

FRANK J. AP'JOHN,

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N. B.—Mr. Dignum was late Manager of the office of Kerr & Anderson, Accountants, Real Estate Agents, &c., Toronto.
Winnipeg References—D. S. Miller, Esq., Manager Merchants' Bank; McArthur & Dexter, Barristers, etc. Toronto References—Kerr & Anderson; Elias Rogers & Co.; Samuel Rogers & Co.