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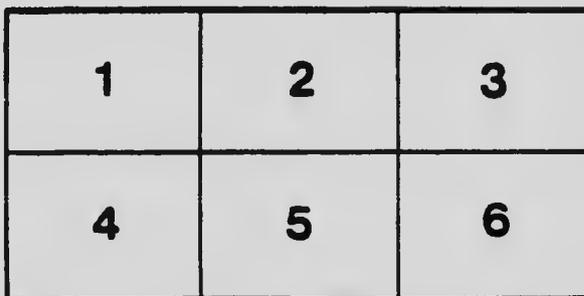
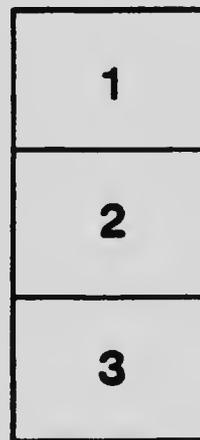
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THE MODERN
Business Guide

OR SAFE METHODS
OF BUSINESS

By

J. E. HANSFORD, L.L.B.



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in the year one thousand nine hundred and four by

The J. L. NICHOLS CO. Limited
at the Department of Agriculture, Ottawa.

**THE "MODERN" BUSINESS
GUIDE**

Entered according to Act of Parliament of Canada
in the year one thousand nine hundred and fifteen

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at the Department of Agriculture, Ottawa.

PREFACE.

The purpose of this book is expressed in its title—**The Modern Business Guide, or Safe Methods of Business.**

That the public have appreciated our efforts is seen in results better than told in words. The many large editions, rapid sale, strong recommendations, and the deep interest evinced by the public, clearly shows that this volume is filling a place that no other fills, and the demand is still large.

The fact that over one hundred thousand have been sold in Canada is sufficient evidence that the book is just what the masses require, and it is our constant effort to keep it an all-round, up-to-date book, every paragraph of which can be relied upon as being entirely correct.

This edition has been re-arranged and printed from a new set of plates. We are determined that the **Business Guide** shall continue to be the leading book on practical business. We have had every department carefully revised by competent specialists in the different lines, and much valuable matter has been added. The latest commercial and legal forms have been inserted, the most modern penmanship and figuring has been put in the place of that which could not be considered the very latest system. Great pains have been taken to make all the illustrations apt and instructive, and we feel free to say without fear of contradiction that this is decidedly the best book ever sold for the money.

The **Business Guide** is adapted to all classes, not to a certain profession or class of men, but to all who are called upon to do business. And whom does this not include? With the recognition that real merit and true excellence must be depended upon for success, and with the confidence of an appreciation of diligent, painstaking labor and research, this revised edition is sent forth to the millions who may thereby be lead to do the right thing, at the right time, in the right place, and thus turn defeat, failure, loss of reputation or property into intelligent actions and profitable investments, pleasant, prosperous homes, happy and successful lives.

THE PUBLISHERS.

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THE ROYAL FAMILY.



GOVERNOR-GENERAL FIELD MARSHALL HIS ROYAL
HIGHNESS THE DUKE OF CONNAUGHT AND
STRATHEARN, K.G., K.T., K.P., G.M.B.,
G.C.S.I., G.C.M.G., G.C.I.E.,
G.C.V.O., P.C.

King Edward VII., born Nov. 9, 1841; succeeded to the throne on Jan. 22, 1901, on the death of Her Majesty Queen Victoria; died May 6, 1910; married Princess Alexandra of Denmark March 10, 1863. His Majesty was the eldest son of the late Queen Victoria and the late Prince

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Consort (His Royal Highness Prince Albert of Saxe-Coburg Gotha). When King Edward VII. died, Alexandra took the title of Queen Mother. She was born at Copenhagen Dec. 1, 1844, and is the daughter of Christian IX., King of Denmark.

The King.—George V. of the United Kingdom, Great Britain and Ireland, and of the British Dominions beyond the seas, King, Defender of the Faith, Emperor of India. His Majesty is the second son of the late King Edward and Queen Alexandra. His Majesty was born June 3, 1865, succeeded to the throne on May 6, 1910, on the death of His Majesty King Edward VII.; married his cousin, Princess Victoria Mary, only daughter of the late Duke of Teck, on July 6, 1893.

The Queen.—Victoria Mary, only daughter of the late Duke of Teck, was born May 26, 1867, and was married to His Majesty on July 6, 1893. The children of the King and Queen are:—

Prince Edward Albert (Prince of Wales), born June 23, 1894; Albert, born Dec. 14, 1895; Victoria, born April 25, 1897; Henry, born March 31, 1900; John, born July 12, 1905.

The surviving children of the late King Edward VII., besides King George V., are:—

Princess Louise, Duchess of Fife (Louisa Victoria Alexandra Dagmar), born Feb. 20, 1867; married July 27, 1889, Alexander William George, Duke of Fife. Has two daughters, Alexandra, born May 27, 1891, and Maud, born April 3, 1893.

Princess Victoria Alexandra Olga Mary, born July 6, 1868; Princess Maud Charlotte Mary Victoria, born Nov. 26, 1869; married July 22, 1896, to Charles, second son of the Crown Prince of Denmark. Has one son, Olaf.

The deceased children of his late Majesty King Edward VII. are:—

Prince Albert Victor, Duke of Clarence and Avondale, born Jan. 8, 1864, died Jan. 14, 1892.

Prince Alexander John Charles Albert, born April 6, died April 7, 1871.

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The surviving children of her late Majesty Queen Victoria are:—

Her Royal Highness, Helena Augusta Victoria, born May 25, 1846; married to H.R.H. Prince Frederick Christian Charles Augustus of Schleswig-Holstein-Sonderburg-Augustenburg, July 5, 1866, and has issue three sons, one of whom died an infant and one died in South Africa, Oct., 1900, and two daughters.

Her Royal Highness Louise Caroline Alberta, born March 18, 1848; married March 21, 1871, to the Marquis of Lorne, now Duke of Argyle.

His Royal Highness Arthur William Patrick Albert, Duke of Connaught, born May 1, 1850; married March 13, 1879, to Princess Louise Margaret, daughter of the late Prince Frederick Charles of Prussia, and has issue one son and two daughters.

Her Royal Highness Beatrice Mary Victoria Feodora, born April 14, 1857; married July 23, 1885, to Prince Henry of Battenburg, who died Jan. 20, 1896, and has issue three sons and one daughter.

The deceased children of her late Majesty Queen Victoria are, besides the late King:—

Her Imperial Majesty Victoria Adelaide Mary Louisa, Princess Royal, Empress Frederick of Germany, born Nov. 21, 1840, and married Jan. 25, 1858, to Frederick, Crown Prince of Prussia (afterwards—March to June, 1888—second German Emperor, who died June 15, 1888); died Aug. 5, 1901, and had issue four sons (two deceased), the eldest William, the present German Emperor, and four daughters.

Her Royal Highness Alice Maud Mary, born April 25, 1843; died Dec. 14, 1878; married His Royal Highness Prince Frederick Louis of Hesse, July 1, 1862, who died March 13, 1892; had issue five daughters and two sons; the second son died by an accident, May, 1873; the youngest daughter died Nov. 15, 1878.

His Royal Highness Alfred Ernest Albert, Duke of Saxe-Coburg-Gotha, born Aug. 6, 1844; married the Grand Duchess Marie of Russia, Jan. 9, 1874; died July 30, 1900; issue a son, born Oct. 15, 1874 (died Feb. 6, 1899).

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and four daughters, born Oct. 29, 1875; Nov. 25, 1876; Sept. 1, 1878, and March, 1884.

His Royal Highness Leopold George Duncan Albert, Duke of Albany; born April 7, 1853; married April 27, 1882, to Princess Helen of Waldeck, and died March 28, 1884, having had issue one son, now Duke of Albany, who succeeded his uncle, the late Duke of Edinburgh, as Duke of Saxe-Coburg-Gotha, on July 30, 1900, and one daughter.

THE YOUNG MAN'S CHANCE.

1. **The Opportunity.**—In the vast eternal commerce that ebbs and flows over the surface of this continent, the avenues of efforts are largely crowded. A great host of young men are looking anxiously to the future. Many of them seek to carve out a career of their own, and instead of being employees all their days, and subject to the beck and call of a master, likely in the shape of a combination or a far away official, it is natural they should seek life molded by themselves. With this in view, why is it not well to turn the thoughts of the young man to the desirability of reversing the order of things, and instead of seeking the crowded city with its temptations, seek the country with its freedom? Hence, consider the advisability of becoming a thrifty farmer!

2. **The Farmer.**—The only really independent member of the community is the farmer. He is secure of food at any rate; nature is so generous that a very little effort will get him enough to eat and drink. The growth of the cities and the creation of local markets makes certain the absorption of what the earth produces. Hence, the boys and girls who have hitherto looked forward to the city for living, should now turn towards the country as their hope and opportunity. True, the life of the farmer hitherto has been supposed to be one of great labor, of comparative poverty and narrowness of enjoyment, with small results possible. But, it need not be so; for the intelligent farmer, with a competent knowledge of chem-

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istry, with the employment of the most recent inventions in machinery, with the variety of products which can be cultivated in grains, fruit, vegetables and animals, ought to find his calling a profitable one.

3. **City Life.**—The cities are full of the unemployed, and all sorts of vice, temptation and wickedness abound. A young man must inherit a strong character and possess a strong heart, who can stand the evil influence and avoid the snares of a great city. And if it is the lot of a young man to seek employment, let him remember that honesty, virtue and industry are the only stepping stones of success.

4. **The Farmer Boys.**—There is scarcely a prominent man in America, and scarcely a man of wealth, who was not born and raised upon the farm. It is the farm that has given health and brain to the great men of the nation. And the intellect to-day that is moving and shaping the destiny of the nation had its beginning and foundation laid in the quiet, restful home of the farm.

What is really wanted is to light up the spirit that is within a boy. In some sense and in some effectual degree, there is in every boy the material of good work in the world; in every boy, not only in those who are brilliant, not only in those who are quick, but in those who are stolid and even in those who are dull.—Gladstone.

YOUR REPUTATION.

Learn to be a man of your word. One of the most disheartening of all things is to be compelled to do business with a person whose promise is not to be depended upon. There are plenty of people in this wide world whose promise is as slender a tie as a spider's web. Let your given word be as a hempen cord, a chain of wrought steel that will bear the heaviest strain. It will go far in making a man of you, and a real man is the noblest work of God. The man who does not honorably meet his promises is not only dishonest, but is also a coward; the man who dares not meet his obligations in good faith can frame no other excuse than that of cowardice.

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Young man, have a character of your own. Do not be a lump of moist putty molded and shaped by the influence and impressions of those whom you last met. Your reputation is made up by your conduct. Cultivate force, energy, self-reliance and be a positive quantity that can be calculated upon at all times and at all places. Be a man whose word is worth a hundred cents on a dollar and your reputation will be as good as gold.

HOW TO SUCCEED.

There is nothing so false in life as the idea that the fates choose victims to which shall be given only failure. Each man chooses for himself. Luck is an unknown quantity in life's vast problem, while Pluck solves all! The fates are only given to the habit of paying each man as he values himself. Place two boys at school together, of equal advantages as to birth, breeding, educational surroundings. The one will rise as high as humanity can rise, socially and financially, and die lauded of all men; the other will go down into his grave "unwept, unhonored, and unsung"—a beggar. Why? Because the one believed the world owed him a living, and would be proud of the chance of elevating him; while the other believed that the world owed him nothing, and would only give him what he wrestled from its hands by sheer force of will and determination. Nine-tenths of the successful men in this country to-day have made their money by continuous strokes. They started out on life's journey knowing nothing of life, but everything of their own power, and determined to work on to the end. This is the true way to succeed.

MORAL COURAGE.

Have the courage to discharge a debt while you have the money in your pocket.

Have the courage to do without that which you do not need, however much you may admire it.

Have the courage to speak your mind when you should

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do so, and hold your tongue when it is better you should be silent.

Have the courage to speak to a poor friend in a threadbare coat, even in the street, and when a rich one is nigh. The effort is less than many take it to be, and the act is worthy of a king.

Have the courage to set down every penny you spend and add it up weekly.

Have the courage to admit that you have been in the wrong, and you will remove the fact from the mind of others, putting a desirable impression in the place of an unfavorable one.

Have the courage to face a difficulty. Difficulties, like thieves, often disappear at a glance.

Have the courage to tell a man why you will not lend him your money; he will respect you more than if you tell him you can't.

Have the courage to cut the most agreeable acquaintance you possess, when he convinces you he lacks principle. "A friend should bear with a friend's infirmities," not his vices.

Have the courage to wear old garments till you can afford to pay for new ones.

Have the courage to pass the bottle without filling your glass, and to laugh at those who urge you to the contrary.

Have the courage to review your own conduct; to condemn it when you detect faults; to amend it to the best of your ability; to make good resolves for your future guidance, and to keep them.





LATE LORD STRATHCONA, G.C.M., G.C.V.O.

RICHES AND CHARITY.

If thou art rich, thou art poor;
For, like as an ass, whose back with ingots bows,
Thou bear'st thy heavy riches but a journey,
And death unloads thee.—Shakespeare.

1. **Thrifty in Order to be Generous.**—Man must be thrifty in order to be generous. Thrift does not end with itself, but extends its benefits to others. It founds hospitals, endows charities, establishes colleges, and extends educational influences. Benevolence springs from the best qualities of mind and heart. Its divine spirits elevates the benefactors of the world.
2. **Doing Good.**—The same feeling pervades our common humanity. The poorest man, the daily worker, the obscurest individual, shares the gift and the blessing of doing good—a blessing that imparts no less delight to him who gives than to him who receives. If God blesses you with riches, remember your fellow man in need of bread.
3. **Power of Riches.**—The truth is, that we very much exaggerate the power of riches. Immense subscriptions are got up for the purpose of reforming men from their sinful courses, and turning them from evil to good. And yet subscriptions will not do it. It takes character to do the work; money never can. Great changes in society can never be effected through riches. To turn men from intemperance, improvidence, and irreligion, and to induce them to seek their happiness in the pursuit of proper and noble objects, requires earnest purpose, honest self-devotion, and hard work.
4. **Eager to be Richer**—Men go on toiling and moiling, eager to be richer; desperately struggling, as if against poverty, at the same time that they are surrounded with abundance. They scrape and scrape, add shilling to shilling, and sometimes do shabby things in order to make a little more profit; though they may have accumulated far more than they actually enjoy. And still they go on, worrying themselves incessantly in the endeavor to grasp an additional increase of superfluity.
5. **Excess of Economy.**—Rich men are more punished for their excess of economy than poor men are for their

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want of it. They become miserly, think themselves daily growing poorer, and die the deaths of beggars. We have known several instances. They have nothing to think of but money, and of what will make money. They have no faith but in riches.

6. Rich Men's Sons.—Look over the history of this country and see what prominent men in business, in politics, or in the professions, are owing their present prosperity, influence and position to rich parents. They are not to be found. The rich men of to-day were the poor boys of forty years ago. They have labored their way to the front; they knew no such word as fail. Poverty is the great school of mankind. Out of the poor come our great reformers, and our wealthy, prominent and most influential citizens.

7. It Is No Disgrace to Be Poor.—The praise of the honest poverty has often been sung. When a man will not stoop to do wrong, when he will not sell himself for money, when he will not do a dishonest act, then his poverty is most honorable. But the man is not poor who can pay his way and save something besides. He who pays cash for all that he purchases is not poor, but well off. He is in a happier condition than the idle gentleman who runs into debt, and is clothed, shod and fed at the expense of his tailor, shoemaker and butcher.

THE POOR BOYS WHO HAVE RISE . .

1. The March of Fortune.—Many men have been obscure in their origin and birth, but great and glorious in life and death. They have been born and nurtured in villages, but have reigned and triumphed in cities. They were first laid in the mangers of poverty and obscurity, but afterwards became possessors of thrones and palaces. Their fame is like the pinnacle which ascends higher and higher, until at last it becomes a most conspicuous and towering object of attraction.

2. Noted Examples.—Franklin was the son of a tallow-chandler and soap boiler. Daniel Defoe, hostler and son of a butcher. Whitfield the son of an inn-keeper. Shake-

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speare was the son of a wood stapler. Milton was the son of a money scrivener. Robert Burns was a plowman in Ayrshire. Mohammed, called the prophet, a driver of asses. Madame Bernadotte was a washer-woman of Paris. Napoleon was of an obscure family of Corsica. John Jacob Astor once sold apples on the streets of New York. Catherine, Empress of Russia, was a camp-girlsette. Elihu Burritt was a blacksmith. Abraham Lincoln was a rail splitter. Gen. Grant was a tanner.

3. **George Peabody.**—A long time ago a little boy twelve years old, on his road to Vermont, stopped at a country tavern, and paid for his lodging and breakfast by sawing wood, instead of asking for it as a gift. Fifty years later, the same boy passed that same little inn as George Peabody, the banker, whose name is the synonym of magnificent charities—the honored of two hemispheres. He was born poor in Danvers, Massachusetts, and by beginning right and pursuing a course of strict honesty, integrity, industry, activity and Christian benevolence, he was able to amass great wealth.

4. **Cornelius Vanderbilt.**—When Cornelius Vanderbilt was a young man, his mother gave him fifty dollars of her savings to buy a small sail boat, and he engaged in the business of transporting market-gardening from Staten Island to New York City. When the wind was not favorable he would work his way over the shoals by pushing the boat along by poles, putting his own shoulder to the pole, and was very sure to get his freight in market in season. This energy gave him always a command of full freights, and he accumulated over \$20,000,000.

5. **Stephen Girard.**—Stephen Girard left his native country at the age of ten or twelve years, as a cabin boy on a vessel. He came to New York in that capacity. His deportment was distinguished by such fidelity, industry and temperance, that he won the attachment and confidence of his master, who generally bestowed on him the appellation of "My Stephen." When his master gave up business he promoted Girard to the command of a small vessel. Girard was a self-taught man, and the world was

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his school. It was a favorite theme with him, when he afterwards grew rich, to relate that he commenced life with a sixpence, and to insist that a man's best capital was his industry.

