

Leading Accountants and Assignees.

ESTABLISHED 1864.

E. R. C. CLARKSON,
TRUSTEE AND RECEIVER,

25 Wellington Street, East, Toronto, and at London, Glasgow, Huddersfield, Birmingham, Bradford, Winnipeg, Montreal.

BLACKLEY & ANDERSON,

TORONTO AND HAMILTON.

Accountants, Assignees, Receivers.

REGISTERED CABLE ADDRESS, "JUNIOR."
Telephone 1716.Toronto Office, - STANLEY CHAMBERS, 37 Yonge St.
Hamilton Office, - 24 James Street, South.

A. W. ROSS, Notary Public. H. T. CEPERLEY.

ROSS & CEPERLEY,

Real Estate, Insurance & Financial Agents

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Correspondence Solicited. -
Send for Maps and Information**W. R. HARRIS,**
AUDITOR,

Receiver and Accountant, Insurance and Financial Agent.

27 Wellington Street E., (Room 4.) - TORONTO.
LOANS NEGOTIATED.**GRIFFITH, SAWLE & CO.,**

ASSIGNEES IN TRUST,

Accountants, Auditors and Financial Agents.

Business books written up, and Principal's accounts formed. Balance sheets certified. Partnerships arranged.

London & Can. Loan Bldgs., Bay St., - TORONTO.

CLARK, BARBER & CO.,

ACCOUNTANTS,

TRUSTEES AND RECEIVERS.

20 Front Street East, - Toronto.

CORRESPONDENTS IN

Montreal, Winnipeg, Vancouver, Canada, London, Manchester, Bradford, Leeds, Huddersfield, Eng., and Glasgow, Scotland.

ESTABLISHED 1865.

W. F. FINDLAY,Chartered Accountant,
Trustee, Receiver, Auditor & Adjuster.WENTWORTH CHAMBERS, 25 JAMES STREET, SOUTH
HAMILTON, - CANADA.

W. S. GIBBON. S. LEVERATT.

GIBBON, LEVERATT & CO.

Assignees and Accountants,

TORONTO.

Address: 36 Front St. East, TELEPHONE, No. 1883.
BANKERS: - Bank of Toronto; National & Provincial Bank, London, England**F. S. SHARPE, F. C. A.**

Chartered Accountant & Auditor.

120 PRINCE WILLIAM STREET, - ST. JOHN, N.B.

Complicated accounts adjusted, Partnership settlements effected, Financial Statements examined and reported upon, Balance Sheets and Profit and Loss statements prepared or certified, Books arranged and adapted to any business so as to record transactions and exhibit results clearly, comprehensively, and with the least labor.

S. A. D. BERTRAND,

Official Assignee

For the Province of Manitoba.

Under the recommendation of the Board of Trade of the City of Winnipeg. Insolvent and Trust Estates carefully managed, with promptness and economy. Special attention to confidential business enquiries. 35 Portage Av. East Winnipeg, Man.

Agents' Directory.

HENRY R. J. JACKSON, Real Estate, and General Financial and Assurance Agency, King Street, Brockville.**GEORGE F. JEWELL, F.C.A.,** Public Accountant and Auditor. Office, No. 3 Odd Fellows' Hall, Dundas Street, London, Ont.**WINNIPEG City Property and Manitoba Farms** bought and sold, rented or exchanged. Money loaned or invested. Mineral locations. Valuator, Insurance Agent, &c. **WM. R. GRUNDY,** formerly of Toronto. Over 6 years in business in Winnipeg. Office, 490 Main St. P. O. Box 234.**TROUT & JAY,** Agents for Royal Canadian; Lancashire; Canada Fire and Marine & Sovereign Fire; also the Confederation Life Insurance Cos.; Canada Per. Build. & Sav. Soc.; London and Canadian Loan and Agency Co., Meaford.**PETLEY & CO.,** Real Estate Brokers, Auctioneers and Valuers, Insurance and Financial Agents. City and farm properties bought, sold and exchanged. Offices, 55 and 57 Adelaide St. east, Toronto.

Leading Educational Institutions.

BOARDING & DAY SCHOOL For Young Ladies

50 & 52 Peter St., Toronto.

Miss VEALS, (Successor to Mrs. Nixon.)

Music, Art, Modern Languages, Classics, Mathematics, Science, Literature, Elocution.

Pupils studying French and German are required to converse in those languages with resident French and German governesses.

PRIMARY, INTERMEDIATE AND ADVANCED CLASSES.
Young ladies prepared for University Matriculation.**MORVYN HOUSE,** 350 Jarvis St. Toronto.

This School offers superior advantages, in its three departments, Junior, Intermediate and Senior.

In addition to the usual English Course, Vocal and Instrumental Mus., Art, Latin, and the Modern Languages, Elocution, and the Sciences, are thoroughly taught by accomplished teachers.

Students prepared for University Matriculation. Tutors provided when required.

Classes will re-assemble after the holidays on Tuesday, January 7th, 1890.

MISS HAIGHT,

PRINCIPAL.

BELLEVILLE BUSINESS COLLEGE.SEND FOR VALUABLE
INFORMATION TO BELLEVILLE
BUSINESS COLLEGE.Belleville, Ontario.
Robert Bogle, - Manager.

