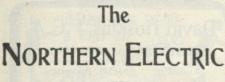
THE MONETARY TIMES



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MONTREAL

BANKERS

From the following list our readers can ascertain the names and addresses of banker who will undertake to transact a general agency and collection business in their respective ocalities:

MEAFORD-Grey County. C. H. JAY & CO'Y, Bankers, Financiers and Canadian Express Co. Agents. Money to oan

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, 361 Dundas Street, London, Ont.

COUNTIES Grey and Bruce collections made on commission, lands valued and sold, notices served A general financial business transacted. Leading loan companies, lawyers and wholesale merchants given as references

H. H. MILLER, Hanover

JOHN RUTHERFORD,

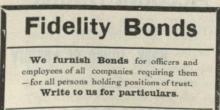
OWEN SOUND, ONT. Licensed Auctionect for County of Grey.

Lands valued and sold; Notices served; Fire, Life and Plate Glass Insurance; several factory and mill sites in good locations to dispose of. Loans effected Best of references.

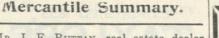
The Grenfell Investment Co.

GRENFELL, N.W.T.

A General Banking and Financial Business transacted. Special attention given to collections on Neudorf, Hyde, Tiree, Mariahilf and Pheasant Forks. JAS. YOUNG-THOMSON, MGR.



LONDON GUARANTEE & ACCIDENT CO., (LIMITED), of London, Eng. D. W. ALEXANDER, - Gen. Mgr. for Canada. 42 King Street West, Toron.o.



MR. J. F. RUTTAN, real estate dealer at Port Arthur, has the thoughtfulness to send us a pen wiper and calendar in red, blue and yellow cloth.

SYDNEY, N.S.W., December 18th.— The official estimate of the wheat yield of New South Wales is 28,570,000 bushels, an increase of 12,500,000 bushels compared with the record of the year 1901. About 18,500,000 bushels are available for export.

THE new year calendar for 1904 of the Imperial Bank of Canada takes the form of a condensed statement of the bank's position, its officers and agencies. Its first page bears the Imperial crown, the Canadian beaver, and the maple leaf, in vivid colors on an olive ground, with Christmas good wishes as a motto.

WE had occasion to notice, a few weeks ago, an ingenious machine for counting and wrapping in packets silver and copper coins, which merits the attention of banks, loan companies, street railways and other concerns. This machine can be seen in operation at room 451, King Edward Hotel, Toronto.

WORD comes from Halifax, under date, Saturday last, of the discovery of immense deposits of gold, silver and copper ores at Cheticamp, Cape Breton, which is confirmed by the Provincial Mines Department. One of the beds of ore is over three hundred feet wide, and continues for a mile. Dr. Gilpin, head of the department, expresses the opinion that from present indications the ledge of ore is among the largest in the world.

WILL advertisers never learn to come at the proper time in the week to have their ads changed ? It will take all the influence of all the clergy in town, and there are quite a large number in proportion to the population, to counteract the line of profanity into which compositors turn on being pestered with adsto-be-changed when about going to press. If this week's Spectator gets to our subscribers late, punish the advertisers by reading their advertisements and buying their goods.—Annapolis, N.S. Spectator.

It is stated by the Stratford News that what is claimed to be the first solid cement bridge of its kind in Ontario was that erected in August last, about a mile east of Tavistock, over a small creek on the boundary of Perth and Oxford counties. It has a span of thirty feet, with absolutely no support underneath between the abutments at each end, and yet the thickness of the floor is only fourteen inches. Seven days after this bridge was built it allowed the passage over it of a twentyton load without a tremor. The abutments at each end are 31/2 feet thick at the base and 21/2 feet at the top. Like the rest of the bridge, they are of solid cement. A railing about three feet high is also of solid cement. The bridge cost \$635.

