I meet him occasionally on my walks, first in one part of the city and then in another.

We never speak, for though he hurries by and carries his head high, as though important business engaged him a little further on, I know that he s only a vagabond, and that under all that cool exterior, there is a proud but bursting heart!

I cannot but admire his sang froid, and yet I shrink from him, as we all do instinctively from that which is poor, and mean and miserable!

I dare not be kind to him-his eye is too wistful. Do I want him on my hands altogether? Once I half stopped, but it was only to say "There is everything that anyone wants in this world, if we only knew where to find it, eh, little fellow?" When we met again it was one of "those cold, sad days when hearts are shut, when minds grow angry, when the soul is sombre, when the hand does not open to succor or to give." I turned away. I would not see him, and now I wish

that I had, for it was the last time. If you meet him, will you not give him a pat for me; the one that I withheld, which would have cost me so little. You will easily recognize him, for of all little yellow dogs, he is the smallest, and the most anxious, always marching straight ahead, with his eyes fixed eagerly on the next corner. I don't know what he is doing here

haunt our streets, looking, looking, all ways looking from something. I have it in my mind, that though he is only a mongrel, somebody once adopted him for a little while, and that he is still searching for Respectability.

"Christine Rochefort" is the sort of story little girls write when they are grown up.

Nice little girls, whom mamma has provided with an expensive governess, and early seen to the shaping of baby finger nails, training of wayward locks and little morals, in the direction of that set pattern of excellency and good form which it is not given unto all to attain.

This old world could worry along without the stories that the grown up little girl writes, but she doesn't always think so; she often feels that she has "a call" to write, and if it have the cruelty to undeceive her.

Crash!-and we all shuddered, as over it went, pretty cup, dainty saucer, shattered in a dozen pieces!

little thing. I don't know where our accompanied by their balance sheet to hostess had picked her up, but if she was shy before, it was nothing to her agement and all other charges, the quivering distress now, as she sat there net profits have been sufficient to pay have been well maintained. with the tremble on her lip, nervous- two ly fingering at her dress. But before any of us could speak-smash! came 408 64 thereon, and to add \$19,506 73 to management and anticipated as well another crash, and there sat our host- the ess, in laughing consternation over a carried forward, which now amounts second breakage of china, this time to \$35,305 38, irrespective of the reserve her own cup and saucer. "Why, there must be witches in the air," exclaimed everybody, and soon we were all laughing again. The first little culprit's burden meanwhile being intensely lightened by this (to her) kindly interference by Providence, at a critical moment. But I was not so certain, on choice first mortgages of freehold I don't know what it was made me property have been met by a reduction think so, but I seemed to feel with accident at all! Only a lovely woman with a light and dextrous hand, who awkwardness before strangers.

"You are a darling!" I tried hard to serenest innocence of look and perfectly unruffled manner. But, ah, I knew!

I have been reading one of his books of the company, as at present defined by lately. He says, "If I were a minlately. He says, "If I were a minmy public prayers the cake and pie made to the Parliament of Canada at

useful and highly instructive to cata- nor to a director or other officer of the long ago, and got on swimmingly as far as D, where I stuck; they have decided to ask for a legislative withdrawal of the process of the p somewhat unexpectedly, I may say, such loans. But the other day, in my reading, I Your directors desire to bear testicame upon Dr. Nansen, the north pole mony to the very efficient manner in pursuer, and then came a great leap which the manager and other officers in my catalogue of human species as respective duties. far as U-to accommodate another genus. "Uncomfortable Ones"-What does Dr. Nansen want to find the No answer, except that he must. A PROFIT AND LOSS STATEMENT "Uncomfortable" will be found forthcoming. "Uncomfortable Ones" are To dividend No. 62, constitutionally unhappy at home. 4 1-2 per cent.....\$63,000 00

There are miserables enough in any To dividend No. 63, 4 1-2 per cent.....\$3,000 00 place that has enough to eat, salt To income tax..... 2,408 64 for the porridge and beds instead of boards. It is enough for an "Un- To interest on decomfortable" to know that there is a To interest on stercoldest spot on earth, he must be off to see if he can't sit on it! or a hottest, To interest on Canthere will he roast eggs and singe good shoe leather. It is his joy to seek the trackless forest, where he can get himself eaten up by a ferocious wild beast with a new name.