6. Barefooted Boys.—The barefooted boy of fifty years ago has been thinking and thinking aright, and thinking with no ordinary mind. He has placed the impression of his character upon the age. His industry, his business habits, were developed in round, full and beautiful character. The barefoot boy of fifty years ago is to-day the prominent millionaire, the prominent business man, the prominent lawyer, the prominent statesman and the prominent philanthropist. Forty years ago J. B. Farewell came to Chicago with only a few dollars. Marshall Field, the prince of Chicago merchants, was a clerk in a Chicago store. In fact, take any of the prominent business men of Chicago of to-day and you will find that forty years ago they began life without a dollar.

7. Necessity is Always the First Stimulus to Industry.
—An eminent judge, when asked what contributed most to success at the bar, replied, "Some succeed by great talent, some by high connections, some by miracle, but the majority by commencing without a shilling." So it is a common saying that when the men who are most successful in business are those who begin the world in their shirt-sleeves; whereas those who begin with fortunes generally lose them. Necessity is always the first stimulus to industry, and those who conduct it with prudence, perseverance and energy will rarely fail.

WHERE TO GET RICH.

1. There is not a young man in the country who is not trying to solve the problem, where he can get rich; but, echo answers, "A rolling stone gathers no moss."

2. **We all Have Riches.**—Every man has a faculty or a peculiar fitness for some kind of business or employment. Every man is good for something, and honesty, perseverance, temperate habits, will bring it out. We all have riches, but the question is, where are they? Riches are everywhere about us; there are men who are getting rich

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and accumulating property in the store, on the farm, in the work shop, in the office, and everywhere about us. Wealth is close to the spot where you sit and read these pages, it may be in the shop, in the store or on the farm. They are not far off. Men are succeeding and accumulating property everywhere, and there is nothing to prevent you from achieving the same or similar prosperity. Don't run all over the country to get rich, for riches are right within your reach.

3. **Where Can I Get Rich?**—Rev. Russell H. Conwell answers the question best. "You can get rich right where you are. At home. Not somewhere else. Not a man has secured great wealth by going away who might have secured as much by some other means if he had stayed at home. To secure wealth is an honorable ambition, and is one great test of a person's usefulness to others.

4. **Money is Power.**—Every young man and woman ought to strive for power to do good with it when obtained. Tens of thousands of men and women get rich honestly. But they are often accused by an envious, lazy crowd of unsuccessful persons of being dishonest and oppressive. I say, Get rich, get rich! But, get money honestly, or it will be a withering curse. Money being power, it ought to be in the hands of good men and women. It is more largely so than many are willing to admit. We hear of the speculator, and the mine operator and the gambler, who, like a burning meteor, crosses our vision with his cursed, ill-gotten gains, which burn him as he flies; but, not much is said of the thousands and thousands of solid men and women whose millions in the aggregate completely hide the gambler's fortune. One hundred men at least get rich honestly where one succeeds in filling his pockets with stolen, blood-stained gold. The very law of nature and social life, all set against dishonorable methods and give a double momentum to the rightful means.

5. **Rich Men.**—The Gouids, the Astors, the Vanderbilts, the Fields, the Stuarts and hundreds of other millionaires, were once as poor and in as humble circumstances as you are to-day. There is not a millionaire in America to-day,

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who has made his money himself, who forty years ago did not begin life without a dollar. There are poor boys about you, who in a few years will be the rich men of your community. Nearly every man and nearly every woman has some talent, some possession, some valuable gift which the world needs. God has given unto man powers and possibilities that cannot be estimated in dollars and cents. God has created you rich, and it is a question whether you will use your powers rightly for the accumulation of wealth.

6. Wealth and Riches Everywhere.—There is not a piece of furniture, not a kitchen utensil, but will soon be improved, by someone. There is not an article of food on your table but is demanded in some different form. There is not a vegetable in your garden, a kind of fruit in your field, or a specimen of fruit in your orchard, but is capable of many unknown uses to civilized man, in the discovery of which wealth must flow to that public benefactor. There is a great need of the composition and improvements you can make and the world will enrich you if you do your duty. Honesty and industry are always rewarded.

7. New Industries.—A man in Michigan had a pond on his land, it was a small, unproductive farm, and the owner had neither means nor wherewithal to improve it or drain it. In his poverty and perplexity the thought occurred, that he would make it a duck and goose farm. He has accumulated a fortune of over forty thousand dollars. The poor land and the annoying frog pond proved to be a gold mine. It only required a little thinking.

So there are possibilities everywhere, all about you, that will bring wealth and riches and a beautiful and happy old age, if you are willing to use the gifts with which God has endowed you.

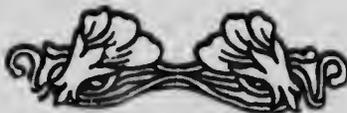
8. The Making of a Fortune.—The making of a fortune is not all of life. It may no doubt enable some people to "enter society," as it is called; but to be estimated there, they must possess qualities of mind, manners, or heart, else they are merely rich people, nothing more. There are men in "society" now, as rich as Croesus, who

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have no consideration extended towards them, and elicit no respect. How—why? They are but as money bags; their only will is their till. The men of mark in society, the guides and rulers of opinions, the really successful men, are not necessarily rich men, but men of sterling character, of disciplined experience and of moral excellence. There are many things in this world worth more than money.



It never costs anything to be polite, yet its often worth a fortune



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J. C. EATON,
PRESIDENT OF THE T. EATON CO. LIMITED, TORONTO

BUSINESS ENERGY.

Blest work, if ever thou wert the curse of God, what must His blessings be!—J. B. Seabark.

Our greatest glory is not in never falling; but in rising every time we fall.—Confucius.

We love our upright, energetic business men. Pull them this way and then that way and the other, they only bend, but never break. Trip them down, and in a trice they are on their feet. Bury them in the mud, and in an hour they will be out and bright. They are not ever yawning away existence, or walking about the world as if they had come into it with only half their soul; you cannot keep them down; you cannot destroy them. But for these the world would soon degenerate. They are the salt of the earth. Who but they start any noble project? They build our cities and run our manufactories. They whiten the ocean with their sails, and blacken the heavens with the smoke of their steam vessels and furnace-fires. They draw treasures from the mines. They plow the earth. Blessings on them.

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**PRACTICAL MAXIMS
FOR GETTING ON IN THE WORLD.**

1. Remember, there is always room at the top.
2. Do you know that all our prominent millionaires, all our prominent statesmen, jurists and philanthropists, forty years ago were poor boys?
3. This is a grand age with grand opportunities, and he who is willing to work with an honest purpose for honest results, will make life a success.
4. Shun lawsuits, and never take money risks that you can avoid.
5. Remember that the rich are generally plain, while rogues dress well and talk smoothly.
6. Avoid the tricks of trade; be honest and never misrepresent an article that you desire to sell.
7. Don't cultivate a sense of over-smartness.
8. True intelligence is always modest.
9. Remember that trickery, cheating and indolence are never found as attributes of a thrifty and a progressive man.
10. Endeavor to be perfect in the calling in which you are engaged.
11. A man of honor respects his word as he does his note.
12. Always live within your income; never spend more than you earn, but always save a little, and in time you will be found independent.
13. The only safe rule is, never to allow a single year to pass by without laying up something for the future.
14. Keep your eyes on small expenses. Small leaks sink a great ship.
15. Do not be ashamed of hard work. Work for the best salary or wages you can get, but work for anything rather than to be idle.
16. A great many are looking for good salary and little work. Those jobs are rather scarce, and only an idle man will look for them. They are never found.

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HOW TO RUIN YOUR CREDIT.

1. **Paying Bills Promptly.**—If your credit and business standing are good and it is your aim to keep them so, then do not allow little bills to run until you are dunned for them. If you are sometimes short and you borrow a small sum of money, pay it promptly at the first opportunity. If you run little credit bills, do not let them run until your attention is called to them. Pay them within a proper time, and your credit and reputation will not suffer.

2. **Signing Notes for Others.**—If you desire to be secure and keep what you have, do not sign notes and bonds with every Tom, Dick and Harry that comes along. Of course, circumstances may arise where you may be justified in accommodating a friend. Caution and good judgment, however, are necessary. If it is understood that you are signing bonds and notes and obligations as security for others, your credit will soon become impaired. People do not care to trust a man who is lending his credit to others. Many men all over this country are to-day suffering for the necessaries of life on account of signing notes for their friends. When you sign a note for another, see that you are made secure by some good collateral security.

3. **Allowing Obligations to Mature.**—If you have given a note, do not allow it to mature; either pay it or secure an extension that will be satisfactory to the creditor. By meeting your business obligations promptly you will always have a sufficient credit to meet all your demands. But if you get into debt and are not able to meet your payments, your credit is gone and people will lose confidence in you at once. It costs less to do business on business principles than to be negligent and indifferent. The man who pays his bills promptly is the man who always succeeds best in business. He has a great advantage over his fellow-competitor who is known as "slow pay," because he is always able to take advantage of a special bargain when offered.

4. **Speculation.**—Avoid hazardous speculation. Ten

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times to one you lose what you have. Do not be too eager to get rich all at once. Adopt the slower but surer method and you will gain by it in the end.

5. Honesty and Square Dealing.—Honesty and square dealings will always pay a handsome profit. The rule may not succeed every time, but a day of reward will surely come. The man who does business upon the foundation of honesty and square dealing, in the long run enjoys the best and most profitable prosperity. Honesty is the best interest bearing investment that man can make.

THE SECRET OF SUCCESS.

The great secret of success in life, as illustrated by the lives of all the merchant princes, from Stephen Girard to Alex. T. Stewart, is to fully qualify yourself for your occupation, unite with it sterling honesty, indomitable perseverance and industry, and, although you may not be a merchant prince, you may realize a liberal competence to comfort you in your declining years, and in the words of the millionaire, George Peabody, when addressing the citizens of his native village, we say: "There is not a youth within the sound of my voice whose early opportunities and advantages are not very much greater than were my own, and I have since achieved nothing that is impossible to the most humble boy among you."



IT NEVER PAYS TO BE BEHIND TIME

1. **A Railroad Train** was rushing along at almost lightning speed. A curve was just ahead, beyond which was a station at which the cars usually passed each other. The conductor was late, so late that the period during which the down train was to wait had nearly elapsed, but he hoped yet to pass the curve safely. Suddenly a locomotive dashed into sight right ahead. In an instant there was a collision. A shriek, a shock, and fifty souls were hurled into eternity; and all because a conductor had been behind time.

2. **Bankruptcy.**—A leading firm in commercial circles had long struggled against bankruptcy. As it had enormous assets in California, it expected remittances by a certain day, and if the sums promised arrived, its credit, its honor and its future prosperity would be preserved. But week after week elapsed without bringing the gold. At last came the fatal day on which the firm had bills maturing to enormous amounts. The steamer was telegraphed at daybreak; but it was found, on inquiry, that she had brought no funds, and the house failed. The next arrival brought nearly half a million to the insolvents, but it was too late; they were ruined because their agent, in remitting, had been behind time.

3. **Minutes Are Often Worth Years.**—It is continually so in life. The best laid plans, the most important affairs, the fortunes of individuals, the weal of nations, honor, happiness, life itself, are daily sacrificed, because somebody is "behind time." There are others who put off reformation year by year, till death seizes them, and they perish unrepentant, because forever "behind time." Five minutes in a crisis is worth years. It is but a little period, yet it has often saved a fortune or redeemed a people. If there is one virtue that should be cultivated more than another by him who would succeed in life, it is punctuality; if there is one error that should be avoided, it is being behind time.

TO YOUNG MEN.

1. **You Are Wanted.**—Young men, you are wanted! From the street corners, from the saloons and playhouses, from the loafers' rendezvous, from the idlers' promenade, turn your steps into the highway of noble aim and earnest work. There are prizes enough for every successful worker, crowns enough for every honorable head that goes through the smoke of conflict to victory.

2. **Fail to Distinguish Themselves.**—But why do so few young men of early promise, whose hopes, purposes and resolves were as radiant as the colors of the rainbow, fail to distinguish themselves? The answer is obvious: they are not willing to devote themselves to that toilsome culture which is the price of great success. Whatever aptitude for particular pursuits nature may donate to her favorite children, she conducts none but the laborious and the studious to distinction.

3. **Great Men.**—Great men have ever been men of thought as well as men of action. As the magnificent river, rolling in the pride of its mighty waters, owes its greatness to the hidden spring of the mountain nook, so does the wide-sweeping influence of distinguished men date its origin from hours of privacy, resolutely employed in efforts after self-development. The invisible spring of self-culture is the source of every great achievement.

4. **Dig After Knowledge.**—Away, then, young man, with all dreams of superiority, unless you are determined to dig after knowledge, as men search for concealed gold! Remember, that every man has in himself the seminal principle of great excellence, and he may develop it by cultivation if he will try. Perhaps you are what the world calls poor. What of that? Most of the men whose names are as household words were also the children of poverty.

5. **Self-Cultivation.**—Up, then, young man, and gird yourself for the work of self-cultivation! Set a high price on your leisure moments. They are sands of precious gold. Properly expended, they will procure for you a stock of great thoughts—thoughts that will fill, stir and

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invigorate, and expand the soul. Seize also on the unparalleled aids furnished by steam and type in this unequalled age.

6. **Enter by Conquest.**—Mnn is born to dominion, but he must enter it by conquest, and continue to do battle for every inch of ground added to his sway. His first exertions are put forth for the acquisition of the control and the establishment of the authority of his own will. With his first efforts to reduce his own physical powers to subjection, he must simultaneously begin to subject his mental faculties to control. Through the combined exertion of his mental and physical powers, he labors to spread his dominion over the widest possible extent of the world without.

7. **Self-Control.**—Thus self-control and control over outward circumstances are alike the duty and the birthright of man. But self-control is the highest and noblest form of dominion. "He that ruleth his own spirit is greater than he that taketh a city."

8. **A Conscientious Young Man.**—There is no moral object so beautiful to me as a conscientious young man. I watch him as I do a star in the heavens; clouds may be before him, but we know that his light is behind them and will beam again; the blaze of others' popularity may outshine him, but we know that, though unseen, he illuminates his own true sphere. He resists temptation, not without a struggle, for that is not virtue, but he does resist and conquer; he bears the sarcasm of the profligate, and it stings him, for that is a trait of virtue, but heals the wound with his own pure touch.

9. **Onward.**—Onward, then, conscientious youth—raise thy standard and nerve thyself for goodness. If God has given thee intellectual power, awake in that cause; never let it be said of thee, he helped to swell the tide of sin by pouring his influence into its channels. If thou art feeble in mental strength, throw not that drop into a polluted current. Awake, arise, young man! assume that beautiful garb of virtue! It is difficult to be pure and holy. Put on thy strength, then. Let truth be the lady of thy love—defend her.

A BAD HABIT.

Profanity is the Most Inexcusable of Bad Habits.

On the 29th of July, 1779, General Washington issued a special order, at West Point, in reference to the practice of profanity:

"Many and pointed orders have been issued against that unmeaning and abominable custom of swearing, notwithstanding which, with much regret, the General observes that it prevails, if possible, more than ever; his feelings are continually wounded by the oaths and imprecations of the soldiers whenever he is in hearing of them.

"The name of that being from whose bountiful goodness we are permitted to exist and enjoy the comforts of life, is incessantly imprecated and profaned in a manner as wanton as it is shocking. For the sake, therefore, of religion, decency and order, the General hopes and trusts that officers of every rank will use their influence and authority to check a vice which is as unprofitable as wicked and shameful.

"If officers would make it an unavoidable rule to reprimand and, if that does not do, punish soldiers for offences of this kind, it could not fail of having the desired effect."

MONEY-MAKING AND MONEY-GETTING.

1. **Many Books Have Been Written.**—Many popular books have been written for the purpose of communicating to the public the grand secret of making money. But there is no secret whatever about it, as the proverbs of every nation abundantly testify.

2. **Popular Proverbs.**—"Take care of the pennies and the dollars will take care of themselves."

"A penny saved is a penny gained."

"Diligence is the mother of good luck."

"No pains, no gains."

"No sweat, no sweet."

"Sloth, the key of poverty."

"Work, and thou shalt have."

"He who will not work, neither shall he eat."

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"The world is his who has patience and industry."

"It is too late to spare when all is spent."

"Better go to bed supperless than rise in debt."

"The morning hour has gold in its mouth."

"Credit keeps the crown of the causeway."

3. **Stood the Test of Time.**—Such are specimens of the proverbial philosophy, embodying the hoarded experience of many generations, as to the best means of thriving in the world. They were current in peoples' mouths long before books were invented; and, like other popular proverbs, they were the first codes of popular morals. Moreover, they have stood the test of time, and the experience of every day still bears witness to their accuracy, force and soundness.

4. **The Proverbs of Solomon.**—The Proverbs of Solomon are full of wisdom, as to the force of industry, and the use and abuse of money: "He that is slothful in work is brother to him that is a great waster." "Go to the ant, thou sluggard; consider her ways and be wise." Poverty, he says, shall come upon the idler, "as one that travelth, and want as an armed man;" but of the industrious and upright, "The hand of the diligent maketh rich." "He who will not plough by reason of the cold, shall beg in harvest, and have nothing." "The drunkard and the glutton shall come to poverty; and drowsiness shall clothe a man with rags." "The slothful man says there is a lion in the streets." "Seest thou a man diligent in his business? he shall stand before kings." But above all, "It is better to get wisdom than gold; for wisdom is better than rubies, and all the things that may be desired are not to be compared to it."

5. **Simple Industry.**—Simple industry and thrift will go far towards making any person of ordinary working faculty comparatively independent in his means. Even a working man may be so, provided he will carefully husband his resources and watch the little outlets of useless expenditure.

6. **Love of Money.**—The saving of money for the mere sake of it, is but a mean thing, even though earned by honest work; but where earned by dice-throwing, or specu-

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lation, and without labor, it is still worse. To provide for others, and for our own comfort and independence in old age, is honorable, and greatly to be commended; but to hoard for mere wealth's sake is the characteristic of the narrow-souled and the miserly.

