

# One Point of View

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 is 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 in London, or what it is makes him haunt our streets, looking, looking, all ways looking for something. I have it in my mind, that though he is only 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, 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 girls write, but she doesn't always think so; she often feels that she has "a call" to write, and if it amuses her to think so, who would have the cruelty to undeceive her.

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

She looked as if she came from Byron, Komoka, or somewhere, poor little thing. I don't know where our hostess had picked her up, but if she was shy before, it was nothing to her quivering distress now, as she sat there with the tremble on her lip, nervously fingering at her dress. But before any of us could speak—smash! came another crash, and there sat our hostess, in laughing consternation over a second breakage of china, this time 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.

I don't know what it was made me think so, but I seemed to feel with my skin, if not with my reason, that the second catastrophe had been no accident at all! Only a lovely woman with a light and dextrous hand, who could not bear that her little guest be put to shame, and made to feel her awkwardness before strangers.

"You are a darling!" I tried hard to catch her eye, and convict with a loving glance, but my Lady Fair would give me no other satisfaction than the serene innocence of look and perfectly untroubled manner. But, ah, I knew! I knew!

Dr. Dio Lewis was a very funny man. I have been reading one of his books lately. He says, "If I were a minister I should frequently mention in my public prayers the cake and pie mania."

Passing through the world it is useful and highly instructive to catalogue the people in it as you go. I started one myself not long ago, and got on swimmingly as far as D, where I stuck; somewhat unexpectedly, I may say.

But the other day, in my reading, I came upon Dr. Nansen, the north pole pursuer, and then came a great leap in my catalogue of human species as far as U—to accommodate another genus, "Uncomfortable Ones"—What does Dr. Nansen want to find the north pole for? Why does anybody?

No answer, except that he must. A "Uncomfortable" will be found forthcoming. "Uncomfortable Ones" are constitutionally unhappy at home. There are miserable enough in any place that has enough to eat, salt for the porridge and beds instead of boards. It is enough for an "Uncomfortable" to know that there is a colder spot on earth, he must be off to see if he can't sit on it! or a hotter, there 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 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 waker, as a direct consequence of his wakeful habits, and that the relative frequency with which farmers and their families become insane, may be partly accounted for by this "matutinal mania." And that foolish feeling of superior virtue and conceit which early rising is apt to 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 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, of somebody else's parrot!

Usually they kept it in the dining-room with the family, but during the winter it was removed to the kitchen 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 was heard remarking from his cage: "Let 'em ring again!" OBSERVER.

## The Huron and Erie.

A Prosperous 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. 12, 1896.

Present: Messrs. J. W. Little, P. MacKenzie, F. E. Leonard, V. Cronyn, G. F. Jewell, T. A. Brown, G. A. Somerville, H. Cronyn, A. G. McWhinney, G. T. Brown, M. J. Kent, A. W. Porter, 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 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 Loan and Savings Company beg to submit herewith their 32nd annual report, showing the results of the business of the company for the past year, accompanied by their balance sheet to Dec. 31, 1895, duly audited.

After defraying the expenses of management and all other charges, the net profits have been sufficient to pay two half-yearly dividends at the rate of 9 per cent per annum, together with the shareholders' income tax of \$2,498.64 thereon, and to add \$19,596.73 to the balance of undivided profits carried forward, which now amounts to \$38,384.92.

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 employed throughout the year.

The lower rates of interest obtainable on choice first mortgages of freehold property have been met by reduction in the interest allowed on debentures, and in our Savings Bank department. Besides resulting in a saving to the company, this has led to the conversion of a considerable amount of deposits into Canadian debentures, a change which your directors regard with favor. Notwithstanding the reduced rates of interest, there has been an increase in deposits and Canadian debentures during the year amounting to \$196,282.21.

The value of the real estate held by the company other than office premises, is \$25,400. This sum includes all properties remaining unsold, which have come into possession of the company by foreclosure, failure to obtain purchasers under power of sale, or otherwise.

It is thought desirable that the general borrowing powers and liabilities of the company, as at present defined by numerous isolated enactments, should be made to appear in one special act. Application is therefore being made to the Parliament of Canada at its present session for an act of that character. For many years it has been the practice of the company not to lend on the security of its own stock, nor to a director or other officer of the company upon any security whatever, by numerous isolated enactments, should be made to appear in one special act.

Application is therefore being made to the Parliament of Canada at its present session for an act of that character. For many years it has been the practice of the company not to lend on the security of its own stock, nor to a director or other officer of the company upon any security whatever, by numerous isolated enactments, should be made to appear in one special act.

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To losses on real estate.....\$7,139 70  
To less recovered, previously written off.....305 00  
6,834 70  
To provision for possible deficiencies in respect of lands sold.....5,000 00  
To balance of office improvements.....806 21  
To balance.....35,306 38  
Total.....\$380,202 83

Cr.—  
By balance brought forward.....\$15,798 65  
By interest earned.....365,881 63  
By rents collected.....542 50  
Total.....\$380,202 83

STATEMENT OF LIABILITIES AND ASSETS AS AT DEC. 31, 1895.