All early risers are, in my opinion, incipient members of that kidney. To slide out into the cold when you might

remain where it is warm! I always knew they were mad! And now Dr. Talcott, of the State Insane Asylum at Middletown, N. Y., comes To land inspection... 4.274 25 forward to tell us that early rising does, in verity, induce brain disease! The British Medical Journal also agrees with Dr. Talcott, in regarding

the fate of the early worm, as a di- To losses on real esrect consequence of his wakeful habits, To less recovered, and that the relative frequency with which farmers and their families become insane, may be partly accounted for by this "matutinal mania," And To that foolish feeling of superior virtue and conceit which early rising is apt To balance of office imto engender is a first symptom (I am pleased to learn) of the disease.

Everybody has a story of a parrot, either of their own, or somebody else's bird. I prefer the last arrangement myself. I hate the nasty, green squawking things, and nothing would induce me to keep one, not if it laid fresh bon-mots every day! Sentiments which also apply to hens and new-laid STATEMENT OF LIABILITIES AND eggs-but I am not averse to allowing somebody else to take all the trouble, and then sharing with them the result of their labor. This is my parrot story, To deposits\$1,168,286 38 of somebody else's parrot:

Usually they kept it in the dining
bentures 1,548,444 24

To Canadian deroom with the family, but during the winter it was removed to the kitchen To interest ac-

for greater warmth. When the winter was past it again made its appearance among the family, whom it amused with the new remarks

it had picked up in the kitchen. On one occasion, when the bell had been rung for something, the parrot To reserve fund .. 700,000 00 was heard remarking from his cage: "Let 'em ring again!" OBSERVER.

in London, or what it is makes him A Prespe ous Loan and Savings Company.

> Interesting Annual Reports Presented at the Recent Meeting.

> The 32nd annual general meeting of this company was held at its office in London, Ontario, on Wednesday, Feb.

Present: Messrs. J. W. Little, P. Mackenzie, F. E. Leonard, V. Cronyn, G. F. Jewell, T. A. Browne, G. A. Somerville, H. Cronyn, A. G. McWhinney, G. T. Brown, M. J. Kent, A. W. Porte, L. Gibson, Alf. Robinson, E. Beltz, A. M. Smart, John Bland and others.

The president, Mr. J. W. Little, took the chair, and the manager, Mr. G. A. Somerville, acted as secretary. The minutes of the last annual meeting amuses her to think so, who would were read and approved, after which the report and financial statement were submitted, as follows:

THE ANNUAL REPORT. The directors of the Huron and Erie submit herewith their 32nd annual re-She looked as if she came from port, showing the results of the busi-Byron, Komoka, or somewhere, poor ness of the company for the past year,

> After defraying the expenses of manhalf-yearly dividends at the rate of 9 per cent per annum, together with balance of undivided profits

The limit of the company's borrowing powers as fixed by statute having been reached at the close of 1894, the total liabilities are practically the same now as at that date; and the funds of the company have been kept fully em-

ployed throughout the year. The lower rates of interest obtainable and in our Savings Bank department. my skin, if not with my reason, that Besides resulting in a saving to the the second catastrophe had been no company, this has led to the conversion of a considerable amount of deposits into Canadian debentures, a change which your directors regard with favor. could not bear that her little guest be Notwithstanding the reduced rates of put to shame, and made to feel her interest, there has been an increase in deposits and Canadian debentures dur-

ing the year amounting to \$156,282 24. The value of the real estate held by catch her eye, and convict with a lov- the company other than office premises, ing glance, but my Lady Fair would is \$25,400. This sum includes all propgive me no other satisfaction than the erties remaining unsold, which have come into possession of the company by foreclosure, failure to obtain purchasers under power of sale, or other-

wise. It is thought desirable that the gen-Dr.Dio Lewis was a very funny man. eral borrowing powers and liabilities should be made to appear in one specister I should frequently mention in ial act. Application is therefore being its present session for an act of that character. For many years it has been Passing through the world it is the practice of the company not to lend on the security of its own stock.

of the company have discharged their

All of which is respectfully submitted. J. W. LITTLE, President.