7. **Riches no Proof of Worth.**—Worldly success, measured by the accumulation of money, is no doubt a very dazzling thing; and all men are naturally more or less the admirers of worldly success. But though men of persevering, sharp, dexterous and unscrupulous habits, ever on the watch to push opportunities, may and do "get on" in the world; yet it is quite possible that they may not possess the slightest elevation of character, nor a particle of real greatness.

8. **Mind and Heart.**—But neither a man's means nor his worth are measurable by his money. If he has a fat purse and a lean heart, a broad estate and narrow understanding, what will his "means" do for him—what will his "worth" gain him? Let a man be what he will, it is the mind and heart that make a man poor or rich, miserable or happy; for these are always stronger than fortune.



LATE HONORABLE GEORGE A. COX

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HINTS TO YOUNG FORTUNE HUNTERS.

1. **Do Not Mortgage Your Future.**—Do not mortgage your future, it may be useful to you hereafter.

The surest way to mortgage your future is to incur indebtedness.

The only excuse for debt is the immediate prospect of profit.

Incur no debt, except for that on which you can readily realize, in order to pay what you owe.

2. **The Generous and Judicious Use of Credit.**—Three-fourths of all the progress in this new world has been achieved by the generous and judicious use of credit. The three-fourths of all the anxiety that pervades society has come from the abuse of credit. Like every other blessing, "the greater the good the nearer the evil." Always take a week to decide whether you should go into debt or not. A week's delay may save years of sorrow.

3. **Get Land.**—If you cannot get land, get a section of a "corner," because trusts, combinations and consolidations have come to stay. They are the economic features of the hour. Shares in a well managed trust or combination, at a reasonable price, are, generally speaking, a big investment. The poor are robbed to make richer the rich.

4. **Increase of Population.**—Land near great cities of rapid growth is likely to be exceedingly valuable. Good farm land is sure to grow in favor. There are boys now living who will witness an increase of population until this nation reaches 50,000,000 of souls. Think of it! These have all to be fed, and only from the farmer and fisherman can food be derived. Hence, good farm lands are likely to advance in value.

5. **No Blood-stained Fields.**—Business, in every age of the world, has been the chief pioneer in the march of man's civilization. Blessings everywhere follow its advancing footsteps. It travels over no blood-stained fields to secure its noble end, but everywhere brings man into friendly and harmonious intercourse. It removes local prejudices, breaks down personal antipathies, and binds the whole family of man together by strong ties of associa-

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tion and of mutual and independent interests. It brings men together, and towns and cities are built; it makes men venture upon the sea in ships, and traverse continents on their paths, and wherever we go, whether abroad or at home, it is business that controls the great interests of the world, and makes the efforts of men mighty.

6. How to Do Business.—One cannot do successfully what he does not perfectly understand. He may have competent employes or trusted agents to do his business, but they may do his work imperfectly, or seek their own ease or profit at his expense and he not being able to detect their malpractices, must suffer the loss or perhaps fall. Or he may attempt to manage everything himself, commit fatal errors, as he will be almost sure to do, and thereby sustain a still greater loss. "First understand every detail of your business and then go ahead."

A wealthy farmer said, when asked how he made his money: "Sir, I understand my business and attend to it." In that reply is the sum and substance of all true success.

YOUR PERSONAL APPEARANCE.

1. A Slovenly Dress.—The personal appearance of an assistant is by no means a matter of indifference to an employer or to himself. A slovenly dress and a neglected person are a sort of a libel upon the principal; they seem to accuse him of paying insufficient salaries. Especially when one is in position of authority, where the respect and obedience of others is required. It is false economy to dress below one's position; for the world is very ready to take a man at his own estimation of himself.

2. Neatness of Dress.—Neatness of dress always indicates neatness in business; and the desk of a clerk might often be distinguished from that of another by a glance at the dress of each occupant. Let every young man give this matter his special attention.

3. Looking Seedy.—How is it that so many who might make a respectable appearance look so very seedy in themselves and in their dress? Some by drink and late

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hours. The doors of the saloon garnished with seedy people tell plainly how and where those loungers have run into seediness. Their faces are wrinkled before their time, or else bloated; they are very puffed under the eyes and there is a little too much saffron in their complexion. They look as if their money served for anything but regular meals and good clothes. Some become seedy by simple neglect and indifference; by not having a love of keeping themselves up, by not having a dread of, and avoiding, the first step down; so the seediness sets in until by degrees it creeps all over a man; then he gets used to the sight of himself and continues seedy to the end. Some look seedy, or at least shabby, merely for want of a little natural taste.

4. **Seedy Homes.**—Seedy homes also have a wonderful tendency to make seedy husbands, seedy young men and seedy young women. You sometimes see a man who, while single, is as neat and tidy a specimen of humanity as any woman need wish to have, with his nice, well-brushed hat, clean collar, white waistcoat, neat fitting boots and all complete. But a'ter marriage, his home becoming seedy, he follows the example; the curtains are seedy for want of brushing; the carpet and rug are only half swept; the staircase is seedy for want of a shilling's worth of paint; the room smells seedy—a nasty, close smell—for want of ventilation; the wife looks seedy for want of ten minutes' care every mornig, and even the darling baby looks seedy with a dirty face and soiled pinafore.

5. **Good Women.**—Good women, never let your husbands get accustomed to seediness at home; and if they unhappily take a turn that way from the other causes we have named, let the freshness of their own homes make them feel out of place. Let the whole house, and, above all, yourself be to them a quiet but powerful lecture on looking seedy!

TELLING THE TRUTH.

All Truth is precious, if not all divine.

And what dilates the pow'rs must needs refine.—Cowper.

The greatest friend of Truth is Time; her greatest majesty enemy is Prejudice; and her constant companion is Humanity.—Colton.

1. **Lying Not Necessary.**—We would vigorously combat a notion, prevalent in some minds, that truthfulness and commercial prosperity cannot go hand in hand—that lying is a necessary part of trade. A business which cannot be conducted truthfully had better be abandoned. We must not be understood as recommending the divulging of business secrets, or the loquacious habit of taking all one's customers into one's confidence. But we do recommend the cultivation of a candid, honest mode of dealings. This will be found in the end to be the best policy, and will add honor as well as riches to all who are willing to work and earn their money honestly.

2. **Lying Very Convenient.**—Many persons find lying very convenient; and those who would feel a very proper horror of swearing profanely, would not hesitate to tell a lie in the way of trade. But lying is of all vices the lowest, the meanest, and the most contemptible; and a man, once known as a deceiver, and upon whose word or promise no dependence can be placed, has lost his influence and nothing can save him. Dishonesty always breeds contempt, destroys credit and ruins prospects.

3. **Truth is the Rule.**—A man may be frugal, he may be industrious, he may be persevering; but if he be a liar, good-bye to him. Don't tell me a lie is nothing in the way of trade—truth is the essence of trade; it is the life and soul of our mercantile greatness. In many countries deception is the staple of trade and is the rule of it, and truth is the exception; but happily such notions are going down rapidly, and—long may it last—truth is the rule, and deception the exception.

4. **Take the Leading Merchants** of our great cities, who conduct their business on business principles and allow no misrepresentations or deceptions of any kind, have one price for all customers, and they are the men who are

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building up a wide reputation and making princely fortunes. It pays to do right—and wrong doing is always a losing investment.

BUSINESS QUALIFICATIONS.

1. **Should Study Himself.**—The young man should, first of all, study himself. He should consider well the comparative development of the various faculties of his mind, his temperament, the powers of his physical constitution, and the tendency given to his mind by his early training. Let him ask himself, "What am I best fitted to do? What can I do best? What pursuit would be most attractive to me?" Let him avail himself of every opportunity to become acquainted with the various trades and professions, and then observing carefully the impression they make upon him and looking again at his own mental and physical character with reference to each, let him make his selection.

2. **Leading Requisite.**—The occupations whose leading requisite is mechanical ingenuity are generally called trades. A tailor, shoemaker, or brush maker need have but little ingenuity, but trades in general require a large share of it in combination with strength, mathematical skill and other qualifications. A machinist must have ingenuity, skill and a considerable degree of physical strength. A carpenter must have strength, ingenuity, great skill and an aptitude for mathematics and drawing. A stone mason must possess the same with perhaps greater power of endurance. A jeweler must have ingenuity, good taste, steadiness, application, and a capacity to resist temptation. A clockmaker or watchmaker must possess ingenuity, fair education, and a persevering disposition. A cabinet maker must have an aptitude for and a knowledge of drawing, good taste and ingenuity. A chemist must possess ingenuity, a liberal education, retentive memory, and a persevering disposition.

3. **Good Address.**—Good address presupposes some education, a genteel person, and, an obliging disposition. It is the leading requisite in all trading pursuits, and is the basis of successful storekeeping. United with fondness

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for books, the boy may become a bookseller; with fondness for music, a musicseller. An apothecary must possess good address, a good education, a retentive memory, and a cheerful, compassionate disposition. An auctioneer should have good address, memory, a quick eye, and shrewdness.

4. Pay Equally Well.—All kinds of regular business pay equally well in the long run to those who have the ability to carry them on; and that all useful employments by which a man can earn an honest living are equally respectable in the estimation of every sensible person. "There is but one way," says Dr. Lyman Beecher, "of securing universal equality to man—and that is, to regard every honest employment as honorable, and that for every man to learn, in whatsoever state he may be, therewith to be content, and to fulfill with strict fidelity the duties of his station and to make every condition a post of honor."

5. Disreputable Pursuits.—One word more. Let not the temptation of greater pecuniary gain induce you to engage in any business which the moral sense of the community and your own conscience brands as disreputable and wrong. No pursuit, the exercise or results of which are not beneficial to mankind, should ever be engaged in. There is enough useful work in the world for all.

REFINEMENT IN BUSINESS.

1. Lack of Refinement.—Any lack of refinement in one's manner, or any incivility in one's ordinary personal address, ought certainly to be a matter of regret to the person whose daily life displays such a defect. But it is by no means uncommon for men and women to think, or to pretend to think, that rudeness of manner and neglect of courtesies of life are evidences of a strong character; and that a coarse and uncivil habit of speech is an admirable proof that the speaker is a "plain, blunt man," who is above shams and pretences.

2. Always a Blemish.—Now, while coarseness and ill-manners may exist along with strength of character and righteousness of life, it is always a blemish and never a help. A business man must possess to some extent good

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manners and social refinement.

3. **A Grave Mistake.**—Every one who is trying to lead a good life should also try to lead a winsome and courteous life. By abandoning gentleness of disposition and graciousness of word or deed, he throws away a means of growth and an effective weapon. It is almost always a grave mistake, in a matter of manners, or in any other matter, to try to put yourself on other people's level. If you are trying to do right, the chances are that, by adopting a coarse manner of speech or action, you will degrade yourself, and will fail in the good you seek. Rude and rough people are ready to excuse themselves for their own coarseness; but, after all, they despise it in those who are striving to instruct and help them. It always pays to cultivate your manners.

4. **Cleanness and Brightness and Winsomeness**, in thought and word and deed and manner and material surroundings, are always ready to help what is good. Coarseness and dinginess and ugliness are evils that must sometimes be endured, but ought never to be defended as virtues in themselves. A business man must be a gentleman.

It will be a bright page in the history of Canada that tells that the first Reform minister of the great Dominion was the noblest workingman in the land.—Hon. George Brown.

PRACTICAL RULES FOR SUCCESS.

Economy is itself a great revenue—Cicero.

Be not simply good, be good for something.—Thoreau.

1. Keep your health good by adopting regular and steady habits.
2. Never be afraid to say no. Every successful man must have the backbone to assert his rights.
3. Remember that steady, earnest effort alone leads to wealth and high position.
4. Be not ashamed to work, for it is one of the conditions of our existence. There is not a criminal who does not owe his crime to some idle hour.
5. Never covet what is not your own.
6. Remember that time is gold.
7. To industry and economy add self-reliance. Do not take too much advice—think for yourself. Independence

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will add vigor and inspiration to your labors.

8. Don't be selfish. Selfishness is the meanest of vices, and the parent of a dozen more. Selfishness keeps a penny so close to the eye that it can't see a dollar beyond.

9. Never forget a favor, for ingratitude is the basest trait of a man's mean character.



RIGHT HON. SIR WILFRED LAURIER P.C.G.C.M.G.
EX-PREMIER OF THE DOMINION OF CANADA

HONESTY.

Let us have faith that right makes might; and in that faith let us, to the end, dare to do our duty, as we understand it.—Abraham Lincoln.

No legacy is so rich as Honesty.—Shakespeare.

He who freely praises what he means to purchase, and he who enumerates the faults of what he means to sell, may set up a partnership with Honesty!—Lavater.

What is becoming, is honest, and whatever is honest must always be becoming.—Cicero.

Nothing more completely baffles one who is full of trick and duplicity himself, than straightforward and simple integrity in another.—Colton.

Truth and honesty show themselves in various ways. They characterize the men of just dealing, the faithful

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men of business, the men who will not deceive you to their own advantage. Honesty gives full measure, just weights, true samples, full service, and a strict fulfilment of every engagement.

The truth of the good old maxim, "Honesty is the best policy," is fully demonstrated every day of our life; and uprightness and integrity are found as successful in business as in everything else. As Hugh Miller's worthy uncle used to advise him, "In all your dealings give your neighbor the east of the bank—good measure, heaped up, and running over—and you will not lose by it in the end." Truth is the essence of principle, integrity and independence, and every man needs it. Absolute veracity is more needed to-day than at any former period in our history.

Remember that honesty rises above fortune and above kings; by that alone, and not by the splendor of riches or of titles is glory acquired, that glory which it will be your happiness and pride to transmit unspotted to your posterity. Honesty is greatness itself; dishonesty never made a man great, and never will. Rather be and continue poor, while others around grow rich by fraud and disloyalty; rather be without place or power, while others beg their way upward; rather bear the pain of disappointed hopes, while others win their way by flattery, and forego the gracious pressure of the hand for which others change and brawl. Wrap yourself in the cloak of virtue, and seek your bread with an honest hand, and if you grow gray in this cause, with unsoiled honor bless God, and rejoice.

"The honest man, though e'er so poor,
Is king of men for all that."

GOOD MANNERS.

Manners are the ornament of action.—Smiles.

Guard manners, if you would protect the morals.—Davidson.

Sow good services; sweet remembrances will grow from them.—Mme. De Staël.

Good manners is the art of making easy the persons with whom we are brought in contact.—Anonymous.

Virtue itself offends when coupled with forbidding manners.—Middleton.

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A good name is the best thing in the world; either to get one a good name, or to supply the want of it.—Anonymous.

An old saying, "politeness costs nothing, and accomplishes wonders," is a good one. Of course, politeness without sincerity is simply a refined form of hypocrisy, and sincerity without politeness is but little better. A savage, a barbarian, can be honest, but is not likely to be very polite. So politeness of speech and manners is the distinguishing trait between the civilized and the uncivilized.

A coarseness and roughness of speech, a studied effort to say things that grate upon or wound the feelings of a person possessing ordinary refinement, is utterly, inexcusably and wholly indefensible.

There are many persons, however, who seem to have the idea that because they are honest, sincere and sympathetic, after a fashion, they are excusable for being impolite, and consequently justified in cultivating boorish manners, and indulging in rough speech; but this is a mistake. It pays to regard the feelings of others, especially when it costs us nothing. It does not follow because a man is polite that he is therefore insincere. Politeness and sincerity can go together, and the man or woman who possesses both will get along much better than the individual who has either without the other.

BUSINESS MANNERS.

1. Be cheerful, and show proper civility to all with whom you transact business.
2. There are many who have failed in business because they never learned to respect the feelings or opinions of others.
2. Kindness of manners is the best capital to invest in a business, and will bear a higher rate of interest than any other investment.
4. Be accomplished, polite, refined, civil, affable, well-behaved and well-mannered, and you will never lose by it.
5. Manners make the business man, and give him the art of entertaining and pleasing all with whom he has business relations.

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6. If you wish to change a man's views in reference to some business transaction or other negotiations, respect his opinions, and he will be respectful and listen to your arguments.

7. There are a thousand easy, engaging little ways which we may put on in dealing with others, without running any risk of overdoing it.

EDUCATION.

Stay at school another year or two, and don't be ashamed of what ought to be your glory, that you want to learn more. Step from the district school to the high school, from the high school to the college, if you can. Get a business education by all means—you will never learn too much. If you desire to become a mechanic instead of an engineer or a farmer, an education will not unfit you to become either. It will always be capital bearing a large income of interest.

"When home and lands are gone and spent,
Then learning is most excellent."

GET INTO THE RIGHT PLACE.

How many poor physicians who would have made masterly mechanics; how many wretched merchant, who would have made noble, athletic farmers; how many pettifogging, parchment-minded lawyers, who might have done the community some service as cobblers. No wonder the old philosopher said, "God has made in this world two kinds of holes; round holes and three-cornered holes, and also two kinds of people; round people and three-cornered people, but almost all the round people are in the three-cornered holes and the three-cornered people in the round holes." Hence the uneasiness and unhappiness of society and the failure of so many enterprises. Get into the right place, stay there and master your situation, and success is yours. There never was a business in which all failed. There is always room at the top.

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WHAT TO DO.

Young men, you are the architects of your own fortunes. Rely upon your own strength of body and soul. Take for your star, self-reliance. Don't take too much advice—keep at your helm and steer your own ship, and remember that the great art of commanding is to take a fair share of the work. Think well of yourself. Strike out. Assume your own position. Put potatoes in a cart over a rough road, and the small ones go to the bottom. Rise above the envious and jealous. Fire above the mark you intend to hit. Energy, invincible determination, with a right motive, are the levers that move the world. Be in earnest. Be self-reliant. Be generous. Be civil. Read the papers. Advertise your business. Make money, and do good with it. Love your God and fellow-men. Love truth and virtue. Love your country and obey its laws.

BUSINESS MAXIMS.

