

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 & CO'Y, 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.

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We Act as Security on all Bonds required by the Law Courts of Canada. Authorized to execute Bonds for Executors, Administrators, Guardians, Trustees, Etc.

Write for particulars.

LONDON GUARANTEE & ACCIDENT CO.,

(LIMITED), of London, Eng.

D. W. ALEXANDER, - Gen. Mgr. for Canada.
Canada Life Building, Toronto.

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.

At Vancouver, the steamship, "Pythomene" has been chartered to take a cargo of flour, wheat and general merchandise to South Africa. Not one pound of this cargo, it is said, will be of other than Canadian origin.

THE receipts of manila hemp on this continent last year were 802,000 bales, as compared with 758,000 in the previous year. The only year in which these figures were exceeded was in 1900, when they amounted to 921,000 bales.

SIGNS of independence: A Havana despatch says that four of the largest cigar factories in that city have begun an independent movement by the signing of sworn agreements to refrain for ten years from selling their brands or plants to the tobacco trust.

ONTARIO hardware merchants will hold a convention in Hamilton on the 24th prox., and the hardware section of the Retail Merchants' Association will hold a banquet in Toronto on the 19th prox. The latter body have elected officers, as follows: Chairman, E. R. Rodgers; first vice-president, W. C. McFarland; second vice-president, G. Pearsall; treasurer, S. J. Caslor; secretary, F. J. Greer; general secretary, E. M. Trowern.

A GENERAL meeting was held in Montreal last week by the shareholders of the Virtue Consolidated Mines, at which it was decided to lease the property to a syndicate formed of the large shareholders for the term of two years, who will provide funds for sinking the new shaft to a depth of 1,000 feet. The idea is for the syndicate to recoup itself out of the earnings, after which for the remainder of the lease, it will share half-and-half with the other shareholders.

ANOTHER Canadian steel and coal company is understood to be in course of formation. It is for the purpose of taking over the new Campbellton coal mine in Cape Breton, which now produces, it is said, about 300 tons of coal daily, and of utilizing an iron deposit near the mouth of the river Natashquan, in the Gulf of St. Lawrence. Smelting works for Anticosti island are also talked of, though we have not heard of any arrangements being made so far with M. Menier, its owner.

AN Order-in-Council has been passed, making stricter coasting regulations by which it is hoped the Canadian coasting trade will profit materially. Its object is to ensure that Canadian products or manufactures shall be transported or towed by Canadian vessels, even when they pass from one Canadian port to another over waters outside the limits of the Dominion. When this is done, products or manufactures so transported or towed will be treated, in regard to liability or exemption from duty, as if the transportation or towing had taken place entirely within Canadian territory. Goods transported or towed in vessels not permitted to engage in the Canadian coasting trade will be seized and forfeited.

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.

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Dealers had better stock up for the Holiday business with my two leading brands of 5 and 10 cent cigars—

**they are great
trade winners!**

The Pebble 5 cent, and Pharaoh 10 cent Cigars are great leaders for Holiday business. Take my word for it and send in for that "Trial Order," at my expense

J. BRUCE PAYNE,

CIGAR
MANUFACTURER,
Granby, - - - Quebec.

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