London, Ontario, Jan. 29, 1896.

Dr.-

ling debentures ... 67,531 52 adian debentues ... 59,924 88 (Including interest accrued but not

due.) To general expense account\$14,423 25 To other expenses. including directors fees, auditors' salsolicitors' fees, taxes on of-

fice premises, etc... 5,899 79 commission on To sterling exchange 1,012 33 To commission and other expenses on sterling debentures 3,268 87

tate \$7,739 70 off 805 00 6,934 70 provision for possible deficiencies in repect of lands sold.....

provements 35,305 38 To balance Total\$380,202 83 By balance brought forward.. \$ 15,798 65 By interest earned...... 363,861 68 rents collected..... 542 50

ASSETS AS AT DEC. 31, 1895. Liabilities to the public-

To sterling debentures 1,432,864 21 crued but not

due 36,990 96 -\$4,186,585 79 To the shareholders-To capital stock paid-up\$1,400,000 00 To 62rd dividend. due Jan. 2, 1896 63,000 00

unclaimed dividends To balance..... 35,305 38 - 2,198,356 41 Total\$6,384,942 20

By cash value of mortgages...\$6,119,726 00 tained to pay

prior mort-gages 46,505 59 -\$6,073,220 41 By real estate on hand..... 20.000 00 By office premises..... By cash value of debentures and

Government inscribed stock.. \$198,019 00 By cash in office. 6,288 33 By cash in banks 62,019 46 266.321 79

G. A. SOMERVILLE, Manager.

We hereby certify that we have carefully audited the books and accounts of the Huron and Erie Loan and Savings Company for the year ending 31st December, 1895. The cash and bank accounts have been audited monthly; the postings and balances of all the company's ledgers examined quarterly; and we find the whole correct and in accordance with the above statements. We have also examined the company's securities and find them in order. GEO. F. JEWELL, F.C.A., THOMAS

A. BROWNE, Auditors. London, Jan. 29, 1896. In moving the adoption of the report,

the president said: "I have much pleasure in moving the adoption of the report and financial statement just read, which I trust will Loan and Savings Company beg to be as satisfactory to the shareholders and all others interested as it is to the directors.

"As you are aware, the legal borrowing powers of the company were about that we cannot show much increase in jesty's birth was celebrated, the 24th the business done; but the net profits having fallen on Sunday. Rev. John "After paying dividends and the tax"

es thereon, amounting together to \$128,the shareholders' income tax of \$2,- 400, and providing for all expenses of as ascertained losses, \$19,500 have been added to the balance carried forward. "The net losses appear in the statement as \$6,934 70; the amount actual-

ly lost is \$3,503 25, less \$805 recovered, which had been previously written off. The remainder has been applied in reduction of the value of the real estate held for sale. In addition, the sum of \$5,000 has been set aside to guard against possible loss in respect of lands already sold, on which the cash payments received are not sufficient to afford the margin required on new loans.

"The arrears of principal and interest on mortgages are lower than last year, and about 23 per cent less than the average for the last seventeen years. In fact, with the exception of four years, they are less than at the end that time the volume of business has

increased nearly threefold. "The real estate remaining unsold all fell in quite recently. It has always been the policy of the company to sell as quickly as possible, even if a loss is made; and the land now on hand has been taken at a sufficiently low figure to insure prompt sales.

"Owing to the general decline in the rate of interest throughout the country, your directors were obliged early in the year to reduce the interest on was that a number of depositors invested in Canadian debentures, instead of leaving their money in the Savings Bank. We also replaced \$160,-000 borrowed in Great Britain, by funds received on Canadian debentures, which, notwithstanding the reduced rates, show an increase for the year of \$385,000.

"The number of mortgages held by

"I need not say to you that the manager and officials of this company have John Ross. The deacons and managers given every satisfaction in the performance of their duties; the results of the year are evidence of this fact. 'I now formally move the adoption of the report, and shall be glad to answer any questions that may be asked

regarding the business of the company." The vice-president, Mr. Philip Mackenzie, seconded the motion, which was carried unanimously. The special act, for which application

has been made to the Dominion Parliament, was read, and, on motion of Mr. A. M. Smart, seconded by Mr. Geo. T. Brown, the action of the board in applying for the same was unanimously approved.