1. Your first ambition should be the acquisition of knowledge, pertaining to your business.
2. Above all things acquire a good, correct epistolary style, for you are judged by the business world according to the character, expression, and style of your letters.
3. During business hours attend to nothing but business, but be prompt in responding to all communications, and never suffer a letter to remain without an answer.
4. Never fail to meet a business engagement, however irksome it may be at that moment.
5. Undertake no business without mature reflection, and confine your capital closely to the business you have established.
6. Lead a regular life, avoid display, and choose your associates discreetly, and prefer the society of men of your own type.
7. Avoid litigation as much as possible, study for yourself the theory of commercial law, and be your own lawyer.
8. Never run down a neighbor's property or goods and praise up your own. It is a mark of low breeding, and will gain you nothing.

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9. Never misrepresent, falsify, or deceive, have one rule of moral life, never swerve from it, whatever may be the acts or opinions of other men.
10. Watch the course of politics in national affairs, read the papers, but decline acceptance of political positions if you desire to succeed in a certain line of business. Never be an office-seeker.
11. Be affable, polite and obliging to everybody. Avoid discussions, anger, and pettishness, interfere with no disputes the creation of others.
12. Never form the habit of talking about your neighbors, or repeating things that you hear others say. You will avoid much unpleasantness, and sometimes serious difficulties.
13. Endeavor to be perfect in the calling in which you are engaged.
14. Make no investments without a full acquaintance with their nature and condition; and select such investments as have intrinsic value.
15. Never sign a paper for a stranger. Think nothing insignificant which has a bearing upon your success.
16. There is more in the use of advantages than in the measure of them.
17. Of two investments, choose that which will best promote your regular business.
18. Never refuse a choice when you can get it.
19. Goods well bought are half sold.
20. Goods in store are better than bad debts.
21. By prosecuting a useful business energetically, humanity is benefited.
22. Keep accurate accounts, and know the exact condition of your affairs.
23. Be economical: a gain usually requires expense; what is saved is clear.
24. Reality makes no allowance for wishes or bad plans.
25. Write a good, plain, legible hand.
26. Never gamble or take chances on the Board of Trade.
27. Never take any chances on another man's game.
28. Never sign a paper without first reading it carefully.
29. Keep your word as good as a bank.
30. Remember that an honest man is the noblest work of God.

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HON. R. L. BORDEN, L.L.D., K.C.
PREMIER OF THE DOMINION OF CANADA

WISE MAXIMS.

The Work of Education.—"The work of education partakes, in a peculiar way, of the spirit of the human mind in its efforts for culture. The mind must be as free from extraneous control as possible, must work under the inspiration of its own desires, and while instructors and books are necessary helps, the fullest and highest success must spring from the power of self-help."

Poor Boy.—"There is no boy, however poor, or however humble, orphan though he may be, that if he have a clear head, a true heart, a strong arm, may not rise through all

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the grades of society, and become the crown, the glory, the pillar of the State."

The Student.—"The student should first study what he needs most to know; the order of his needs should be the order of his work."

To a Young Man.—"To a young man who has in himself the magnificent possibilities of life, it is not fitting that he should be commanded; he should be a commander. You must not continue to be the employed, you must be the employer! You must be promoted from the ranks to a command. There is something, young man, which you can command—go and find it—and command it. Do not, I beseech you, be content to enter upon any business which does not require and compel intellectual growth."

The Privilege of Being a Young Man.—"The privilege of being a young man is a great privilege, and the privilege of growing up to be an independent man in middle life is a greater."

Poverty.—"Let not poverty stand as an obstacle in your way. Poverty is uncomfortable, as I can testify, but nine times out of ten the best thing that can happen to a young man is to be tossed overboard, and be compelled to sink or swim for himself. In all my acquaintance I never knew one to be drowned who was worth the saving."

A Pound of Pluck.—"A pound of pluck is worth a ton of luck. Luck is an ignis fatuus. You may follow it to ruin, but never to success."

Success in Life.—"In order to have any success in life or any worthy success, you must resolve to carry into your work a fulness of knowledge, not merely a sufficiency, but more than a sufficiency. . . . Be fit for more than the thing you are doing. If you are not too large for the place, you are too small for it."

Standing by Their Own Convictions.—"The men who succeed best in public life are those who take the risk of standing by their own conviction."

"Victory is worth nothing, except for the fruits that are under it, in it, or above it."

"I would rather be beaten in right than succeed in wrong."

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A Brave Man.—"If there be one thing upon this earth that mankind love and admire better than another, it is brave men—it is a man who dares to look the devil in the face and tell him he is a devil."



THE LATE SENATOR SIR GEO. W. ROSS, L.L.D.

GOOD ADVICE BY GREAT MEN.

What struggling, and scratching, and shifting, and lying, and cheating is practised every day by mammon worshippers in their eagerness to make money. What a comparison between the successful and the unsuccessful of the millions, who have entered upon the active duties of life's eventful journey. "Honesty is the best policy," and he who weds

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himself to that principle, though poor, makes life a success.
—Anonymous.

He that departs with his own honesty
For vulgar praise, doth it too dearly buy.

—Ben Johnson.

Do you what you undertake thoroughly.
Be faithful to all accepted trusts.

—A Boston Merchant.

It is a mistake that capital alone is necessary to success.
If a man has head and hands suited to his business, it will
soon procure him capital.—John Freedley.

Time is gold, throw not one minute away, but place each
one to account. Do unto all men as you would be done
by. Never give out that which does not first come in.—
From McDonogh's Tomb, New Orleans.

There is no boy in America, however humble his birth,
who, in whatever capacity his lot may be cast, if he have
a strong arm, a clear head, brave heart, and honest pur-
pose, may not, by the light of our public schools and the
freedom of our laws, rise until he stands foremost in
honor and confidence of the country.—Congressman Payson
Pontiac, Ill.

Punctuality is the mother of confidence. Be on time. Be
frank. Say what you mean. Do what you say. So shall
your friends know and take it for granted that you mean
to do what is just and right.—John Briggs.

Be honest, be temperate and never gamble.—John Jacob
Astor.

Cut short your losses, and let your profits go on.—Recar-
do's Rules.

He that has never known adversity, is but half acquainted
with others, or with himself, for constant success shows us
but one side of the world.—Colton.

What though you have found no treasure, nor has any rich
relation left you a legacy. Diligence is the mother of good
luck, and God gives all things to industry. Then plough
deep while the sluggard sleeps, and you shall have corn to
sell and to keep. Work while it is called to-day, for one
to-day is worth two to-morrows.—Franklin.

Make a bargain at once. Be an off-hand man. Be cau-

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tious and bold.—Rothchild's Business Rule.

Until men have learned industry, economy and self-control, they cannot be safely intrusted with wealth.—John Griggs.

When I caution you against becoming a miser, I do not therefore advise you to become a prodigal or a spend-thrift.—Horace.

The way to gain a good reputation is to endeavor to be what you desire to appear.—Socrates.

You may depend upon it, that he is a good man, whose intimate friends are all good.—Lavater.

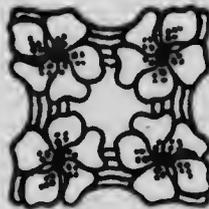
Actions, looks, words, steps, form the alphabet by which you may spell "character."—Lavater.

The best rules to form a young man are, to talk little, to hear much, to reflect alone what has passed in company, to distrust one's own opinions, and value others that deserve it.—Sir William Temple.

Deliberate with caution, but act with decision, and yield with graciousness, or oppose with firmness.—Colton.

This above all—to thine own self be true,
And it must follow, as the day the night,
Thou canst not then be false to any man.

--Shakespeare.



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W. H. SHAW, President

Shaw's Schools, Toronto, Canada, which include the Central Business College (Main School) located for twenty years at Yonge and Gerrard Sts and and Four City Branch Business Schools, also The Central Telegraph & Railroad School, and The Shaw Correspondence School. Mr. Shaw has devoted his life to Business Education and is a well recognized authority on Business Methods and Customs and confirms the contents of this book in relation thereto.

HOW TO WRITE.

A Complete Set of Rules for Position and Practice.

1. Sit in an upright and easy position. It will add to the ease and beauty of your writing. Keep both feet on the floor.
2. Hold the pen firmly, but not so tightly as to cramp the fingers.
3. Place the hand on the paper so the top of the holder

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will always point over the right shoulder. This will cause the points of the pen to press equally on the paper.

4. Keep the wrist from touching the paper or desk, and keep the thumb from bending while writing. Avoid the finger movement. It is not practical.

5. Let every downward stroke of the pen be drawn towards the center of the body, and the writing will have the correct slant.

6. Never practice carelessly. Always practice with a free and quick stroke. Let the movement be bold, free, offhand, resting the pen so lightly that the arm, hand and fingers can move freely together.

7. In making the shades, press on the pen with a gentle, springing movement. It will avoid heavy and irregular strokes.

8. Heavy shading, or shading every downward stroke, never adds beauty nor grace to the writing.

9. The thoughtful student in penmanship, as in other studies, will win. Think and write. Practice with perseverance, and your success will be certain.

10. To make the greatest improvement in the shortest time, practice upon the letters separately until you can make them all correctly.

11. Flourishes, too heavy shading, too large or too small letters, should be carefully avoided.

12. Practice writing by copying business letters, notes, drafts, receipts, etc., and you will improve your knowledge of business as well as your penmanship.

VERTICAL AND OBLIQUE PENMANSHIP.

Both these systems should be thoroughly mastered by the professional penman and teacher who desires to be in a position to do the most for those under his instruction. In comparing the relative value of these two systems the writer considers it a vexed question. The advocates of the vertical systems claim them to be the more hygienic, more legible, more economical, more rapid and more easy to teach, learn and execute than the oblique, while the devotees of the slanting style claim many of these advantages for their systems.

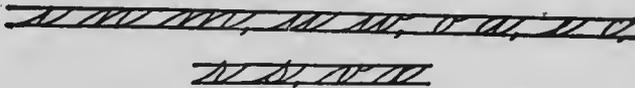
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PRINCIPLES OF PENMANSHIP.

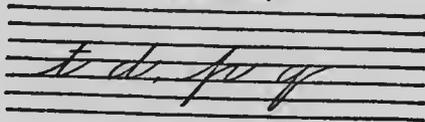
Elements and Principles.



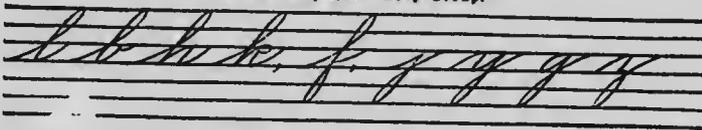
Short-Letter Group.



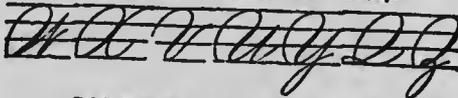
Shaded Group.



Third Principle, or "Loop Group."



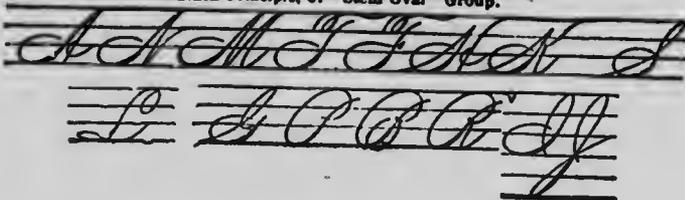
Fourth Principle, or "Base Oval" Group.



Fifth Principle, or "Top Oval" Group.



Sixth Principle, or "Stem Oval" Group.



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Handwritten cursive text, likely a signature or name, possibly reading "J. H. ...".

Round-hand Writing
Specimen of round-hand writing
specially adapted for all kinds
of business, because it is very legi-
-ble, easily written and economic-
-al in regard to space occupied.

J.B.McKay

U. R. Wright.

A DRAFT

\$250⁰⁰/₁₀₀

London, Ont., July 15th, 1913

At ten days sight pay to the order of J. W. Westermelt, Two
Hundred and Fifty Dollars. Value received and charge to the account of

C. M. R. Graham

To The J. L. Nichols Co. Ltd.

Toronto, Canada

No. 944
 KING & SPADINA BRANCH
 Toronto, Ont. Sep 1st 1913
The Royal Bank of Canada.
 WITH WHICH IS AMALGAMATED
 The Traders' Bank of Canada.
 COR KING STREET & SPADINA AVENUE
 Pay James Smith or Bearer
 One Hundred and no Dollars
 \$100.00
 James Turner



Business Writing

The business interests of the country demand that writing should be constructed in a manner consistent with speed and legibility - with little shade and no flourish.

Dear Reader:-

This is a specimen of my rapid vertical writing for business purposes. Anyone who has a fair control of his arm and hand can learn to write this style without difficulty.

J. B. McKay.

My dear Reader,-

This was written rapidly with the muscular movement and is given as a sample of plain coarse pen writing for business purposes

D. E. Hughes.

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Common Hand

A. B. C. D. E. F. G. H. I.

J. K. L. M. N. O. P. Q. R.

S. T. U. V. W. X. Y. Z.

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a b c d e f g h i j k l m

n o p q r s t u v w x y z

34-

J. D. Mc Kay
Prima

Kingston

Business College

Vertical

A. B. C. D. E. F. G. H. I. J.

K. L. M. N. O. P. Q. R. S.

T. U. V. W. X. Y. Z.

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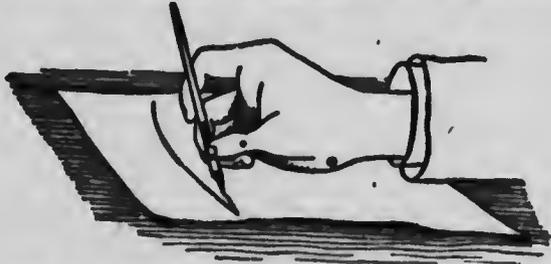
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Publishers, Limited

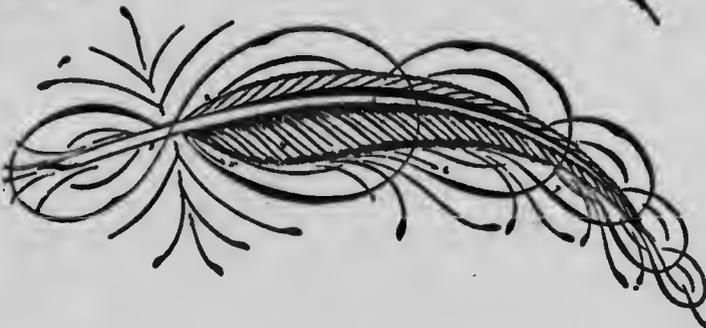
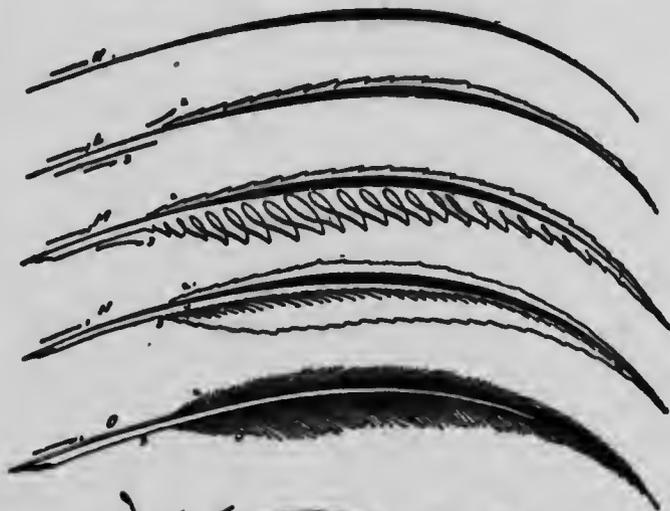
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PRACTICAL LESSONS IN ORNAMENTAL PENMANSHIP.

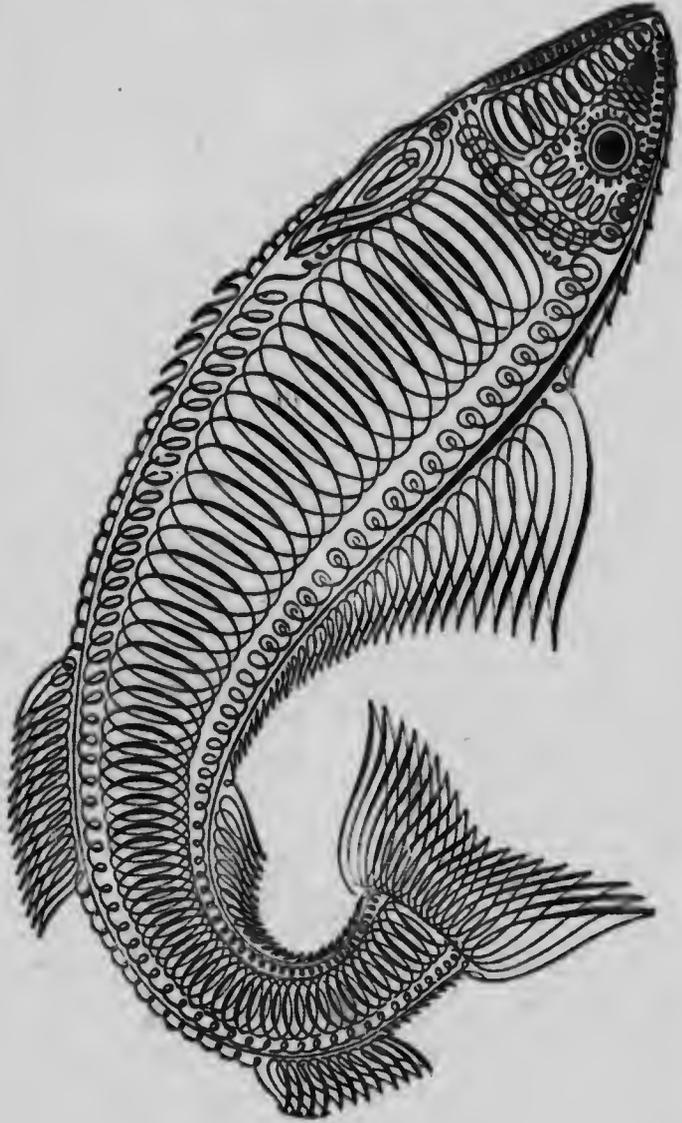


How to Hold the Pen for Ornamental Work.