STOCKS IN MONTREAL

MONTREAL, Dec. 18th, 1889.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average 1889.
Montreal	227	225	165	226	225	223
Ontario	135	132	4	134	132	
People's	99	95	120	99	98	102
Molson's	165	152		165	152	165
Toronto	222	211		218	211	210
J. Cartier	100	80		101	80	98
Merchants	143	141	135	143	141	135
Commerce	123	122	491	123	122	117
Union	100	96				97
Mon. Telegraph	95	94	507	95	94	91
Rich. & Ont.	62	59	1405	62	62	56
City Pass.	201	196	18	200	198	197
Gas	205	202	25	203	203	203
C. Pacific R.R.	73	72	275	72	72	53
N. W. Land.	85	80	100	83	81	85

—Among the "millions" always irretrievably lost in great fires are those which mark the difference between the first estimates and the adjustments.—Philadelphia Ledger.

Leading Barristers—Continued.

MACLAREN, MACDONALD, MERRITT & SHEPLEY,

Barristers, Solicitors, &c.,

Union Loan Buildings 28 and 30 Toronto Street, TORONTO.

J. J. MACLAREN
W. M. MERRITT
W. E. MIDDLETON
A. F. LOBB.J. H. MACDONALD, Q.C.
G. F. SHEPLEY
R. C. DONALD.
E. M. LAKE.

A SYMPATHETIC CUSTOMER.

A woman entered a store in Merced the other day and got the proprietor into a perspiration by making him empty his shelves on the counter so that she could pick out what she wanted. Finally she coveted a suit of boy's clothing marked "Reduced from \$9 to \$6," and began haggling with the merchant. She was a good bargainer, for she forced him to offer the garments at one-half the marked price. Then she changed her mind, and, remarking that she guessed she'd wait until her little boy grew a little bigger, so that he would fit into the clothes better, or until he got a little sister so that he could have both suits matched of the same color, walked calmly out.

Red in the face and boiling over with indignation, the merchant took the clothes in his hand and exhibited them to a farmer who had just dropped in to buy something.

"What do you think," began the angry merchant. "Here, that blamed woman has kept me an hour piling goods on the counter and she's walked off without spending a cent, although I offered her this \$6 boy's suit for \$3—half the price marked."

"That's too bad," said the sympathising stranger.

"It's an infernal shame," added the merchant.

"It is. It's a darned shame. And you offered her that suit for three dollars?"

"Yes, sir, and she wouldn't buy it even then."

"I came in to buy my boy a suit. This will about fit him, and it's cheap for three dollars. Here's the money. I'll take it."

The merchant looked for a crack in the floor big enough to drop through. Then he picked up an axe handle and murdered two jack-rabbits that were trying to explore a sack of wheat on the sidewalk.—Fresno Republican.

TAKE NOTICE

That an application will be made to the Parliament of Canada at its next session, for an act to incorporate a bank to be called the "York County Bank," for the purpose of carrying on the business of banking, having its head office in the city of Toronto.

R. M. WELLS,

Solicitor for Applicants.

Toronto, Dec. 5th, 1889.

British America Assurance Co'y.

NINETY-SECOND DIVIDEND.

Notice is hereby given that a semi-annual dividend of three and one-half per cent. (being at the rate of seven per cent. per annum) upon the capital stock of this Company has been declared for the current half-year, and that the same will be payable on and after Thursday, the 2nd day of January, 1890.

The stock and transfer books will be closed from the 29th to 31st of December, both days inclusive.

By order of the Board,

W. H. BANKS, Assistant Secy.

Toronto, 17th Dec., 1889.

THE BRITISH CANADIAN
Loan & Investment Co., Ltd.

DIVIDEND NO. 24.

Notice is hereby given that a Dividend at the rate of Seven per Cent. per annum on the Paid-up Capital of the Company, for the half-year ending 31st December, 1889 has been declared, and that the same will be payable on

The 2nd day of January next.

The Transfer Books will be closed from 23rd to 31st instant, both days inclusive By order of the Directors.

R. H. TOMLINSON,

Toronto, 10th Dec., 1889.

RICHARD TEW & CO., - TORONTO, ONT.

Dinner, Tea, &

MONT

ASHES.—The demand is virtually only 5 brls. \$3.30 nominal; \$4.80 to \$4.85.

BOOTS, SHOES, manufacturers orders that are no active manufactures settle down making, which munty till a we is not expected till after the really nothing. We quote:—Sp to 22c.; do., 1, ordinary Sp 16 to 17c.; No 1 slaughter, 22 2lb.; American oak sole, 40 to medium, 30 to 3 grained, 28 to 3 splits, large, 16 calf-splits, 32 to 35 to 55c.; imi 75c.; russet she ness, 20 to 25c.; cow, 10 to 14c. bridle, 45 to 55c.

CEMENTS, F quiet at the mo with nothing to Superior brand There is some \$22.50 to 25.00 for Glenboag.

DRUGS AND quieter in these chemicals being sundries only of Bleaching pow decline in figure prices are un exhibit some a made some slip oils anise is so firmer owing to wintergreen ter very firm, saff good crops. G of a combinati lead tending as at last r \$1 to 1.15; bi-c per 100 lbs., \$1 100 lbs., \$11.0 10c.; cream t ground, 30 to 3 50c.; do. powd 65c.; caustic s of lead, 10 to 1 3.00; alum, 5 lbs., 90c. to \$1. 22.25 to 2.40;