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The Value of Money

If you would know the value of a dollar, try to borrow one.

Recollections? Then you should by all means build a barrier against the necessity of borrowing by opening an account here—if only with a dollar as a start. Three and a half per cent interest paid.

THE ONTARIO LOAN AND TRUST CO.
DEBENTURE CO.
 A.M. Smart, Manager
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DIPLOMAS PRESENTED TO FAIR GRADUATES

Down: Meaford, 10; Turret
midnight; Shaughnessy, 12.30;
ard, 2.30; J. E. Upson, Crowe,
Waldo, 8; Riddle, Cornelius,
Howard, Hanna, Townsend, 8.
graft, 8.30.

thatched in the Masonic Temple last evening and greatly enjoyed the piano recital of the graduates of '98 of the London Conservatory of Music, assisted by Miss Bessie Oliver, a vocal pupil of Mr. F. L. Linforth. Wilgoose, the recital was under the direction of Mr. Wilgoose, and the following:

presented by Dr. James G. Wells, Western University, to Misses Gladys Andrus, Edith Richardson, St. Marys, Ethel Haines, Aylmer; Mildred Anthele Gordon; Lillian Chute, St. Thomas; Edna Taylor, London; Amelia Dangle, Tempo; Alice Christopher, Leadenham, and Miss June 23—Dance, Goodyear, 9:30 p.m.; Tioga, 10; Elphicke, 11:40; Durston, 12:30 a.m. Gill, 1; Alex. Thompson, 1:10; O'borne, 1:20; Duluth, 3:30; Sachem a.m. barge, 3:30; Oliver, 4; Princeton, Millinocket, 5:20; Peter White, 5:30; Panther, 5:50; Stenson, Keefe, 6:30.

[illegible]

Miss Lina Chute.
Carpaccio, . . . Mendelssohn
Miss Maud Nurrs.
Spinning Song from "Flying Dutch-
man" Wagner-Liszt
Miss Mildred Anthiste.
Prelude and Fugue No. 2 Bach
Down: Maryland, 9:30 last night
Codorus, 9:40; Barlum, J. W. Rhoads.

Miss Ethel Daines. 11:10; Corey, 12:30 a.m.; Bartow, Milneapolls, 1:30; Bennington, 6:45
 Summer Night Goring Thomas
 Miss Bessie Oliver. Kearsarge, 8; Columbia, 6:15; Phoenix
 Donato Pathétique (1st and 2nd Degrass, 9:30; Lyman Davis, 10:30
 movements) Beethoven
 Miss Alice Christopher. Kopp, Auburn, 12:40 p.m.; Sam M
 Weather calm, clear.
 3:10; Boston, Morse, 4:30.

TO SUE THE WORLD.

Madrid.....	German	against the editor and proprietor
Miss Bessie Oliver.....		the Toronto World for an editor
Opus No. 11.....	Liszt	published in that paper this morning
Miss Kate Wilson.....		The article intimates that May
Ballad from "Flying Dutch- man".....	Wagner-Liszt	McLaren was taken into the camp
Miss Gladys.....		the Cataract Power Company
		thwart the expressed desire of

Miss Gladys Andruss, local ratfayers for hydro-electric power and also insinuates that h
Waltz in E Major Moszkowski
Miss Gladys Dangerfield, worship is a corporation tool.
Chapsodie No. 12 Liszt
Miss Annie Malcolm, Mayor McLaren says that the ar
cele grossly libels him, and he w
appeal to the courts for justice.

Marine

VESSEL PASSAGES.

Detroit, June 23.—Up: Morrell, 10:20 Tuesday night; Hoover & Mason, 10:50; W. A. Rogers, 11:20.

Interest in the Island of Ceylon has been quickened to a remarkable extent by the phenomenal success of "Salad Tea. Naturally everyone is anxious to know more about the country that produces such a delightful and delicious beverage.

2:30 Wednesday morning; Australia;
 saw, 1:30; Buell, A. Stewart, 3; Tur-
 cope, 4:30; P. Rupert, 5:40; Iron
 Cables (steel), 5:50; Nelson, 6:10; W.
 Mack, 7; Ralph, Connolly Bros.,
 Arnold, 8:40; Bessemer, Malda, 9:10;
 Astalia, 9:20; Rosemount, 9:50; Hef-

All woods used in the Great Ne-
 Scale Williams Plano, have from three
 to five years open-air seasoning in their
 own large lumber fields. This insures
 the wood against warping or checking.

...nger, 10:40; Queen City, Krupp,
 ... Bermuda, Turret Crown, 12:10
 ...m.; Rutland, 12:30; Coffinberry,
 ...40; Canadian, 12:50; Gates, 1:10;
 ...shaw, 1:10; Julia B. Merrill, 2:40;
 ...ge, 3:15; Walnright, 3:30; Kensing-
 ...n, 3:45; F. C. Ball, 5:10; Denmark,
 ...15; steamer Buffalo, 6:30; A. Laurie,

Man, 7:30; Black Rock, I. Boyce, 8:00; Olan, 8:00; Olanah, 8:10; Bingham, 8:25.
Down: Empire City, Malta, 9:25
Ready night; McGean, 9:30; Bickering, 9:40; Linden, 10; Richardson, 10:30; W. J. Carter, W. S. Mack, 11; Musquehanna, 11:20; Stanton, 12:45

Wednesday morning; William Livingstone, 1; Mullen, 2; Ericsson, Thomas, 3; Gettysburg, Bacon, 3. Mather (ew), Goodyear, 4; Duluth, Gill, 5; Charleston, 9:45; Osborne, 10; M. C. Phelps, Alex. Thompson, 10:30; Dover, 10:40; Princeton, 10:50; Peter

son, 11:20; Ammonette, 11:30; A. S. Johnson, 12:10 p.m.; Sachem, George Owen, Keefe, 12:30; Tioga, 1:30; Palmer, 2; Ellwood, 3; Coralia, 3:10; England, 4:25; Seneca, 4:45; William McGregor, 6:10; Robert Holland, 8:15.

Sault Ste. Marie.

Sault Ste. Marie, Mich. June 23.—