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ORNAMENTAL PEN DRAWING

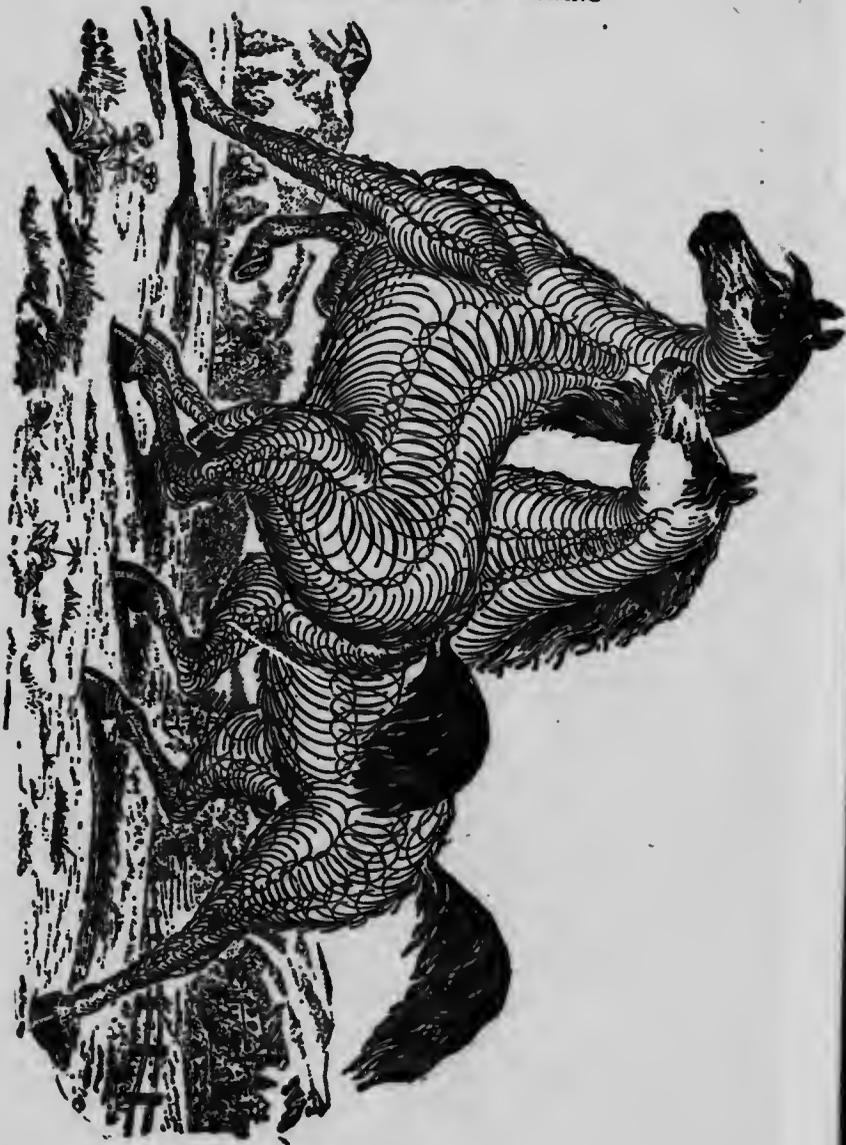


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ORNAMENTAL PEN DRAWING.



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ORNAMENTAL PEN DRAWING



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ALPHABET FOR MAKING BOXES AND PACKAGES.



A B C D E F G H I J K L M N

O P Q R S T U V W X Y Z &

a b c d e f g h i j k l m n

o p q r s t u v w x y z

abcdefghijklmnopqrstuvwxyz

Selling Goods Card Marking

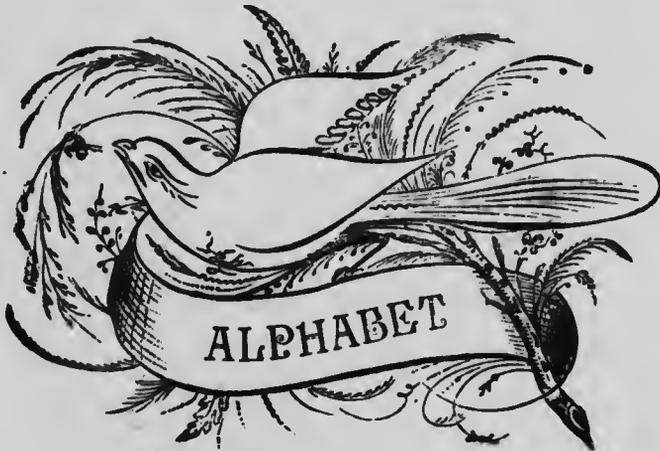
At Cost For Packages

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FOR GERMAN WRITING.

A B C D E F G
H I J K L M
N O P Q R S T
U V W X Y Z
a b c d e f g h
i j k l m n o p q r
s t u v w x y z

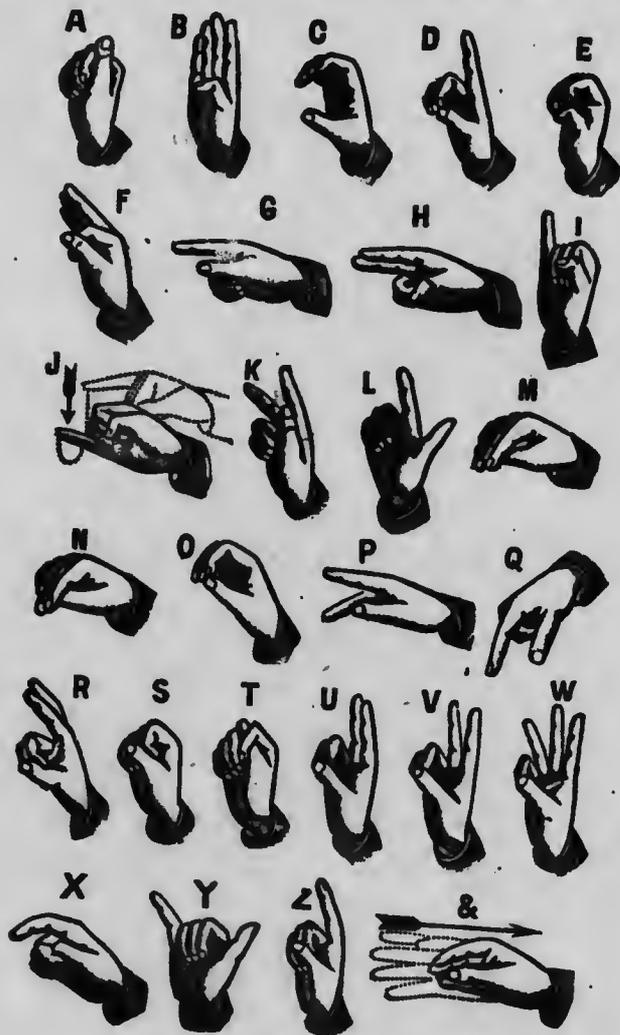


For Pen Printing.

A	B	C	D	E	F	G			
H	I	J	K	L	M	N			
O	P	Q	R	S	T	U			
V	W	X	Y	Z					
a	b	c	d	e	f	g	h	i	j
k	l	m	n	o	p	q	r	s	t
u	v	w	x	y	z				

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The Deaf and Dumb Alphabet



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FIVE RULES FOR SPELLING.

[There is a great variety of rules for spelling, but most of them have so many exceptions as to be a hindrance rather than a help.

The following rules have few or no exceptions, and may therefore aid the learner.]

RULE I.—Verbs of one syllable, ending with a single consonant, preceded by a single vowel, and verbs of two or more syllables, ending in the same manner, and having the accent on the last syllable, double the final consonant whenever another syllable is added; as, *get, get'ting; o mit', o mit'ted.*

RULE II.—The plural of nouns ending in *y*, when *y* is preceded by a consonant, is formed by changing *y* into *i* and adding *es*; as, *li'l'y, li'l'ies.* When *y* final is preceded by a vowel the plural is formed by adding *s*; as, *val'ley, val'leys.*

RULE III.—Nouns ending in *o* preceded by another vowel form their plurals regularly by adding *s* to the singular; as, *cam'e o, cam'e os.*

RULE IV.—Words formed by prefixing one or more syllables to words ending in a double consonant retain both consonants; as, *be fall', re buff'.* The exceptions are, *with al', an nul', dis til', in stil', ful fl', un til'.*

RULE V.—The word *full*, used as an affix, always drops one *l*; and its compounds, thus formed, make their plurals regularly by adding *s* to the singular; as, *hand'ful, hand'fuls; spoon'ful, spoon'fuls.*

THE USE OF CAPITALS.

1. Every entire sentence should begin with a capital.
2. Proper names, and adjectives derived from these, should begin with a capital.
3. All appellations of the Deity should begin with a capital.
4. Official and Honorary Titles begin with a capital.
5. Every line of poetry should begin with a capital.
6. Titles of books and the heads of their chapters and divisions are printed in capitals.
7. The pronoun, *I*, and the exclamation, *O*, are always capitals.

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8. The days of the week, and the months of the year, begin with capitals.
9. Every quotation should begin with a capital letter.
10. Names of religious denominations begin with capitals.
11. In preparing accounts, each item should begin with a capital.
12. Any word of special importance may begin with a capital.

PUNCTUATION.

Punctuation is a valuable art, easily acquired, yet too frequently neglected by a vast majority of letter-writers. Business men, as a class, seem to despise points as something beneath their notice. Others omit to punctuate through ignorance or carelessness. This is a great mistake, and many mistakes are made on account of this almost universal neglect to give more attention to punctuation.

Importance.

Punctuation is very closely connected with the construction of sentences; so closely that a clear expression of thought in writing is almost an impossibility without it.

Many illustrations might be given to show the importance of punctuation. A young man writing to a friend, says: "I was married last Sunday night for the first time in five years; the church was full." He intended to say: "I was married last Sunday night; for the first time in five years the church was full."

We give another, where both the spelling and the punctuation are defective. A clergyman one Sunday morning received a note from a parishioner, which, in the haste, he read as written, thus:—

"Capt. John Smith having gone to see his wife, desires the prayers of the church for his safe return." The note should have been written: "Capt. John Smith having gone to sea, his wife desires the prayers of the church for his safe return."

These examples strikingly illustrate the importance of punctuation. And while they are of a simple and ridiculous character in a social sense, in a business letter they might be of very grave importance.

General rule: Punctuate where the sense requires it.

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HOW TO WRITE A POSTAL CARD.

1. A card should be dated either on the upper right-hand corner, or on the lower left-hand corner.
2. The writer's full name should be signed to it.
3. If an answer is required, the writer's full post-office address should be given, unless it is well known by the person to whom the card is directed.
4. Important matters should not be entrusted to a postal card, as it is open to inspection, and as the law does not provide for its return to the writer in case of failure to reach its destination. Nor is it allowable to use postal cards for notes of invitation, etc., in which society prescribes certain polite forms to be observed.
5. Never write a demand or request for money on a postal card. It is disrespectful to the person receiving it.

HOW TO IMPROVE YOUR PENMANSHIP IN LETTER WRITING.

1. Never be satisfied with mere legibility; for neatness, elegance and correctness are equally important.
2. Remember, carelessness and too much haste not only fail to improve your penmanship, but actually ruin what progress already attained.
3. Many persons write letters so hurriedly as to slur over the words, half forming and deforming many of the letters, or making sort of a wavy line to represent a word; this is not only an injury to the writer, but vexatious, unsatisfactory and disrespectful to the reader.
4. Write plainly and neatly as possible, rapidly if you can, slowly if you must. A neat and well worded letter of one page once a month, is better than a slovenly scrawl of four pages once a week.
5. When persons contemplate having a photograph taken, they often bestow much care upon their personal appearance, in order to heighten the effect of the artist in the presentation of their physical likeness. These same persons, however, will often sit down and write hurriedly an important letter, that from undue haste abounds in blots, illegible writing, erasures, bad spelling, and the wrong use of capital letters; without once thinking they are transmitting to

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their correspondent a kind of mental photograph of themselves, drawn by their own hand, and one, too, which better indicates their fitness for business or for society than the others.

HOW TO WRITE A BUSINESS LETTER.

1. In business letters use as few words as possible.
2. Business letters should be promptly answered.
3. Never use flourishes in a business letter or a business paper.
4. Never discuss or refer to social matters in a business letter. If necessary write two letters.
5. Always use black ink.
6. Give town, county, province and date, for it is frequently of great importance.
7. Read your letter carefully when written, and see that you have made no omissions and no mistakes. Also examine carefully your envelope when addressed.
8. Copy important business letters and preserve them.
9. In writing to others for information, a stamp should always be enclosed.
10. When it becomes necessary to request payment, it should be done in the most gentlemanly terms. There is more loss than gain in rash and insulting language.
11. In writing to a stranger, he is addressed as "Sir," or "Dear Sir." "My Dear Sir" implies very friendly relation. A married lady is addressed as "Madam," or "Dear Madam," an unmarried lady as "Miss," or "Dear Miss," usually with her last name affixed. "Rev. Sir" for clergymen; "Esteemed Sir" for formal friends; Judges and legislative officers should be addressed by the title of "Honorable." In writing to a firm, company or a number of persons, the address is, "Gentlemen," or "Sirs," or "Dear Sirs."
12. In sending money, the amount should always be mentioned. When sent by draft, check, etc., it must be written in figures.
13. Postscripts are indicative of thoughtlessness, and should be avoided, except when absolutely necessary.
14. Numbers except dates and sums of money should be spelled in full, unless exceeding three words in length.

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15. Never use the character "&," except in the title of firms, as Jones & Smith.
16. A letter of introduction or recommendation should never be sealed, as the bearer, to whom it is given, should know the contents.
17. In reply, acknowledge first the receipt of the letter, mentioning its date.
18. Avoid erasures or blots, even if compelled to rewrite the whole letter.
19. Avoid writing a letter with a lead pencil, and never write others than a business letter on a half sheet of paper.
20. Properly punctuate the letter, and be especially exact in placing the proper punctuation marks on the address of the envelope.
21. The repetition of the same words should be carefully guarded against.
22. Use contractions and abbreviations very sparingly.
23. Letters of application should be very carefully written in the applicant's own handwriting, modest but self-respectful.
24. Never address a party in a letter or on an envelope by using both Mr. and Esq., only one is admissible.
25. Never write a letter on foolscap paper.
26. Gentlemen should always use white paper, ladies may use delicately tinted and perfumed paper.
27. Both paper and envelopes should be of fine quality. Envelopes should match the paper.
28. Letters as well as other compositions should be divided into paragraphs, and a blank margin should always be left on the *left-hand* side of the page, and not on the right.
29. Always leave a *margin* of a half inch or more at the left of the page. The margin should correspond to the size of the paper.
30. Letters or papers prepared for the press should be written only on one side.
31. The closing words of respect, friendship, etc., should be, Yours truly, Yours respectfully, Yours very sincerely, Respectfully yours, Yours ever, Your affectionate brother, Your loving daughter, Your obedient servant, etc., etc. A great variety is used.

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32. Do not use big words or high sounding terms. Be simple in style, for simplicity is the one thing that cannot be ridiculous.

33. When testimonials are required, and you desire to preserve the original, a copy should be enclosed, and marked "copy" at the top of the page.

34. It is almost useless for a poor writer to apply for a situation in a business house, for merchants do not wish either the discredit or the inconvenience of bad writing.

35. Fold the letter neatly, and fit to the size of the envelope, for a carelessly written and clumsily folded letter denotes either ignorance or a want of proper respect to the person addressed.

36. Business letters often partake of the nature of contracts, and mistakes, omissions or ambiguous language often results in serious loss.

37. A Letter of Congratulation—Is a letter written to a friend who has met with some special good fortune or great joy. It should be written in a style suited to the occasion, lively, cheerful and free from all envy or prejudice.

38. A Letter of Condolence—Is a letter written to some friend who has suffered some grievous loss or bereavement. It should be consoling, comforting and full of sympathy.

Avoid calling up the harrowing details of the sad event, and do not attempt to argue the sufferer out of his (or her) sorrow.

HOW TO BEGIN A LETTER.

THE HEADING consists of place and date. In a city the number and street, city and state should be given. If the city is very large, such as Chicago, New York, Philadelphia, etc., the state need not be given.

Anyone writing from a large school, a college, a hotel, or any well known institution, generally writes the name of the institution with the place and date following. (See Form 5).

ARRANGEMENT.—The first line on ruled paper is generally about an inch and a half below the top of the page. A letter should never begin much higher than that; but if the letter should be very short, it may begin still lower, so that the spaces above and below the letter would be about equal.

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PUNCTUATION.—Always punctuate the parts of the heading as shown in the models.

THE ADDRESS consists of the name, title and residence (Post Office) of the persons written to.

SALUTATION is that term of politeness and respect with which we begin a letter; such as Sir, Dear Sir, Dear Friend, etc. In writing to a firm, Sirs or Gentlemen should be used. Never use the abbreviations of "Gents" for Gentlemen or "Dr." for Dear or "Sr." for Sir.

Always state the most prominent part of your letter first.

MODELS FOR BEGINNING LETTERS.

FORM 1.

Toronto, Ont., May 15, 1914.

Messrs. Hall & West,

58 Main St.,

Austin, Minn.

*Gentlemen. Your favor of 3d inst.
at hand, etc.*

FORM 2.

Hamilton, Ont.

Nov. 25, 1914.

Mr. F. J. Nichols,

Ottawa, Ills.

My Dear Sir: Please send by return mail, etc.

FORM 3.

323 Robert St., Toronto.

Sept. 12, 1914.

Mrs. Maggie Smith,

Dear Madam,

*Accept thanks for the kindness
you have shown me, etc.*

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FORM 4.

Belleville, Ont.

Monday, Sept. 26, 1914.

*Miss Nellie Reynolds,
Scotland,
Ont.*

*We acknowledge with pleasure
the receipt, etc.*

FORM 5 (SOCIAL FORM).

*North-Western College,
Toronto, Ont.*

Sept. 20, 1914.

Dear Friend:

*Your welcome letter arrived to-day,
etc.*

Other Forms of Introduction.