Resolutions reappointing the auditors and fixing their remuneration, as well as the usual votes of thanks, were unanimously adopted. Messrs. Geo. F. Jewell and Thos. A.

Browne having been appointed scrutineers, reported the following gentlemen elected as directors for the ensuing year: Messrs. J. W. Little, P. Mackenzie, Prof. Wm. Saunders, A. W. Porte, F. E. Leonard and V. Cronyn. At a subsequent meeting of the board Mr. J. W. Little was re-elected president, and Mr. Philip Mackenzie, vicepresident

Coughs and Colds.-Those who are suffering from Coughs, Colds, Hoarseness, Sore Throat, etc., should try Brown's BRONCHIAL TROCHES, a simple and effectual remedy. They contain nothing injurious, and may be used at all times with perfect

What the "Advertiser" of May 26, 1868, Contained.

Prominent Business Men Who Used Printers' lnk in the Early Days.

Many of Them Are Still Residents of the City.

The Laying of the Corner Stone of St. Andrew's Church-Historical Sketch of the Congregation Up to That Time-The Officials of the Church-Some Are Still Living.

Mr. James Gillean, the well-known resident who has in his home a British museum, on a small scale, has furnished the "Advertiser" with a remarkably well preserved copy of the paper of May 26, 1868.

DR. MACLAREN - OFFICH AND RESIDENCE, northeast corner of Park and Queen's avenues. Hours, 11 to 3 and 6 to 8. Careful attention paid to diseases of digestive system. Telephone 869. May 26, 1868.

The "Advertiser" at that time was a publication of four pages of seven columns each. It had not the A1 facilities possessed by the office at the present time. Typesetting machines, Bullock presses and the stereotyping appliances were mostly unheard of in those days, but in spite of that the "Advertiser" was throughly in keeping with the times. It was well printed, had a bright and readable appearance, and contained an abundance of interesting news-local and telegraph. A glance over the paper handed in by Mr. Gillean is convincing proof that the merchants of London in the early days fully appreciated the value of printers' ink in keeping their names before the public. Many men in business then are still alive. Mr. J. B. Laing, of Toronto, Ontario Govern-ment auditor, conducted a drygoods store then; John Campbell had a carriage factory on King street; Mr. R. Mountjoy handled fruits, and Messrs. Fitzgerald & Scandrett were proprietors of a wholesale and retail grocery. Other residents of the city who catered to the wants of the public then were A. Westman, hardware; John M.

Denton, tailor; George Burns, the wholesale clothier; J. H. Griffiths, principal Western Ontario School of Art; D. Regan, boots and shoes; John Mc-Clary, stove works; A. Gauld, mer-chant tailor; W. L. Carrie, bookseller; Archie McPherson, drygoods; Geo. Robinson (Robinson, Little & Co.), drygoods; John Labatt, brewer; John Ferguson, undertaker; John Mills, book-seller; John Law, brassfounder, and D. Cl. T. Campbell. The "Advertiser" of May 26, 1868, contained an account of a local hap-pening which will be recalled by many

of the city's older inhabitants-the laying of the foundation stone of the St. Andrew's Presbyterian Church, which was held on Monday, May 25, the day on which the anniversary of her Ma-Scott, who died in Hamilton but a few months ago, was pastor of St. Andrew's at that time, and in opening the services he gave an historical statement respecting his congregation from 1833 up to the laying of the corner stone in 1868. It was shown that "in 1833 the Presbyterian inhabitants of London began to receive the public preaching of the Gospel as a distinct congregation, and that until 1850 (when a pastor first settled in the town) they were supplied with the public means of grace with more or less frequency missionaries and deputies from Scotland and Ireland, and neighboring ministers and students." Prior to the erection of the first church, services were held in different places-the Grammar School, court house, United Presbyterian Church on York street, and the Congregational Church then on Richmond street The pioneer who in 1833 visited London and preached the Presbyterians belonging to the Church of Scotland, was a Rev. Mr. of any year since 1878, although within Miller, who shortly afterwards met death by drowning in the Bay of Fun-Before the congregation was formally organized in 1842, a lot of ground for a church site and burying place was obtained by a grant from the Government. A public meeting was subsequently held to consider the erection of a place of worship, a subscription list was opened, and the erection of a 45x60 foot frame church was decided upon at a cost of £500. Mr. John Scott, a licentiate, was inducted pas-tor in October, 1850, five years after deposits and debentures. The result of the congregation had unsuccessfully tendered a call to Rev. Mr. Summerville, of Anderston, Glasgow, Scotland. From that date on till 1868 the congregation rapidly grew, the communicants increasing from 115 to 410, and the Bible class numbering 70. The central

