

The Haslam Land & Investment Company
 MERCHANTS BANK BLDG., WINNIPEG.
 312 JACKSON STREET, ST. PAUL, MINN.
MORTGAGES FOR SALE.
 We are offering \$750,000 worth of FIRST FARM MORTGAGES, bearing interest at SIX PER CENT., for sale.
 All kinds of Farm and City Property handled on a commission basis. If you wish to buy or sell property in Western Canada, write us.
Thomson Beattie, Manager, Winnipeg.

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.

The Grenfell Investment Co.

**BANKERS
 GRENFELL, N.W.T.**

A General Banking and Financial Business transacted. Special attention given to collections on Neudorf, Hyde, Tisee, Mariahill and Pheasant Forks.
JAS. YOUNG-THOMSON, MGR.

Fidelity Bonds

We furnish Bonds for officers and employees of all companies requiring them—for all persons holding positions of trust.
Write to us for particulars.

LONDON GUARANTEE & ACCIDENT CO.,
 (LIMITED), of London, Eng.
 D. W. ALEXANDER, - Gen. Mgr. for Canada.
 42 King Street West, Toronto.

A Trip to the British West Indies

is an inexpensive yet delightful way to spend a part of the coming winter. Steamers of our line sail from Halifax every other Monday for Bermuda, Barbados, Trinidad and a number of other Islands.

Write us for a Booklet telling all about the trip.

**PICKFORD & BLACK,
 HALIFAX.**

Mercantile Summary.

the Lake by 4 cents a hundred; C.P.R. reduces wheat and flour rate from all points west of Winnipeg by 3 cents a hundred; C.P.R. reduces rate on coarse grains by 2 cents a hundred; C.N.R. reduces rates on flour by 1 cent a hundred; C.N.R. wheat rate raised 1 cent a hundred west of Winnipeg. The net result is a 10 cent rate on wheat and flour from Winnipeg to Port Arthur, on the main line of the C.P.R., and a reduction from every station in Manitoba of 3c per 100 lbs. on wheat and flour, and 2c. on oats and barley, compared with the rates in force since February, 1902.

A WARNING TO THE SUCCESSFUL.

The processes of nature which work toward the highest perfection—work slowly. Too sudden appreciation of efforts tends to final failure. No man is more unfortunate than he who succeeds too quickly and too easily. His success makes him exaggerate his own importance and ability. It makes him underestimate the strength of those who compete with him, and the difficulty of winning in the long run. The world is full of all kinds of disappointed beings—workers of all sorts—who lead disappointed lives. Of these men, a great many started out hopefully and promisingly. They succeeded too soon; they made money too easily; they rose too suddenly. Failure at the right time would have made them think, work, and do better. But failure came too late, and when the energy to fight and overcome was no longer there. If every young man who thinks well of himself will realize that he may have mistaken good fortune for great ability, and that the failure that has been put off will come sooner or later, unless he thinks of it and struggles to improve himself in spite of success, many disappointments will be saved in the future. Discount your failure. Don't wait for it to discount you.—Exchange.

APPLES IN NOVA SCOTIA.

Wheat is not to have things all its own way this year; great as is the banner crop of the West in its specialty, the effete East is also to be heard from. The apple crop this year is undoubtedly the largest in our history, says the Maritime Merchant, and there is every probability that our export of apples will exceed by at least 100,000 barrels the great year of 1896, when 409,773 barrels were exported via Halifax and St. John. The exports for the past three or four years have been comparatively small, last year only 156,000 barrels being exported. In fortunate conjunction with this is the excellent price being obtained. A large number of the orchards have sold their fruit

All Kinds of Personal Accident Policies and Fidelity Bonds.

FOUNDED 1849.

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

WIRE PARTITIONS

FACILITATE VENTILATION
 ECONOMIZE SPACE
 AFFORD PROTECTION
 REDUCE INSURANCE

Progressive Concerns have them made by

The Geo. B. Meadows
 Toronto, Wire, Iron and Brass Works Co., Limited, Toronto, CANADA.

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For Business Correspondence, with Envelopes to match, Lithographed or Embossed.

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with the following watermarks are the best value in the market—

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 H & R Imperial Linen
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Lithographed and Embossed Samples mailed and quotations given on application.

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TENGWALL TIME SAVERS
 NOW READY.