*Rev. J. A. Meyers,
Upper Sandusky,*

My Dear Sir:

*To the Editor of the Tribune,
New York.*

Sir:

*To the Secretary of the Board of Education,
Dear Sir:*

F. Bickle, Esq.,

Respected Friend:

Note.—The address is sometimes written at the close of a letter.

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HOW TO CLOSE A LETTER.

1. Never write a letter without signing it, and write your name in full if the letter contains important matter.
2. Write your name plainly. Bad signatures often cause great inconvenience, and many times result in very serious mistakes.
3. If a lady is writing to a stranger, she should sign her name with her proper title, Miss or Mrs.
4. The complimentary close is written on the next line below the closing sentence, and the signature is written on the next line below the complimentary close.

MODELS FOR CLOSING.

COMMON FORMS.	FORMS WITH ADDRESS.
<i>Yours truly,</i> <i>M. M. Moter.</i>	<i>Please address,</i> <i>B. F. Simon,</i> <i>West Lorne, Ont.</i>
<i>Yours very truly,</i> <i>Miss Kate Bourke.</i>	<i>I am,</i> <i>Yours truly,</i> <i>B. M. Worthington.</i>
<i>I remain,</i> <i>Yours respectfully,</i> <i>F. C. Zehnder.</i>	<i>To C. M. Smith,</i> <i>Berlin, Ont.</i>
<i>Sincerely yours,</i> <i>Mrs. A. S. Barnard.</i>	<i>We remain, dear Sir,</i> <i>Your obedient servant,</i> <i>C. W. Field.</i>

Please direct to
N. W. B. College,
Naperville, Ill.

HOW TO ADDRESS AN ENVELOPE.

Monro. Wicks & Nichols,
No. 17 Monroe Street,
Ottawa,
Canada

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1. In writing the superscription, commence the name a little to the left of the center of the envelope. The town on the line beneath, and should extend a little to the right of the name. The State next below, should stand by itself, still further to the right. The county may be on the same line with the State, towards the left side of the envelope.

2. The county may be omitted where the town is a large metropolis.

3. Great care should be exercised in addressing letters. Give the full name and title of the person addressed. From the neglect of this precaution, thousands of letters are sent every month to the dead-letter office.

LETTER OF RECOMMENDATION.

Springfield, O., June 18, 1914.

Messrs. W. Bell & Co.,

London, Ont.

Gentlemen,—In reply to your letter of the 9th inst., relative to knowledge of Mr. W. Turner who was in my employ as bookkeeper for upwards of seven years.

During that time his conduct was such as not only to win for himself the good wishes and respect of all with whom we had business relations, but by strict attention to his duty, his punctuality, and above all by his integrity, so won my esteem, that no considerations could have induced me to part with him.

Serious illness alone causing him to resign the position he held.

Truly yours,

W. R. Graham.

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COMMERCIAL CORRESPONDENCE.

HOW TO WRITE A LETTER OF INTRODUCTION.

Toronto, Ont., May 15, 1914.

Dear Sir: This will introduce to you my friend, F. D. Vincent, of this city. He intends staying a few days in your place, which he visits on business, and I take the liberty of recommending him to your kind attention. He is a gentleman of excellent acquirements, and I know him to be responsible to the extent of his engagements. Any attention or favor that you render him will be considered a personal favor, which I shall be happy to reciprocate.

Very sincerely yours,

Chas. M. Hunter.

To Jared L. Morton, Esq.

Recommendation to a Young Man.

To Whom it may Concern:

This is to certify that the bearer, Mr. S. G. Auer, has long been known to me, and that he is a young man of good family, steady habits, and honest and conscientious in the performance of every duty.

He sustains an excellent reputation among his associates and neighbors. He is highly respected by all, and is possessed of a good education. We take pleasure in recommending him to any who may desire the services of an active, competent, and trustworthy young man.

J. A. Weis.

A Tenant's Complaint.

Mr. Williams,

Toronto, May 25, 1914.

City.

Dear Sir:—Some time ago I called your attention to the condition of the house, for which we are paying a liberal rent. The drainage is in a bad condition, one of the chimneys is very defective, a large portion of the plastering from the ceiling in the north room has fallen down, and

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we are suffering continual annoyance owing to the bad condition of the house and premises. I trust it will not be necessary to notify you again that these things demand immediate attention. They must be remedied, or we shall be compelled to look elsewhere for another house.

Yours very truly,

Anna Holverson

A Parent's Excuse to a Teacher.

Mr. S. T. Smith:

Will you please excuse my daughter Grace for non-attendance at school yesterday? She was detained on account of sickness.

Very respectfully,

Mrs. F. J. Davis.

A Resignation.

To the Directors of the Joliet Loan Association.

Gentlemen:—I herewith tender my resignation as secretary of your association, for reasons not altogether unknown to you. Same to take effect on the 15th day of April next.

Respectfully yours,

March 10, 1914.

J. L. Strohm.

Apologizing for Failure to Pay Money Promptly.

Rev. Wm. Barry,

Toronto, Ont.

Kingston, June 14th, 1914.

Dear Sir:—I must really beg of you to defer the settlement of your account till after the middle of next month, when I shall be in a condition to meet your demand. Regretting that circumstances prevent my being more prompt in attending to your wishes,

I remain, Sir,

Yours very truly,

A. M. Winters.

Requesting Payment.

Hamilton, June 10, 1914.

Messrs. Douglas & Hearth,

Toronto, Ont.

Dear Sirs:—We are obliged again to ask you for the balance of your account, now four months past due. We are much inconvenienced by your delay, and have waited longer than we think ought to be expected. The account

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must be speedily settled, and, if we do not hear from you by the 15th inst., will draw on you at five days' sight. If the draft is not protected at maturity, we shall be compelled to adopt some other mode of settlement.

Yours truly,

Andrew Jay.

From a Boy Applying for a Clerkship.

Messrs. A. S. Kriebel,

June 19, 1904.

118 Madison Street, Toronto.

Dear Sir:—I notice in this morning's "Mail" your advertisement of a boy wanted in a grain commission house; for which position I take the first opportunity to apply. I am fourteen years old, have been at school the most of the time, winters, for the past seven years, and understand bookkeeping and conducting correspondence pretty well, having assisted my father much of the time while he was in the coal trade, which was about three years.

I am perfectly willing and ready to take my coat off and go right to work at handling grain or anything else in your line.

I refer you to Mr. George Beldon, Coal Dealer, at 65 Dundas Street, who has always known me.

I will board at home, and will try to earn for you Five Dollars a week.

Very respectfully yours,

George Arnold.

Sending a Subscription to a Newspaper.

Oshawa, Warren Co., May 4, 1914.

To the Publishers of "College Chronicle,"
Belleville, Ont.

Gentlemen:—You will find enclosed money order for One Dollar (\$1.00), for which you will please send to my address a copy of "The College Chronicle" for one year, beginning with the first number of the present volume.

Yours respectfully,

F. D. Vincent.

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Advising Receipt of Invoice.

Mr. James L. King,
Kingston.

Hamilton, Ont., May 21, 1914.

Dear Sir:—Your favor of April 29th, with Invoice, was received in due time. The goods are all that we desired; and for your promptness and care in filling our order, accept our thanks.

Enclosed find in payment Walker & Bros.' Draft on Bank of Commerce, Toronto, at sight, for \$1,950.25. Please acknowledge receipt per return mail, and oblige,

Yours respectfully,

J. L. Jones & Co.

Sending Draft.

Messrs. S. A. Maxwell & Co.,
Toronto, Can.

Stratford, May 11, 1914.

Gentlemen:—Inclosed please find draft on Willard Scott & Co., Bankers, No. 12945, for \$89.77, in payment of Bill for Stationery, dated May 5, 1914.

Please acknowledge receipt, and oblige,

Yours respectfully,

J. Lerch.

Sending Receipt.

Mr. Israel Gross,
Toronto.

Winnipeg, June 10, 1914.

Dear Sir:—Your favor of May 30, 1914, just received. Inclosed please find receipt. With thanks for your prompt remittance.

I am very respectfully yours,

J. Lerch.

Enclosing Note for Discount.

Chas. W. Ward, Esq., Cashier.

Annapolis, May 14, 1914.

Dear Sir:—We offer for discount, enclosed, L. Brown's note, Dec. 20th, at ninety days, for \$4,250.75. By discounting the same you will greatly oblige,

Yours respectfully,

C. E. Selby & Co.

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Ordering Books.

Windsor, Ont., Oct. 9, 1914.

Messrs. Dombay & Son,
45 State Street,
Chicago.

Gentlemen:—Please send me, by American Express, as soon as convenient, the following books:

Clark's Commercial Law.....	\$1.00
Longfellow's Poems	2.00
Westlake's Practice Words.....	.60
White's Arithmetic .....	.80

When forwarded please notify me by letter the discount I am entitled to, on the above books.

Very respectfully yours,

Adolph Meyer.

Requesting Settlement of Account.

Vernon, B.C., Nov. 10, 1914.

Eugene Burns, Esq.,
Brandon, Man.

Sir —I enclose your account. I shall feel obliged by your settlement at an early date, as I have several heavy payments to make. Trusting that you will excuse my troubling you, I am,

Respectfully,

William Green.

Order for a Book.

Trenton, N.S., Nov. 6, 1914.

Messrs. J. L. Nichols & Co., Limited,
Toronto, Ont.

Gentlemen —Enclosed find Two Dollars (\$2.00), for which please send me two copies of "The Business Guide," and oblige.

Yours truly,

J G. Wolf.

Acknowledging Remittance.

Victoria, B.C., Oct. 12, 1914.

Received from Messrs W. D Wolf & Co., Five Hundred and Fifty 25/100 Dollars on account

550 25/100

H D Schmutz & Co.

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Asking a Loan.

Montreal, P.Q., May 28, 1914.

Dear Sir:—I write to ask you a rather disagreeable favor. A disappointment in the receipt of some money due has exposed me to a temporary embarrassment. Would you under these annoying circumstances accommodate me with a loan of Twenty Dollars until pay-day, when I shall be able to return it without fail.

It vexes me much to ask a friend such a thing, but you will, I hope, excuse it on the part of

Yours, most truly,

F. D. Vincent.

To Mr. William Williamson,
London, Ont.

Letter of Congratulation.

Winnipeg, Man., Jan. 27, 1914.

My Dear Friend James:

Allow me to congratulate you on your marriage, of which I have just heard. With all my heart I wish you a long, happy and prosperous life with your helpmeet. May you share with each other many joys and few sorrows.

As ever your friend,

Emil von Bergen.

To J. E. Stafford,
Toronto, Ont.

Letter of Condolence.

Reese, Ont., June 7, 1914.

Dear Friend Clayton:

With feelings of deepest sorrow I have learned of your recent heavy loss. You have my sincere sympathy in this your affliction. With hope that you may speedily retrieve your loss, I am, as ever,

Your friend,

R. R. Barnard.

To S. H. Wolf,
Woodstock, Ont.

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Letter of Credit.

Galt, Ont., Feb. 4, 1914.

Messrs. Steiner & Lefler,
Toronto.

Dear Sirs:—Please allow Mr. J. A. West a credit for such goods as he may select to an amount not exceeding Eight Hundred Dollars (\$800.00) for four months. I will become responsible for the payment of the same should Mr. West fail to meet the obligation promptly.

Please inform me of the amount for which you give credit, and in default of payment notify me promptly.

Very truly yours,

I. J. Houptfuehrer.

(Mr. West's signature,
J. A. West.)

Note.—Letters of credit are of great benefit to persons traveling in foreign lands. It enables them to draw money from banks and brokers, and thereby avoid the risk of carrying large amounts of money about their person, and the annoyance of making frequent exchanges.





A FOREIGN DRAFT OR BILL OF EXCHANGE

FOR INTEREST DUE ON MORTGAGE.)

\$75.⁰⁰/₁₀₀

August 11 1914

Received of G.A. Catton Seventy-five Dollars, in full of one year's interest, due this day, on his mortgage to me, dated August 1st. 1881, for Six Hundred Dollars. No. 6.

Edw. Frost.

A RECEIPT FOR INTEREST DUE ON A MORTGAGE



HOW TO APPLY FOR A SITUATION.

1. Fit yourself by securing a fair knowledge of Arithmetic, Geography, Grammar, Canadian and United States History, Book-keeping, and master Penmanship sufficiently so as to write neatly and rapidly. Obtain a good commercial education in some reliable institution if you possibly can.
2. Secure a few letters of recommendation from your friends and prominent business men if possible.
3. Make up your mind what business you desire to follow and get a list of the best houses in this line, and then make preparation to apply.
4. Then put on your best clothes, see that they are neatly brushed, that your linen is faultless, your boots blacked, your hands and face clean, and your finger-nails properly trimmed.
5. Go to the best houses first. Walk directly to the office and ask for the proprietor. If he is not in, or is busy and cannot see you, say that you may call again and politely leave. Make a note of your call and then go to the next place on your list.
6. If you succeed in seeing the proprietor and are permitted to state your case, come to the point at once. Say that you are from Cobourg (or whatever town you are from), and that you have been in the city for so many days, or weeks, as the case may be, trying to learn some things that may enable you to be helpful in a business house, and that you desire to try, wages no object; you are willing to demonstrate your fitness at whatever work they may have, no matter what it is.
7. If you are fortunate enough to gain the proprietor's confidence, so that he is willing to try you, be glad and ask him to give you any work he may have. If he has no work he will say so, and you bid him good-day and politely retire.
8. Before you go to the next place stop for a moment and consider first, that you made no failure in not securing a position, for the reason that it did not exist, and study carefully and see if you have not made any mistakes in your method of application.

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9. Enter the next house with as much courage and confidence as you would if you were sure of a favorable reply. Adopt the same course as before, and if unsuccessful, remember that you and God hold the secret, and keep on in the same way. If in a large city, visit forty or fifty houses each day. Pluck and perseverance will win you a position, for many of our most prominent business men of to-day began by working long and hard in securing their first situation in the same way.

10. Remember that most of the prominent business men of to-day worked their own way up from the bottom, and they will have considerable sympathy for a young man who is starting out in life with nothing but an honest heart and willing hands.

HOW TO MAKE CHANGE QUICKLY.

1. Consider the amount of the purchase as money already counted out; for example, if the purchase amounts to 46 cents, and you are handed a \$2.00 bill in payment, count out 4 cents to make it 50 cents, then count out the other \$1.50.

2. Should the purchase amount to \$2.54, and you are handed \$10.00, count out 46 cents to make it \$3.00, then count out even dollars to make the \$10.00, and your change is correct.

3. Always count your change after receiving, and see that it is correct.

FAMILIAR NOTES.

If the parties are very intimate friends, the formal and ceremonious style may be dropped, and that of a familiar letter adopted, as in the following:—

Saturday Morning, May 10, 1914.

Dear Fanny,

We are going to Irving's Cliff this afternoon for wild flowers. Will you oblige us by making one of our little party? If so, we will call for you at two o'clock. Do go.

Yours affectionately,

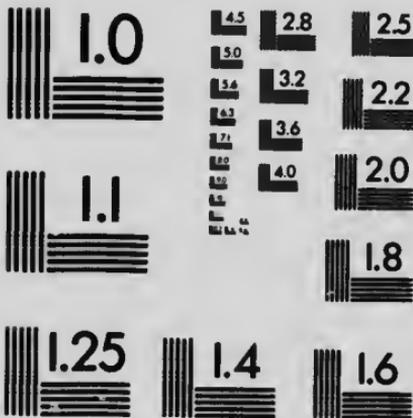
Libbie.

Please answer by bearer.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

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My Dear Sir,

If you can come next Sunday we shall be equally glad to see you, but do not trust to any of Martin's appointments in future. Leg of lamb as before, at half-past four, and the heart of Lamb for ever.

Yours truly,

C. Lamb.

20th June, 1914.



LADIES' DEPARTMENT.
A LADIES' LETTER WRITER.
New and Practical Rules for Ladies'
Correspondence.

1. Letter writing is a department of literature in which ladies have borne the palm.
2. Young ladies should remember that a good letter, well written, well spelled, and well arranged, is always admired, no matter who the writer may be. Ability to write an intelligent letter is absolutely necessary to even a fair culture.

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3. A poorly written epistle is always criticized and is never satisfactory, no matter what the contents may be.

4. Young ladies lose many opportunities to improve their spelling and grammar by neglecting the art of careful and prudent letter writing. A spicy, bright letter brings sunshine to both the writer and the reader.

5. Never mail a letter if you are in anywise ashamed of it on reading it over. Tear it up and try again. A thoroughly good letter always makes the reader wish there was more of it. The polished style cannot be acquired without toilsome attention previously given to the details. First be correct in spelling, punctuation, capitals, paragraphs, and grammar; it is safe to say that there are none who cannot do this. Then add to this ability, the thinking and the feeling power, and you will not only be able to write letters, but will begin to delight in literature.

6. Never flatter; be especially chary of compliments when writing to gentlemen; in all your converse let the title of sycophant be won by the man. Always say what you desire to say in a clear, straight-forward way.

7. Write as you would talk. If you feel puzzled when you sit down to write as to what to say or how to say it, it is simply an indication that you need practice in writing. Select a few friends with whom you are on familiar terms; open up a correspondence with them, and after a few months of study and practice you will find letter writing a pleasure instead of a task.

8. A well written letter has opened the way for usefulness to many a one, has led to many a happy, constant friendship and has proved a life-long help.

9. Letter writers are of little benefit unless it be to give a general idea of form, such as opening and closing, etc. People must write letters out of their own heads, and it is impossible to secure them manufactured or ready-made. A good letter must have head and heart in it. A copy cannot have the heart element; it is purely frigid. Besides, none but the illiterate would think for a moment of copying. Resolve, then, to be accomplished in writing. The practice of writing sentences on bits of paper, expressing your thoughts in different language, is an excellent exercise in the cultivation of this talent.

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10. Thinking over the different subjects of which you desire to speak in your letter and arranging them in natural order, is good practice. After selecting as many subjects as you desire to mention in your letter, write them carefully in a series of paragraphs in proper sequence, and you will find that your letter will be complete and interesting. Think your heart full and send it out through your pen.