and branch Sabbath schools were attended by 450 scholars. The elders who with the pastor formed the session when the present church was erected were Messrs. W. Clark, Wm. Begg, Chas. Grant, Jas. McWilliam and Jas. T. Boyd. The trustees were Messrs. John Birrell, W. Begg, George M. Gunn, John J. Mackenzie, John G. McIntosh, Daniel Lester and were Messrs. John Birrell, Robert Moore, Daniel Lester, John G. McIntosh, Edward Rowland, James Anderson, John Tytler, A. J. G. Henderson, Thos. McCracken, Jas. Gillean, John Ross, Alex. Davidson, Andrew Thomp-

son and Duff Cameron. The architect of the new church was the late Wm. Robinson, and the con-tractors Wm. Elliott and David Denham. Robt. Kennedy was the superintendent of the stone and brick work. The Governor-General of Canada then was Lord Monck; Lieutenant-Governor of Ontario, General Stisted; Prime Minister of the Government, Sir John A. Macdonald; member of the Legislaive Council for the Malahide division. the late Hon. Elijah Leonard; member for the city in both Governments, Sir John Carling; mayor of the city, William Simpson Smith; principal of Knox College, Dr. Willis; professors, Rev. Dr. Burns and Rev. Dr. Caven, the present principal; moderator of the Synod, Rev. John J. A. Proudfoot. The corner stone services were participated in by Rev. John Scott, Rev.

Dr. Cochrane, of Brantford; Rev. Donald McKenzie, of Zorra; Rev. W. J. Hunter (Wesleyan) and Rev. James Cooper (Baptist). Of the above officials several are still alive. James McWilliams lives on a Westminster farm; John J. McKenzie is license inspector in Hamilton; John Ross is in the Northwest; Edward Rowland resides in St. Thomas, and Daniel Lester, James Anderson, A. J. G. Henderson, Andrew Thompson and James Gillean are residents of the

Veterinary Surgeons. H. TENNANT-VETERINARY SUR-GEON-Office, King street, opposite Market House; residence, corner King and Wellington. Telephone.

J. H. WILSON & SON-OFFICE 991 KING street, London; residence, 846 Richmond

Jewelers. REMOVAL—J. T. WESTLAND, JEWEL KR and engraver, removed to 345 Richmond street, next to Grigg House.

Massage Treatment.

M ISS SHUFF-GRADUATE OF DR. S. Diseases, Philadelphia. Massage and Swedish movements. 497 King street, London, Ont. Phone, 502.

Gadsby, 328 York street, graduate of Walker's Park Sanitarium, Berks county, Paswedish Massage and electristreatment given. Removal of facial blemishes a specialty.

Medical Cards.

PR. TEASDALL, L.S.A., LONDON, ENG-LAND-Office and residence, 118 York street, near Talbot. Telephone 988. ywt AMES D. WILSON, M.D.-OFFICE AND residence, 50 Stanley street, South London. Phone 973.

R. WOODRUFF - EYE, EAR, NOSE and throat. Hours, 12 to 4. No. 185

een's avenue. R. C. F. NEU-OFFICE, 442 PARK avenue, corner Queen's avenue. Tele-

R. GRAHAM-OFFICE, 616 RICHMOND street—Specialties, pulmonary affections, cancers, tumors and piles, diseases of women and children.

