

**THE BRITISH CANADIAN LOAN AND INVESTMENT CO., LTD.**

Notice is hereby given that the Annual General Meeting of the Shareholders will be held at the Company's Office, south-west corner of Adelaide and Victoria sts., Toronto, on Wednesday, 3rd February next, at noon, By order of the Directors,

R. H. TOMLINSON, Manager.

**7 Saved**  
IN EVERY CUT.  
**Lumbermen, You cannot Afford to Waste this. Send for New Catalogue**  
15  
**WATEROUS,**  
Brantford, Can.

**See it**  
If you haven't seen it. It is a business paper for everybody. No man engaged in mercantile pursuits can afford to be without it. It gives you in a convenient form the gist of everything published in all of the most prominent financial and trade papers in the country, besides an abundance of fresh and original matter upon the most important topics affecting the business world. When you read the "Lawyer and Credit Man and Financial-Trade-Press Review" you feel as if you had read everything worth reading along business lines—and you have.  
**WINSBOROUGH-IRVINE CO.,**  
Times Bldg., N. Y.  
Sample copy sent free if you will mention his paper.

**GRAND TRUNK RAILWAY SYSTEM**

**The Popular All-Rail Route**

**BUFFALO EXPRESS**

(Daily except Sunday)

Toronto, Union Stn., leave	9.05 a.m.
South Parkdale " "	9.12 " "
Hamilton " "	10.15 " "
Buffalo (N. Y. C.) arrive	12.30 p.m.
Buffalo (N. Y. C.) leave	6.15 " "
Hamilton " "	8.45 " "
Toronto arrive	9.50 " "

**Through Wagner Chair Car between TORONTO AND BUFFALO.**

On our 10.30 p.m. train, daily, for Detroit, we are running the new Pullman sleepers "Dufferin" and "Lyster."

**Mercantile Summary.**

SHIPMENTS of Canadian flour from Vancouver to China and Australia continue to be large. A thousand tons was sent to China by the "Empress of India" on 5th January, and a very large quantity for New South Wales by the "Miwera," which sailed January 9th.

By steamer for Honolulu last week 80,000 young sockeye salmon were shipped from the Dominion Government hatchery on the Fraser River, in response to request from the Hawaiian Government. The shipment is made with a view of ascertaining whether British Columbia salmon can be acclimatized in the rivers of the Hawaiian Isles.

ON the demand of the Bank of St. Hyacinthe, A. Pichette, a butcher of that town, has made an assignment of his estate, with the very respectable liabilities of \$23,000. — A. Picard, of the same town, a planing mill proprietor recently burned out, is seeking a settlement with creditors, and Joseph H. Morin, hardware, a considerable creditor of Mr. Picard, is also reported to be asking a compromise.

FROM Pembroke, Ont., is reported the failure of E. Martin & Co., grocers, a business which has been carried on for 20 years or more by Mrs. E. Martin, wife of Michael Martin. Liabilities are not yet known. — W. J. Burns went from Kingston seven years ago and started a general store business at Seeley's Bay, Ont., which has not proved a success, and he has assigned.

THE British Columbia Government is compelling those who have gone on to Crown lands in Trail Creek, and cut and sold timber for lumber or fuel, to pay the royalty accruing under the General Land Act. The British Columbia Mill Company has paid a fine of \$1,287 and Mr Corbin, the railway man, formerly of St. Catharines, Ont., has been stuck for \$500, while claims against others are under examination.

J. B. U. GREGOIRE, of St. Johns, Que., who succeeded last summer to the furniture business of his late father, assuming the stock and liabilities, has assigned to the court. His indebtedness is stated at about \$3,000. — Alexander Stewart, jeweller, Richmond, has now assigned, and puts his liabilities at \$3,100. — P. Gauthier, a hotel-keeper at Buckingham, Que., is gazetted insolvent. — M. G. Hawley, in the millinery and fancy goods line at Sutton Flats, Que., is offering his creditors 50 cents, payable in thirty days.

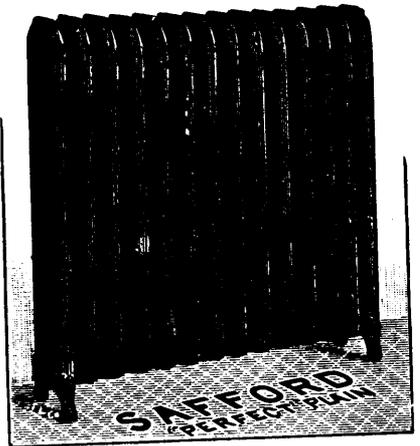
THE following failures are reported in Montreal: T. H. Mallette & Co., grocers, have assigned on demand, and owe \$7,251. — S. Charron, another grocer, who failed only a year ago, and has since been under cover of his wife's name, has also assigned. — W. S. Walker & Co., jewellers, whose embarrassment we noted last week, have now assigned to the court; the liabilities are shown at \$18,000. — John Price & Son, hide dealers, have assigned, fying a schedule of liabilities footing up \$26,748. — On demand, E. Reeves & Co., shoe retailers, have assigned, with an indebtedness of \$7,219. — The estate of Terrence Flanagan, late restaurant keeper, is offering creditors 10 cents on the dollar. Liabilities are \$6,000, largely made up of dower claim of the widow. — Edmund Leonard, a young druggist, has been closed up on a \$1,500 claim of his landlord. — A demand of assignment is made upon John Downey, a small soap manufacturer, doing business for a short time under the style of the Hearle Mfg. Co. — F. X. Tessier, a custom shoemaker, is insolvent, owing \$700.

**A Good Radiator**

Enhances the value of property, and is sure to pay its cost—no matter where it is placed. Don't use poor radiators; it won't pay.

**Safford Patent Radiators**

For Quality and Variety unequalled anywhere.



No Wrought Iron Bolts to spoil their appearance and to stretch out of shape in a few short seasons.

Guaranteed for a lifetime against wear and defects.

MADE ONLY BY

**The Toronto Radiator Mfg. Co.,**

LIMITED.

TORONTO, ONTARIO

The Largest Radiator Manufacturers under the British Flag.

**WOOD ENGRAVING**  
**PHOTO ENGRAVING**  
**HALF TONES**  
OR ANY CLASS OF ENGRAVING FOR ADVERTISING PURPOSES, CATALOGUES, MAGAZINES, &c.  
**J. L. JONES ENG. CO.**  
6-8-10  
Adelaide St. W. **TORONTO.**