11. When you desire to begin a letter to your friend, just consider what you would say if he or she were present, and the moment you have abstracted yourself the first words of greeting will pass through your mind, and then the inquiries will naturally follow. If you will cultivate the habit of tracing your thoughts when you begin, you will soon have a natural, easy, and pleasant epistle for your correspondent to read.

12. A fitting caution is: Remember that it is possible for anything and everything written to find its way into print.

Asking for a Letter of Recommendation.

Toronto, Ont., June 15, 1914.

Will Mr. Hughs be so good as to favor me with a line, stating in what manner and with what success I discharged my duties while serving as a teacher in the school in which he is director. Such a testimonial, if as favorable as I have reason to expect, may be of great benefit to me in procuring a desirable situation as teacher.

Hoping that Mr. Hughs will favor me with a reply as soon as convenient, I remain his friend,
Lulu Brown.

To Larry Hughs, Esq.

A Letter of Condolence on a Child's Death.

Ayton, Ont., June 10, 1914.

My Dear Friend:—If anything could have caused me especial pain, it was the news of your sad bereavement. How I remember your dear child! Lovely, lively, intelligent, and affectionate, ever dis-

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playing a thoughtfulness beyond her years, and to lose such a promising child truly brings a deep and heavy shadow; but remember that light sometime will break through, and there will be a glad and happy reunion in the great beyond.

It has, indeed, been a heavy blow, and I scarcely know how to talk of consolation under so bitter an affliction. But think of One who careth for us all and who loves little children. He has prepared a bright and beautiful home beyond the grave, and the spirit of the dear child will only wait a brief period when in sweetness and in love she will meet her mother and father to depart no more.

I can say no more; human consolation is weak. May God bless you in your hour of sorrow, is the wish of

Your loving friend,

M. Carrie Kettler.

To Mrs. Henry Craver.

Requests the Address of a Paper Changed.

Hamilton, June 23, 1914.

"Ladies' Home Journal,"

Philadelphia, Pa.

Gentlemen:—Please change the address of the "Ladies' Home Journal," from Mrs. Gertrude G. Goodrich, Box 44, Hamilton, Ont., to Mrs. Gertrude G. Goodrich, Box 70, St. Catharines, Ont., and oblige,

Yours very respectfully,

Mrs. Gertrude G. Goodrich.

A Letter to a Lady Friend.

Ottawa, June 23, 1892.

Miss Nellie Reynolds,
Scotland, Conn.

Dear Friend:—It no doubt will be a great surprise to you to receive a letter from a distant friend who has been silent so long. I will venture to try to experiment, hoping you will recover from the shock in season to make an early reply.

How has the world prospered you all these long years since we last met? I hope you are in the full enjoyment of the blessings of good health and find many interesting and profitable enterprises to engage your time and attention.

Where and how are all the good people who used to be our neighbors? Scattered, no doubt, some to distant States and some to the silent abodes of the village burial ground. And thus, Nellie, does time make its mark, and it writes upon all living the sad, sad words, Passing away.

But I said I would be brief. Please write to me, and tell me all the items of interest. With many kind thoughts I remain, as ever,

Truly your friend,

J. O. Everett.

Burns' Idea of a Good Wife.

(Robert Burns to Mrs. Dunlop).

The most placid good nature and sweetness of disposition; a warm heart gratefully devoted with all its powers to love me; vigorous health, and sprightly cheerfulness, set off to the best advantage by a more than commonly handsome figure; these, I think, in a woman, may make a good wife, though

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she should never have read a page but the Scriptures of the Old and New Testaments, nor have danced in a brighter assembly than a penny-pay wedding.



HOW TO WRITE NOTES OF INVITATION.

Notes of invitation differ from ordinary letters in the following ways: 1. More formal; 2. Wholly or partly written in the third person; 3. Date is generally written at the bottom; 4. They are without signature.

2. Materials—The paper and envelopes used should be of the finest quality.

3. A dinner invitation should be answered immediately, others (if answered at all) not later than the third day.

4. Regrets—It is more friendly and courteous to state a reason for non-attendance, than to decline without any assigned cause.

After having accepted an invitation, never absent yourself without the *strongest reasons*.

Notes of invitation for large gatherings are usually engraved or printed, and should be sent at least a week or ten days in advance.

For less informal gatherings, invitations may be sent out nearer the date of the occasion.

Notes of invitation for teas, luncheons and evening parties should be written in the name of the hostess.

"Presenting Compliments" is now omitted from notes of invitation.

Invitations to dinner, breakfast or luncheons should be answered immediately. The answer should be in the same form as the invitation.

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At home or reception invitations do not require an answer. A woman receiving an "At-Home" or "Afternoon Tea" invitation which she cannot attend should send her card in the afternoon of the occasion.

Wedding invitations should be issued not later than fifteen days, nor earlier than four weeks before the date of the ceremony.

INVITATIONS TO LUNCHEONS.

Mrs. Henry Williams

requests the pleasure of

Mrs. Robert Miller's

company at luncheon

on Thursday Evening

at six o'clock,

Six Milton Crescent.

A hostess may mail her calling card.

Luncheon at 2-30 o'clock

June tenth.

INVITATIONS TO RECEPTIONS.

Mr. and Mrs. C. L. Johnson

at home

Wednesday afternoon, April 13

from five to seven o'clock

794 Gladstone Avenue

Form of card when mother and daughter receive

Mrs. John Wilson

The Misses Wilson

at home

from three to five o'clock

14 Park Ave.

TO EVENING PARTY.

Mrs. Rowell

requests the pleasure of

Mr. and Mrs. Howard Wilson's

company on Thursday evening, Sept. 8th

at seven o'clock

18 Central S. r.

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ACCEPTANCE.

Mr. and Mrs. Howard Wilson have much pleasure in accepting Mrs. Bell's kind invitation for Thursday evening, March 30th.

*Mill Avenue,
Thursday, March 19th.*

REGRET.

Mr. and Mrs. Wilson regret that, owing to previous engagements, they are unable to accept Mrs. Bell's kind invitation for Thursday evening, the 30th instant.

*Mill Avenue.
Tuesday, March 19th.*



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WEDDING INVITATION

Mr. and Mrs. Charles Holt

*request the honor of
your company at the marriage of their daughter*

Ellen Jean

to

Albert William Moss

*on Wednesday Evening, April Second
Nineteen Hundred and Thirteen
at half-past six*

at

Centennial Methodist Church

If a reception follows the wedding a card with this inscription may
be enclosed:

RECEPTION
FROM EIGHT O'CLOCK
EIGHTEEN DUFFERIN STREET

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When only a few friends have been present at the wedding, it is customary to send out announcement cards which are mailed on the day of the wedding to all the friends of the bride and bridegroom. This form may be used:

Mr. and Mrs. James Leitch

have the honor of announcing

the marriage of their daughter

Mary Ellen

to

Oswald Stansfield

on Thursday, August twentieth

Nineteen Hundred and Fourteen

at

Metropolitan Church.

A card with the joint name of the newly married pair, and giving the address of their future home may accompany this announcement.

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HOW TO WRITE BUSINESS AND VISITING CARDS.

USES.—1. To serve as credentials, or certificates of authority when an indorsement or an introduction is written upon it.

2. To make known one's name to a stranger.

3. To announce a visitor's name when making a call.

4. Business cards are used by business men to show their kind and places of business.

TITLES.—Social titles are *Mr.*, *Mrs.* and *Miss*. A man and his wife sometimes use a joint card, written *Mr. and Mrs. A. S. Barnard*. A married woman living with her husband generally uses her husband's name instead of her own, as *Mrs. Rev. J. C. Myers*. Mother and daughter when visiting together often use the same card (the daughter's name is placed below her mother's name). When two or more daughters are in society, the card of the eldest is written *Miss Barnard*, those of the others *Miss Libbie Barnard*, *Miss Rose Barnard*, etc. Clergymen, physicians and dentists use their professional titles instead of *Mr.*

Business Cards should contain in as few words as possible the leading features of the business which you desire to advertise.

Dr. & Mrs. H. S. Miller.

The Misses Harding.

121 Ashland Ave.

HOW TO WRITE RESOLUTIONS

On the Death of Members of Societies or Prominent Citizens.

1. Resolutions of societies, clubs, or any organization on the death of a member, should always be deliberate, concise and consistent.
2. Great care should be taken that they are not too brief nor too long, and be careful to avoid excessive exaggerations.
3. Resolutions in form are always prefaced with a preamble which should specify the occasion of what shall follow. The preamble should begin with "whereas," and each resolution should begin with "resolved" or "be it resolved."
4. When resolutions have been framed by a committee, all their signatures should be annexed to the resolutions.

FORM OF RESOLUTIONS.

WHEREAS, The great and supreme Ruler of the universe has in His infinite wisdom removed from among us one of our worthy and esteemed fellow-laborers, Henry A. Harlow; and whereas, the long and intimate relation held with him in the faithful discharge of his duties to this society makes it eminently befitting that we record our appreciation of him; therefore,

Resolved, That the wisdom and ability which he has exercised in the aid of our organization by service, contributions, and counsel, will be held in grateful remembrance;

Resolved, That the sudden removal of such a life from among our midst leaves a vacancy and a shadow that will be deeply realized by all the members and friends of this organization, and will prove a serious loss to the community and the public.

Resolved, That with deep sympathy with the bereaved relatives of the deceased, we express our hope that even so great a loss to us all may be overruled for good by Him who doeth all things well;

Resolved, That a copy of these resolutions be spread upon the records of this organization, a copy printed in the local paper and a copy forwarded to the bereaved family.

SAFE PRINCIPLES TO PRACTICE.

1. **Buying Past Due Notes.**—Don't make a practice of buying past due notes, especially those not secured by mortgage. There are exceptions, however, where it is right and proper. But the shrewd business man seldom touches a past due note.

2. **Selling Notes without Recourse.**—If you sell a note drawn payable to your order, it will be necessary for you to write your name upon the back, in order that it may be legally transferred. With the name thus upon the back, you must consider yourself responsible for the payment of the note, in case the maker fails to pay. But if you sell the note with the distinct understanding that you are to be relieved of further responsibility, then you should write on the back over your signature, these words: "Without recourse."

3. **Keeping Cancelled Notes.**—If parties are holding notes against you that are secured by mortgage, it would be well to cancel them, or mark them paid as soon as they are taken up, but not to destroy them. Keep every note until the last one has been paid and the mortgage discharged. This is quite important.

4. **Inquiring for Notes at Bank.**—When calling at a bank for your note, always mention the exact day on which it falls due; if the paper belongs to another party, and is held by the bank for collection, then mention also the name of the person to whom it was originally given; if you have received a written notice concerning the note, take this notice with you, for it will tell the whole story. Banks keep their own notes in one place, and those of their customers in another; they also keep each date by itself, and can, therefore, find notes more readily, if owners' names and date of maturity are given.

5. **Getting Consent of Surety.**—If you hold a note against a certain party and it is signed by someone else as surety, be very careful when that note becomes due not to consent to an extension of time, unless the person who has signed it as surety gives his consent in writing. In Canada it is necessary to protest a note within twenty-four

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hours from the time it becomes payable, and to notify the endorsers in writing in order to hold them responsible. The protest should be made by a Notary Public.

6. **Caution as to Indorsements.**—When making a payment of interest or principal upon your note, see that it is properly endorsed yourself, and examine the note and see that it is your note. It is not unusual that an indorsement is made upon the wrong paper.

7. **Receipts for Payment of Interest or Principal on Notes.**—The practice of taking interest or part payment of principal without having them indorsed upon notes is a very poor one, although it often happens that it is necessary. Honest men sometimes receive money in that way, but neglect to make indorsement, and should the note pass in the hands of an innocent person who knows nothing about these payments, he can insist upon the payment of the face of note and interest. All payments of principal and interest must appear as indorsements upon the back of the note.



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8. **Payment of Notes at a Distance.**—In the payment of notes where parties live at a distance, request them to send it to the nearest bank for collection. Then you can go there and make payment and receive the note. This is the only safe and business-like way to pay a note where party holding it lives at a distance.

HOW TO WRITE, COLLECT, AND TRANSFER NOTES.

1. Notes are very common, and of great utility in business. At the present time a large proportion of all the business is transacted on credit, that is, a tradesman instead of paying for his stock when he buys it, promises to pay at some future time; that promise, whether oral or written, is itself property, and may be transferred from one to another. Hence notes which are a written and unconditional admission and evidence of a debt, facilitate the use of credit, which is and has been a great factor in the extension of commerce and trade.

2. A note is a simple written promise to pay a certain sum at a certain time, or on demand, or at sight to a person therein named.

The person who promises is called the *maker*, and the one to whom he promises is called the *payee*; the person who endorses it is called the *endorser*, and he to whom the endorser transfers it is called the *endorsee*. The person who has possession of it is called the holder.

3. Notes are made payable to bearer or to order.

4. A note not payable on demand is not due until three days after the specified day of payment.

5. Paper payable to bearer is transferred by delivery. payable to order by indorsement.

6. A note made by an intoxicated person, or minor, is voidable.

7. A negotiable note must contain five things: (1) that the date of payment be certain to come; (2) that it have one of the two words *order* or *bearer*; (3) that the amount be specified and certain; (4) that it be payable in money only; (5) that it be an unconditional promise.

8. A signature written with a lead pencil; a mark, or initials, is valid.

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9. If no time is specified, the note is payable on demand.
10. All the parties who have written their names on a note are liable for the amount due; but only one satisfaction can be recovered.
11. An indorser can avoid liability by writing "without recourse" on the back of the note with his signature.
12. A promissory note does not bear interest until after maturity, unless so specified. Interest can be charged from date only where it is so expressed, otherwise interest can be charged from date of payment only.
13. Only the legal rate of interest, six per cent., can be charged, unless a greater rate be specially mentioned on the face of the note.
14. A demand note is payable on presentation without days of grace, and will bear legal interest after a demand has been made.
15. A person who indorses a demand note is liable only for a limited time.
16. To make the indorser of a note responsible, the note must be presented and payment demanded of the maker on the very day when it becomes due. If payment is refused, the note must be protested and notice must be given immediately to the indorser or indorsers.
17. A note given by one who cannot write should be witnessed.
18. A note lost or destroyed by fire can be collected by sufficient proof, but the payee must be indemnified.
19. Fraudulently making or altering a written instrument is forgery.
20. A forged instrument is not commercial paper, and one whose name is forged cannot be made responsible.
21. A note obtained through fraud, in the hands of an innocent party who has acquired it in good faith and for value, may be collected.
22. Notes may be transferable after they are due, but only subject to all defects.
23. Always write the name of the place of payment. It is just as important as the date.
24. A note may be written in any language, and any form of words.

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25. Negotiable paper, payable to bearer, or indorsed in blank, which has been stolen or lost, cannot be collected by the thief or finder, but a holder who receives it in good faith before maturity for value, can hold it against the owner's claims.

26. Money paid under mistake must be refunded.

27. Demand for payment of a note must be made upon the last day of grace; if that day is a Sabbath or a holiday, demand must be made on the day following.

28. One who receives a note knowing it to have defects, gets no better right to collect it than the one from whom he received it had.

29. If a person at the time of taking a note has notice that it is void through fraud, or upon any legal grounds, he cannot collect it.

30. A note as a gift is void for want of a consideration.

31. Upon presentment for payment and refusal by maker at maturity, the note should be protested by a Notary Public.

32. An extension of the time of a note by holder, releases sureties and indorsers, unless they ratify the change.

33. The signature on a note or bill must be proven.

34. When several persons unite in a note and say: "*we promise,*" or "*we jointly promise,*" it is a joint liability only, and all must be sued; but if they say "*we or either of us promise,*" or "*we jointly and severally promise,*" the liability is both joint and several, and either or all may be sued.

35. When a note says "*I promise,*" but is signed by two or more, each signer is bound for the whole amount, and each or all may be sued.

36. A note given by one who is not of age cannot be collected by law. If the minor ratifies after becoming of age, it becomes valid.

37. When a note or bill contains words prohibiting transfer, or indicating an intention that it should not be transferable, it is valid as between the parties thereto, but it is not negotiable.

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38. A material alteration in any part of a note, as in the amount, date or time of payment, will discharge all parties from liability upon such altered note, unless they are aware of the alteration and ratify it.

39. The word month in a note means a *calendar* month, and not a *lunar* month; thus a note payable one *month* from the 31st day of January, 1914, is payable three days after the 29th day of February, 1914, this is on the 3rd day of March, 1914.

40. A note which is, or on the face of it purports to be, both made and payable within Canada, is an inland note; all others are foreign notes.

STATUTE OF LIMITATIONS IN ONTARIO.

1. Book accounts, notes and acceptances are outlawed in six years; book accounts, however, in the case of outlawing are "itemized." Each item is treated as a separate account, but the debtor has the right to designate when making a payment which item the payment is to apply on, otherwise all moneys are applied to the oldest items, or divided over all the items in the account. An acknowledgment by the debtor, whether money is paid or not, will extend the time six years.

2. Real estate mortgage is outlawed in ten years after maturity or payment of interest or part of principal.

3. Chattel mortgage is good for twenty years.

4. After notes, acceptances, or book accounts are outlawed, a written acknowledgment or payment on account will receive the debt for another six years; if a mortgage, ten years.

5. Bank bills, bank notes or any evidence issued of a bank's debt, is never outlawed by time.

6. When a debtor is out of the Province at due date, limitation period does not commence until he returns.

7. If debtor leaves the country after due date, limitation commences from due date because proceedings should be taken promptly.

8. *Judgments* are outlawed in twenty years unless renewed.

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THE CANADIAN BANK OF COMMERCE, TORONTO.

HOW TO DISCOUNT A NOTE AT THE BANK.

1. **DISCOUNT** is a certain percentage deducted from a note or debt for the payment of same before it is due.
2. **BANK DISCOUNT** is simple interest on the principal, taken in advance, and is usually reckoned for *three days* more than the specified time.

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3. In discounting a note which is drawing interest, the discount must be reckoned on the amount or value of the note when due. (The interest for the full time must be first added to the face of the note before computing the discount).

Example.—Robert F. May, on May 2nd, offered the following note, properly indorsed, for discount:—

\$525.

Toronto, March 29, 1914.

