreal house, for \$285, Mrs. C. Charron, milliner, Ottawa, has assigned.

THE death is announced, at the age of 72, of Mr. William Denoon, long a merchant of Montreal, and formerly of the wholesale dry goods firm of McIntyre, Denoon & French.

THE trial trip of the new Richelieu & Ontario passenger steamer, "Toronto," was made from this city to Oakville and return on Tuesday last. It was very satisfactory to the company's representative, Mr. Gildersleeve, as well as to other invited guests on board. The "Toronto" has triple expansion engines. After the trip Mr. Gildersleeve said: "She has fully met the expectations of the builders, and far exceeded the guaranteed performance, both in point of speed and the low fuel consumption. Over a measured course she maintained a speed of nearly twenty miles per hour. The indicated horse-power was 1,900 pounds per hour and her wheels made 36½ turns to the minute. The new steamer does very great credit to her builders, the Bertram Engine Works Company.

HERE is another instance of the unwisdom, to put it mildly, of going into business without experience thereof. J. E. Maranda, formerly a clerk in a Montreal real estate office, went to St. Ours, Que., and engaged in general storekeeping a year ago last spring. He was also agent for the Richelieu & Ontario Co.'s steamboats, and everybody thought he had a fair chance, but now we hear he has made a voluntary assignment, with liabilities of \$5,500. But experience alone, without some degree of business aptitude and judgment, is not of much avail. Witness the case of J. N. Duguay, of Fraserville, Que. He had been clerking some ten years, and started a general business, about a year ago, with small capital of his own, and the assistance of friends, and now he has assigned, with assets put at about \$7,000, and stock estimated at \$6,500. Apparently he is one of those who "didn't know how."

CONSENT to assign has been filed by A. R. Archambault, engaged in the piano trade in Montreal. He originally was in the grocery business, became well-to-do, and sold out some years ago. In his present line he has not been so fortunate; some recent outside speculations and endorsements have led up to a demand of assignment.—Israel Vineberg & Co., doing a clothing business in Montreal, with a branch at St. Hyacinthe, are in trouble, and with the assistance of relatives have arranged a compromise at 25 per cent., and will go out of business. This step may be deemed a wise one in view of their poor business record. Mr. V. was first in business in Cornwall, in partnership with a brother, which firm was unsuccessful. Removing to Montreal, he started under his wife's name, but failed a year or so ago, and latterly has been using a son's name. The present liabilities are about \$8,000 to \$9,000.

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Cigarette Smokers who are willing to pay a little more than the price charged for the ordinary trade cigarettes, will find this brand superior to all others.

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Manufacturers of Refined Sugars of the well-known Brand

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Made by the Latest Processes, and Newest and Best Machinery, not surpassed anywhere.

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"CROWN" GRANULATED
 Special Brand, the finest that can be made.

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Very Superior Quality.

CREAM SUGARS

(Not Dried).

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Of all Grades and Standards.

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Of all Grades in Barrels and Half Barrels

SOLE MAKERS

Of high class syrups, in tins, 2 lbs. and 8 lbs. each.