Dr.—  
Liabilities to the public—  
To deposits.....\$1,108,236 38  
To sterling debentures.....1,548,444 24  
To Canadian debentures.....1,432,864 21  
To interest accrued but not due.....36,990 96  
\$4,196,585 79

To the shareholders—  
To capital stock paid-up.....\$1,400,000 00  
To 6th dividend, due Jan. 2, 1896.....63,000 00  
To reserve fund.....700,000 00  
To undivided profits.....51 03  
To balance.....35,306 38  
2,198,356 41

Total.....\$6,384,942 20

Cr.—  
By cash value of mortgages.....\$3,119,726 00  
Less amount retained to redeem prior mortgages.....46,505 59  
\$3,073,220 41  
By real estate on hand.....25,400 00  
By cash value of debentures and Government inscribed stock.....\$198,019 00  
By cash in office.....62,918 33  
By cash in banks.....236,221 79  
Total.....\$6,384,942 20

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 shareholders' accounts 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, P.C.A., THOMAS B. BROWN, Auditors.  
London, Jan. 28, 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 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 exhausted at the end of last year, so that we cannot show much increase in the business done; but the net profits have been well maintained."

"After paying dividends and the taxes thereon, amounting together to \$12,400, and providing for all expenses of management and anticipated as well as ascertained losses, \$19,596 have been added to the balance carried forward. The net profit, according to the statement, is \$38,384.70; the amount actually lost is \$2,503.25, less \$805 recovered, which had been previously written off. The remainder has been applied in reduction of the value of the real estate held by the company, and 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 seven years. In fact, with the exception of four years, they are less than at the end of any year since 1878, although within 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 is now being sold 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 the mortgages and debentures. The result of this was that a number of depositors, invested in Canadian debentures, instead of leaving their money in the Savings Bank, have replaced it in the company, and the result has been a large increase in Canadian debentures, which, notwithstanding the reduced rates, show an increase for the year of \$196,282.21."

"The number of mortgages held by the company at the end of the year was 3,500, averaging \$1,633 each. "In the Savings Bank there are 4,062 depositors, with an average of \$287 50."

"I need not say to you that the manager and officials of this company have given every satisfaction in the performance of their duties; the results of the year are a sufficient proof of the fact."

"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 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. Brown having been elected as directors for the ensuing year; Messrs. J. W. Little, P. MacKenzie, Prof. Wm. Saunders, A. W. Porter, 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, vice-president.

Coughs and Colds.—Those who are suffering from Coughs, Colds, Hoarseness, Sore Throat, etc., should try BROWN'S BRONCHIAL TROCHES, a simple and effective remedy. They contain nothing injurious, and may be used at all times with perfect safety.

## An Old Paper.

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

Prominent Business Men Who Used Printers' Ink 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.

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 thoroughly 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. J. Laing, of Toronto, Ontario Governor, was then a young man, and 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 W. Brown, a wholesale clothier; J. H. Griffiths, principal Western Ontario School of Art; D. Regan, boots and shoes; John McCleary, stove works; A. Gauld, merchant tailor; W. L. Carr, bookseller; Archie McPherson, drygoods; Geo. Robison (Robinson, Little & Co.), drygoods; John Labatt, brewer; John Ferguson, undertaker; John Mills, bookseller; John Law, brassfounder, and D. C. Campbell.

"Advertiser" of May 26, 1868, contained an account of a local happening which will be recalled by many of the city's older inhabitants—the laying of the foundation stone of St. Andrew's Presbyterian Church, which was held on Monday, May 25, the day when the anniversary of her Majesty's birth was celebrated, the 24th having fallen on Sunday. Rev. John 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 by missionaries and deputies from Scotland and Ireland, and neighboring ministers and students. Prior to the erection of the great church, services were held in different places—the Grammar School, court house, United Presbyterian Church on York street, and the Congregational Church on Richmond street. The pioneer who in 1833 visited London and preached to the Presbyterians belonging to the Church of Scotland, was a Rev. Mr. Miller, who shortly afterwards met with a fatal end by drowning in the Bay of Fundy. 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. John Scott, a Scotchman, was inducted pastor in October, 1850, five years after the congregation had unsuccessfully tendered a call to Rev. Mr. Summerville, of Anderson, Glasgow, Scotland. From that date on 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, John G. McIntosh, Daniel Lester and John Ross. The deacons and managers were Messrs. John Birrell, Robert Moore, Daniel Lester, James Anderson, John Tytler, A. J. G. Henderson, Thos. McCracken, Jas. Gillean, John Ross, Alex. Davidson, Andrew Thompson and Duff Cameron.

The architect of the new church was the late Wm. Robinson, and the contractors 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 Legislative Council for the division of the late Hon. Elijah Leonard; member of 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 corner stone services were participated in by Rev. John Scott, Rev. Dr. Cochran, of Brantford; Rev. Don. McCracken, of Zorra; Rev. W. J. Hunter (Wesleyan) and Rev. James Cooper (Baptist).