P. MEEK - QUEEN'S AVENUE, LON-HOURS, 10 a.m. till 1:30 p.m. R. WEEKES, 405 DUNDAS STREET.

PR. J. W. FRASER AND DR. D. H. Hogg. Office and residence, corner York and Talbot streets. Telephone 128. CL. T. CAMPBELL, M.D., M. C. P. S.—Office and residence, \$27 Queens avenue London. Office hours, 8 to 9:30 a.m., 1 to 2 p.m. and 6 to 7:30 p.m. Skin diseases a specialty. R. ENGLISH - OFFICE AND RESI-DENCE, 688 Dundas street. Telephone. DR. JOHN D. WILSON — OFFICE AND residence, 260 Queen's avenue. Special attention paid to diseases of women.

PR ECCLES—CORNER QUEEN'S AVE NUE and Wellington. Specialty, dis-cases of women. At home from 10 to 2.

Electro-Thermo Baths. TURKISH AND ELECTRIC BATHS-320 Dundas street 10 a.m. to 9 p.m. Ladies Tuesdays and Fridays; gentlemen other days.

Architects.

MOORE & HENRY-ARCHITECTS AND civil engineers, Albion Buildings, London. JOHN M. MOORE, FRED HENRY. HERBERT MATTHEWS—ARCHITECT— (formerly with C. C. Haight, New York), Carling Block, Richmond street.

MCBRIDE & FARNCOMBE — ARCHI-Duffield Bloc COMBE. K. H. C. MCBRIDE, F. W. FARN-

Musical Instruction. MR. HALL HAS RESUMED PIANO lessons at his residence, 28 Stanley

H. HEWLETT, ORGANIST DUNorganist Carlton Street Methodist Church, late
organist Carlton Street Methodist Church,
and graduate, gold medalist and teacher of
the Toronto Conservatory of Music. Pupils
received in piano, organ, harmony and composition. Address 464 Dufferin avenue. CHARLES E. WHEELER, ORGANIST OF St. Andrew's Church, late of Conserva-tory of Music, Leipsic, Germany, instructs in organ, piano, singing and harmony. 518 Rich-mond street.

Dental Cards.

McDONALD, DENTIST, Office, 1831 Dundas street, London.

DR. CHESTER N. ABBOTT, DENTIST-Over Fitzgerald's grocery. DR. J. N. WOOD-HONOR GRADUATE-1811 Dundas street,

DR. SWANN, DENTIST — FORMERLY with S. Woolverton, L.D.S. Office, 2011-Dundas street, next door to Kent's confection ery. Telephone 1131. WOOLVERTON, SURGEON-DENTIST, 216 Dundas street, next Edy Bros., over

E. HOLMES, DENTIST—SUCCESSOR to Dr. W. R. Wilkinson. Crown and bridge work a specialty. Office, room 3, Duffield Block, corner Dundas and Clarence

streets. PR. COLON E. J. SMITH-DENTIST-390; Rich mond street (upstairs).

D. R. GEORGE C. DAVIS — DENTIST —
graduate R. C. D. S., Toronto, 1879;
graduate Philadelphia Dental College 1893.
Specialties: Preservation of natural teeth,
crown, porcelain and bridge work. 170 Dundas
street, London, Ont. Telephone 975. Laundries.

T AUNDRY CALLED FOR AND DE-LIVERED—All hand work. Best finish. Hop Sing, 252 Dundas street.

Marriage Licenses.

WM. H. WESTON, GROCER, ISSUES V licenses at his office, 64 Stanley street.
No bonds required. ICENSES ISSUED BY THOS. GILLEAN, jeweler, 402 Richmond street. MARRIAGE LICENSES AT SHUFF'S drug store, 540 Dundas street east, corner William. Trolley cars pass the door. No wit-

nesses required. MARRIAGE LICENSES ISSUED BY W. H. BARTRAM, 99 Dundas street.

Business Cards. CEO. ROUGHLEY-FELT AND GRAVEL roofer; repairing a specialty; e-timates on application. 190 South street, London. Telephone 888.

T. CORP - PAINTING, GLAZING, A paper hanging and house decerating, 183 Oxford street. Telephone 758. CKATES SHARPENED - HOLLOW ground—saws sharpened, locks repaired.
PERRY DAVID, 569 Richmond street.

ONDON MARBLE AND GRANITE COM-PANY—Largest and best stock of granite monuments. Talbot and Fullarton streets. SMITH & GRANT — MANUFACTURERS of packing, egg and beer cases. Orders promptly attended to. 567 Bathurst street.