Of the above officials several are still alive. James McWilliam lives on the Westminister 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 city.

## Veterinary Surgeons.

J. H. PENNANT—VETERINARY SURGEON—Office, King street, opposite Market House, residence, corner King and Wellington. Telephone.

J. H. WILSON & SON—OFFICE 204 KING street, London; residence, 246 Richmond street. Telephone.

REMOVAL—J. T. WESTLAND, JEWELLER and engraver, removed to 246 Richmond street, next to Grigg House.

MASSAGE TREATMENT.  
MISS SHUFF—GRADUATE OF DR. S. WEIR MITCHELL'S HOSPITAL FOR NERVOUS DISEASES, Philadelphia. Massage and Swedish Gymnastics. 497 King street, London, Ont. Phone, 502.

"SWEDISH MASSAGE"—MRS. RAY Galsby, 323 York street, graduate of Walker's Park Sanatorium, Sweden. Swedish Massage and electrical treatment given. Removal of facial blemishes a specialty.

Medical Cards.  
DR. TRADDALL, L.S.A., LONDON, ENGLAND—Office and residence, 118 York street, near Talbot. Telephone 988. Y.W.

JAMES D. WILSON, M.D.—OFFICE AND residence, 50 Stanley street, South London. Phone 773. Y.W.

DR. MACLAREN—OFFICE AND RESIDENCE, northeast corner of Park and Queen's avenues. Hours, 11 to 3 and 5 to 8. Careful attention paid to diseases of digestive system. Telephone 809.

DR. WOODRUFF—EYE, EAR, NOSE and throat. Hours, 11 to 4 No. 183 Queen's avenue.

DR. C. F. NEU—OFFICE, 442 PARK avenue, corner Queen's avenue. Telephone 388.

DR. GRAHAM—OFFICE, 618 RICHMOND street. Specialties, pulmonary affections, cancers, tumors and piles, diseases of women and children.

DR. FEEKE—QUEEN'S AVENUE, LONDON—Specialty, diseases of women. Hours, 10 a.m. till 1:30 p.m.

DR. WEEKS, 405 DUNDAS STREET, corner Colborne. Hours, 11 to 3, and after 7.

DR. 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, 227 Queen's avenue. Office hours, 8 to 9:30 a.m., 1 to 2 p.m., and 6 to 7:30 p.m. Skin diseases a specialty.

DR. ENGLISH—OFFICE, 431 RICHMOND street, 88 Dundas street. Telephone.

DR. JOHN D. WILSON—OFFICE AND residence, 290 Queen's avenue. Special attention paid to diseases of women.

DR. ECOLES—CORNER QUEEN'S AVE and NUS and Wellington. Specialty, diseases of women. At home from 10 to 2.

Electro-Thermo Baths.  
TURKISH AND ELECTRIC BATHS—329 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). 441 Bloor street, Richmond street.

MCBRIDE & FARNCOMBE—ARCHITECTS and surveyors, 213 Dundas street, Dundas house. K. H. C. MCBRIDE, F. W. FARNCOMBE.

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

W. H. HEWLETT, ORGANIST DUNDAS Central Methodist Church, late organist Carlton Street Methodist Church, and graduate and teacher of the Toronto Conservatory of Music. Pupils receive instruction in piano, organ and composition. Address 424 Dufferin avenue.

CHARLES E. WHEELER, ORGANIST OF St. Andrew's Church, late of Conservatory of Music, Leipzig, Germany, instructor in organ, piano, singing and harmony. 518 Richmond street.

Dental Cards.  
L. McDONALD, DENTIST, Office, 1281 Dundas street, London. Telephone 702.

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, 307 Dundas street, next door to Kent's confectionery. Telephone 1131.

DR. WOOLVERTON, SURGEON-DENTIST—216 Dundas street, next Eddy Bros., over Calvercos & Lawrence, druggists. Telephone 827.

J. E. HOLMES, DENTIST—SUCCESSOR to Dr. W. R. Wilkinson. Crown and work a specialty. Office, room 8, Duffield Block, corner Dundas and Clarence streets.

DR. COLON E. J. SMITH—DENTIST—304 Richmond street upstairs.

DR. GEORGE C. DAVIS—DENTIST—Graduate R. C. D. S., Toronto, 1879; graduate Philadelphia Dental College 1883. Specialties: Extraction of natural teeth, crown, porcelain and bridge work. 170 Dundas street, London, Ont. Telephone 915.

Laundries.  
LAUNDRY CALLED FOR AND DELIVERED—All hand work. Best finish. Hop Sing, 232 Dundas street.

Marriage Licenses.  
W. H. WESTON, GROCER, ISSUES marriage licenses at his office, 64 Stanley street. No bonds required.

LICENSES ISSUED BY THOS. GILLEAN, Jeweler, 402 Richmond street.

MARRIAGE LICENSES AT SHUFF'S Drug store, 540 Dundas street, east corner William. Trolleys pass the door. No witnesses required.

MARRIAGE LICENSES ISSUED BY W. H. BATHAM, 99 Dundas street.

Business