LOUIS FEDDERSEN, MAKER AND RE-PAIRER of baby carriages and reed chairs, corner King and Ridout streets. STOCKWELL'S STEAM DYE WORKS— 259 Dundas street. Specialties: Ostrich feathers and garment dyeing and cleaning. Parcels cailed for and delivered. Telephone 601.

Livery Stables.

ONDON SALE, BOARDING AND Livery Stable—Express drayage, 141 Queen's avenue. Telephone, 503. A. G. STROYAN, proprietor. ILLEY'S LIVERY-NO. 619 DUNDAS street, East London, Ont. Telephone, No. 668.

Money to Loan.

MONEY-CERTAIN SUMS OF \$300, \$500 for investment on first-class mortgage, Also various other sums. Weekhs & Scambrett, solicitors, 98 Dundas street, London. MONEY TO LOAN ON FIRST AND SEC-

OND mortgages at low rates. Note dat G. W. Francis' loan office, 781 Dun OME ESTATE MONEYS TO LOAN at low rates on mortgage on realty.
WILLIAM ELLAS, 98 Dundas street, London. william Ellis, 98 Dundas street, Lor

Patent Barristers.

PETHERSTONHAUGH & CO,- PATENT ilicitors and experts, Toronto: patents of Commerce buildings, corner Dundas and R chanond sacets.

Hotel Cards.

GRAND CENTRAL HOTEL (FORMERLY doslin House)—Corner King and Ridout streets. Thoroughly renovated. Rates \$1 a day. James McDonald, proprietor.

HE RICHMOND" - CORNER KING and Richmond streets. James Falland, new proprietor. A call solicited. TECUMSEH HOUSE-LONDON, ONT.— Largest and best hotel in Western On-tario. No charge for baggage or sample rooms. Rates \$2 and \$2 50 per day. C. W. Davis,

O'NEIL HOUSE—CORNER TALBOT AND York streets. Newly built and furnished. New and commodious stables. WM. COLLINS (late of Lambeth), proprietor.

CITY HOTEL, LONDON-BEST \$1 DAY house in Canada; good stables in connection. J. McMartin, proprietor. "VICTORIA" - THE POPULAR \$1 A day house, Clarence street, corner of Dundas. J. Tomlinson, preprietor.

THE ST. LAWRENCE HOTEL, MONTREAL—Centrally situated and first-class a every respect. H. Hogan, proprietor. ONTARIO HOUSE - KING STREET Opposite Market House; remodeled and
refurnished; good stabling. JERRY McDONALL OFFICE RESTAURANT - RICHMOND street. Fresh lager. Best brands of all kinds of liquors and cigars. Meals at all hours. The best brand of oysters. D. Sare, proprietor,

Legal Cards

LOVE & DIGNAN-BARRISTERS, ETC.—
418 Talbot street, London. FRANCIS
LOVE, R. H. DIGNAN.

W. H. BARTRAM — BARRISTER, SOLICITOR, etc. Office. 99 Dundas street. TIBBONS, MULKERN & HARPER-BAR-TRISTERS, etc., London. Office, corner Richmond and Carling streets. George C. GIBBONS, Q.C., P. MULKERN, FRED F. HARPER. STUARTS, MOSS & ROSS—BARRISTERS,
Solicitors, notaries, etc. Offices, London,
Strathroy and Glencoe. ALEX. STUART, DUNCAN STUART, DUNCAN C. Ross, LL.B., W. D.
Moss. London offices, corner Dundas and
Hichmond; Giencoe, Main street.

H. A. BEATTIE-BARRISTER, ETC .-9. 87½ Dundas street. Private funds to loan on real estate at 5½ per cent. A VERY CASEY, BARRISTER, SOLICITOR, notary, etc., Edge Block, 402 Richmond streets, London. Accounts collect-

ed. etc. JARED VINING-BARRISTER-MONEY to loan. 414 Talbot street. M CEVOY, WILSON & POPE-BARRIS-posite court house. Telephone 979. Money to loan. W. A WILSON, LLB.; H. C. POPE, LLB.; J. M. MCEVOY, LLB.

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