Sixty days after date, we promise to pay to Robert F. May, or order, at the Dominion Bank, Five Hundred and Twenty-Five Dollars, without defalcation. Value received.

R. J. Birney & Co.

How much will he receive as the net proceeds of the above note?

Sixty days from March 29th is May 28th, which, with the three days of grace added, gives May 31st. From May 2nd to May 31st, including the day of discount, is 30 days.

Interest on \$525 for 30 days = 2.63 discount.

525 — 2.63 = 522.37 net proceeds.

THE SAFE WAY TO WRITE ALL THE DIFFERENT FORMS OF NOTES.

\$375.00.

Montreal, Oct. 7, 1914.

One year after date I promise to pay to J. L. Nichols, or order, Three Hundred and Seventy-five Dollars, for value received, with interest at six per cent.

J. R. Price.

Payable at Bank.

\$440.00.

Windsor, Ont., Oct. 10, 1914.

Two years after date, for value received, I promise to pay N. A. Lundy, or order, Four Hundred and Forty Dollars at Bank of Commerce. Interest at eight per cent. per annum.

P. D. Crimmins.

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Ordinary Form of Lien Note.

\$100.00.

Hamilton, Ont., Nov. 27, 1914.

Six months after date, I promise to pay Joseph McInerney, or order, at Moisons Bank, the sum of One Hundred Dollars, for value received, with eight per cent. interest until maturity and one per cent. monthly after due until actually paid; and if payment is enforced I will not dispute the Jurisdiction of the Court at Hamilton, and I further agree that if I offer my goods, Chattel or Real Estate, for sale, with the intention of leaving the Province, this note will forthwith become due and payable.

The title and right to the possession of the property for which this note is given, One "Bell" Organ, Style C, No. 4820, is, shall be and continue in Joseph McInerney, the lawful holder of this Note, until it or any renewal thereof is paid, and he or they may resume possession and re-sell or convert to his or their own use, and not be liable to refund any money or valuables that I may have paid, and I will pay all expenses, interest and deficiency, and the said article shall not be removed or secreted, and the lawful holder of this Note can take forcible possession, without recourse to law, and I will give no hindrance. I acknowledge having received a copy of this Lien Note.

Witness, Robert Winters.

Signature, D. J. Miller.

Form for Instalment Plan.

\$30.00.

Due,

No.

Toronto, Ont., Jan. 1, 1914.

On the first day of each month hereafter for six months consecutively, I promise to pay to Messrs. Williamson & Co. the sum of Five Dollars, the whole amounting to Thirty Dollars, the first of such payments to be made on the first of February next. Interest after maturity until paid at the rate of eight per cent. per annum.

In event of sale or other disposal of my land, personal property, or of default in making any of the above payments at the time mentioned, the whole amount of this Note shall thereupon become due and payable forthwith. The title and right to the possession of the property for

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which this Note is given, One "Range" Cooking Stove, No. 8, manufactured by Jno. Cox, of Montreal, shall remain in Messrs. Williamson & Co. until this Note or any renewal thereof is fully paid.

Witness, F. Barker.

E. J. Oliver.

Note.—These forms of lien notes are in common use among the agents of manufacturers of all kinds of sewing machines, organs, pianos, machinery, agricultural implements, etc. The ownership of the article for which such a note is given does not pass to the purchaser until all payments have been made; the purchaser, however, has the use of the article.

In some cases receipts and agreements take the place of notes, and sometimes a lien agreement and a lien note is made.

A Note by One Who Cannot Write.

\$49.50.

Clevelands, Ont., March 20, 1914.

One year after date, I promise to pay D. A. Pftzinger, or order, Forty-nine $\frac{7}{100}$ Dollars, with interest at eight per cent. Value received.

his
John + Rourke.
mark.

Michael Curtis, Witness.

N.B.—A note made by a person who cannot write should always be witnessed by a disinterested person.

On Demand.

\$25.67.

Toronto, Ont., Oct. 12, 1914.

On demand I promise to pay to the order of J. D. Jones, Twenty-five $\frac{7}{100}$ Dollars. Value received, with interest at six per cent.

J. P. Reynolds.

Note.—This note answers the same purpose as a note written one day after date.

My Own Order.

\$200.00.

Ottawa, Ont., July 20, 1914.

For value received, I promise to pay, sixty days after date, to my own order, Two Hundred Dollars, with interest at eight per cent.

A. S. Barnard.

Note.—A note may be drawn to the maker's own order, with his indorsement in favor of the creditor. This note then can be transferred without indorsement.

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Joint Note.

\$200.00. Lisle, Ont., Jan. 1, 1914.
One year from date, we promise to pay P. D. Crimmins,
or order, Two Hundred Dollars. Value received. Interest
at six per cent.

Edward Strohm.
Chas. Schwartz.

Principal and Surety Note.

\$600.00. Montreal, Sept. 21, 1914.
For value received, on or before July 27, 1914, I promise
to pay to the order of Grover Cleveland, Six Hundred Dol-
lars. Interest at nine per cent.

Peter Thompson, *Principal.*
Jasper Dille, *Surety.*

Note.—The general form of a principal and surety is for
the principal to properly sign the note, and the surety to
indorse it.

Collateral Note.

\$500.00. Lindsay, Sept. 25, 1914.
Sixty days after date I promise to pay to the order of
Elmer Wicks, Five Hundred Dollars, without defalcation,
for value received. Interest at eight per cent.

Having deposited C. P. R. Bonds of the nominal
value of Six Hundred Dollars, which I authorize the holder
of this Note, upon the non-performance of this promise at
maturity, to sell, either at the Brokers' Board or at public
or private sale, without demanding payment of this Note
or the debt due thereon, and without further notice, and
apply proceeds, or as much thereof as may be necessary
to the payment of this Note, and all necessary expenses
and charges, holding myself responsible for any deficiency.

Philo Barber.

Accommodation Note.

\$500.00. March 13, 1914.
Sixty days after date I promise to pay to the order of
Frank Bryant, Five Hundred Dollars, at the Molsons Bank,
without defalcation. Value received.

Henry Lundy.

Credit the drawer,
Frank Bryant.

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Note.—An accommodation note is where a person gives his note to another person, who is by agreement permitted to take it to the bank and have it discounted. In the hands of the original holder it cannot be collected.

A Note by a Married Woman.

\$200.00.

Brandon, June 15, 1914.

Two years after date I promise to pay Fred. Lueben, or order, Two Hundred Dollars, with interest at eight per cent., payable annually. Value received.

Mrs. Mary Chandler.

N.B.—A married woman could formerly incur no liability, but now the statutes of the various Provinces give her more or less freedom to enter into contracts, and, consequently, she can contract with respect to her separate estate. In most Provinces her separate estate becomes bound by a note given to her husband, and he can give a note to her. If she lends money to him and takes his note, he will be obliged, by law, to pay it.

Joint and Several Note.

\$2,000.00.

Ottawa, Ont., Nov. 25, 1914.

Ten months after date, we, or either of us, promise to pay Maggie Patterson Two Thousand Dollars, value received. Interest at five per cent.

E. C. Wicks.

John Lindsley.

Chattel Note.

\$700.00.

Owen Sound, Aug. 17, 1914.

Thirty days from date, for value received, I promise to pay A. B. Cody, or order, Seven Hundred Dollars in Warrenville Flour, at the then market rate, the same to be delivered at the option of the owner within the limits of the town of Earlville.

B. B. Boecker.

Produce Note.

\$37.00.

Barrie, Ont., Nov. 20, 1914.

For value received, I promise to pay to Geo. Finkbiner, on demand, Thirty-seven Dollars, in goods at our store.

J. L. Strohm.

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Judgment Note.

\$400.00.

Goderich, July 1, 1914.

One year after date I promise to pay H. M. Schrepfer, or order, Six Hundred Dollars at Home Bank, with interest at six per cent. per annum, after July 26, 1914, until paid, until paid.

And to secure the payment of said amount, I hereby authorize, irrevocably, attorney of any Court of Record to appear for me in such Court, in term time or vacation, at any time hereafter, and confess a judgment without process in favor of the holder of this Note, for such amount as may appear to be unpaid thereon, together with the costs and twenty dollars attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and consent to immediate execution upon such judgment, hereby ratifying and confirming all that the said attorney may do by virtue thereof.

S. H. Streyffeler.

A Corporation Note.

\$200.00.

Kingston, March 18, 1914.

Nine months after date, the Granite Stone Corporation promises to pay J. D. Huling, or order, Two Hundred Dollars, with interest at seven per cent. Value received.

Naperville Stone Company

Attest: I. K. Devitt, Secretary; T. P. Phillips, President.

N.B.—If corporation notes are drawn and signed in the above manner the officers are not personally liable.



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How the Different Notes and Bills are Indorsed.

1.—Blank Indorsement.

A blank indorsement is writing the name of the holder on the back of the note. This, however, is not the best form of indorsement, and should rarely be used.

Form A.

J. L. Quibel.

N. B.—This note is now transferable without further indorsement.

2.—Full Indorsement.

When the holder writes upon the back of the note, or bill, the name of the person to whom it is to be paid, and makes it payable to his order, and signs his name below, it is called a FULL INDORSEMENT.

Form B.

Pay to the order
of J. A. West.
J. A. Lundy.

N. B.—This note cannot be sold or transferred without Mr. West's indorsement.

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3.—Qualified indorsement, or How to Avoid Liability.

This is generally done by inserting the words "WITHOUT RECOURSE" in the indorsement. It relieves the indorser from all liability to pay, while at the same time it transfers the title perfectly to the one to whom it is sold.

FORM C.

Pay B. J.
Horton or
order, without
recourse.
J. D. Jones.

4.—Restrictive indorsement.

A restrictive indorsement is intended to confine the payment to some particular person or purpose.

FORM D.

Pay to J. A.
West only.
W. A. Lundy.

N. B.—This note cannot be transferred. The mere omission of the words "order" or "bearer" in an indorsement on the back of a note or draft does not have the same effect as the omissions of the same words in the face of the note or draft. If omitted on the face, it restricts negotiability.

5.—Conditional indorsement.

Neither the original character of the note nor its negotiability is affected by a conditional indorsement. It only affects the title of the one to whom it is transferred.

FORM E.

Pay J. A. West,
or order, unless
I give you notice
not to pay
before maturity.
J. C. Humes.

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FORMS OF INDORSEMENTS.

1. Indorsement in Blank.

John S. Barton.

2. Indorsement in Full.

*Pay to Jas. Jones, or order.
John S. Barton.*

3. Qualified Indorsement.

*Without recourse.
John S. Barton.*

4. Restrictive Indorsements.

*Pay Robert Hunter, for my
use.*

John S. Barton.

*Pay to Chas. Harrison only.
John S. Barton.*

5. Conditional Indorsement.

*Pay George Gray, or order,
the within, unless before due
he receives the amount from
my agent.*

John S. Barton.

6. Indorsement by an Agent.

*John S. Barton,
Agent for Howard Chester.*

7. A Guaranty on a Note.

*For value received in cash,
I hereby guarantee the pay-
ment of the within note.*

John S. Barton.

1. The word *indorsement* signifies a writing on the back of a bill or written instrument.
2. The indorsement may be on any part of the note, or on a paper annexed to it, in ink or in pencil.
3. When note or bill is drawn payable to a person or his order, it is transferable only by his indorsement. Nothing else in law will hold the parties to a note directly liable to the holder.
4. When money is received on a bill or note, the amount and date of receiving should be plainly written on the back of the paper.

THE FORM OF A MONEY INDORSEMENT.

*Received on within note
Oct. 4, 1891,
Thirty Dollars (\$30.00).
Nov. 1, 1891.,
Fifty Dollars (\$50.00).*

HOW TO WRITE, PRESENT AND INDORSE A CHECK.

1. A check is a simple order on a bank for the immediate payment of a certain sum of money.
2. A bank can stamp a check good, or certify it, and thus become responsible to the holder for the amount.
3. In sending a check away from your own town or locality, it should always be certified, as in the above.
4. A check is not due until presented. It is negotiable, and may be transferred by endorsement or delivery. It has no days of grace.
5. Giving a check is no payment of an indebtedness, unless the check is paid.
6. The death of the maker of the check before presentation to the bank, renders the check null and void.
7. A forged check paid by the bank is the bank's loss, and not the depositor's.
8. Payment of a check may be stopped by subsequent order to bank by maker before presentment of check.
9. The amount of the check should always be written out in words.
10. Every holder of a check is liable to a subsequent holder only for the time for which he would be held, if originally liable.
11. It is the safest rule always to act with diligence in presenting checks for payment.
12. Certificates of Deposit are used when money is deposited for a short time, and no regular bank account is kept. They can be used the same as a certified check.
13. In presenting a check to the bank for payment, always write your name on the back before presenting it.
14. If you have money in a bank and you wish to draw out a certain sum, write "Pay to myself," instead of writing your name in the body of the check, and then sign it.
15. A safe bank ought to be patronized, for it is dangerous to keep in possession or carry large sums of money.
16. If a bank refuses to pay a customer's check drawn for a sum not greater than the amount he has on deposit there, it is responsible in damages to such customer. But

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a bank is not bound to pay anything on a check unless it has funds on deposit to the customer's credit equal to the amount of the check.

17. An "I. O. U." is only an acknowledgment in writing of an indebtedness, and is not assignable by mere endorsement except in Quebec.

NOTES AND ACCEPTANCES, DAYS OF GRACE, ETC.

1. Three days of grace are allowed on acceptances and all notes, but no days of grace are allowed on checks or drafts drawn payable *on demand*.

2. Should the third day of grace fall on a legal holiday the bill is payable the day after. If a note came due on Saturday and that day happened to be a legal holiday, the note would be payable on Monday. Should due date fall on Sunday, followed by a holiday, a note would be payable Tuesday.

3. The maker of a note is supposed to find the note and pay it at maturity without any notification whatever.

4. Payment of a note or any negotiable paper should never be made to any one but the holder of the paper, and not then unless it is handed over at the time of payment, an ordinary receipt is not sufficient when a note has been redeemed, the note itself should be held as a receipt. When a part payment is made on a note always see that the amount is recorded on the back of the note. Cancel the signatures on a note (that has been redeemed) by drawing a line or two through them, and not tear off the maker's name, as is often done.

If a note or draft is indorsed or accepted after it is due, it becomes payable on demand as far as the endorser or acceptor is concerned.

5. Acceptances.—There are four kinds of drafts: (a) Demand Drafts, (b) Sight Drafts, (c) Drafts payable at a certain period after sight, (d) Drafts payable at a certain period after date. Demand draft is payable on presentation, sight draft three days after acceptance. Three days of grace are also allowed on a draft made a certain time after sight or after date. A draft is not hindering until after acceptance.

HOW TO WRITE ALL KINDS OF RECEIPTS.

A RECEIPT is an acknowledgment in writing that a certain sum of money or thing has been received by the party giving and signing the same.

A complete receipt requires the following statements: That a payment has been received; the date of the payment; the amount or article received; from whom received, and if for another, on whose behalf payment is made; to what debt or purpose it is to be applied; by whom received, and if for another, on whose behalf it was received.

2. If the giving and receiving of receipts were more strictly held to in the transactions of the various kinds of business, less trouble, fewer lawsuits, and the saving of thousands of dollars would be the result.

3. If payment is made *upon account, upon a special debt, or in full*, it should be so stated in the receipt.

4. When an agent signs a receipt, he should sign his name, and then write his principal's name underneath.

5. It is not necessary to take a receipt on paying a note, draft, or other instrument indorsed by the payee, because the instrument itself shall be given up, and becomes a receipt.

6. If a receipt is obtained through fraud, or given under error or mistake, it is void.

\$125.00.

Ottawa, Ont., January 18, 1914.

Received of William Hull, One Hundred and Twenty-five Dollars, for a black mare, warranted only six years old, free from vice, and quiet to ride and drive.

H. E. Bilter.

EXPLANATIONS.—1. This receipt will protect every purchaser of a horse. It is the only safe way for an inexperienced horse-buyer to invest his money in a horse.

2. It is also a written guaranty of the good qualities of the horse that will fully protect every purchaser.

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ALL THE DIFFERENT FORMS OF RECEIPTS.

1. Receipt for Payment on Account.

\$250.00. Toronto, Ont., July 4, 1914.
Received of J. L. Nichols, Two Hundred and
Fifty Dollars on account.

J. K. Rohmer.

2. Receipt for Settlement of an Account.

Winnipeg, May 10, 1914.
Received from Thomas Rourke, Two Hundred and
Twenty $\frac{16}{100}$ Dollars, in settlement of account to date.

C. S. Selby.

3. Receipt in Full of all Demands.

Halifax, N.S., Jan. 14, 1914.
Received of E. D. Wicks, One Thousand Dollars, in full
of all demands to date.

J. F. Hielscher.

4. Receipt for a Particular Bill.

Hamilton, Ont., Aug. 1, 1914.
Received of Morris Cliggitt, Four Hundred Dollars, in
payment for a bill of merchandise.

B. G. Barrett.

5. Receipt for Rent.

Brantford, Ont., March 20, 1914.
Received of L. Heininger, Forty Dollars, in full for one
month's rent of residence at 44 Olive Street.

J. G. Litt.

6. Receipt for a Note.

Received, Union, March 6, 1914, from Messrs. Taylor
& Co., their note of this date, at three months, our favor,
for Twelve Hundred and Twenty Dollars; which, when paid,
will be in full of account rendered to 1st instant.

\$1,220.00.

William Barber.

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7. Receipt for Service.

Windsor, Ont., July 23, 1914.

Received from Samuel Lynn, Forty-four Dollars, in full for service to date.
\$44.00.

Daniel Furbush.

8. Indorsement of a Partial Payment of a Note.

Received, March 4, 1914, on account of within note, Three Hundred Dollars (\$300.00).

9. Receipt for Borrowed Money.

\$35.00.

Galt, Ont., July 20, 1914.

Borrowed and received from D. B. Givler, Thirty-five Dollars, which I promise to pay on demand, with interest.

Henry Raymer.

10. Receipt for Property.

Preston, Ont., April 14, 1914.

Received of Louis Heininger, the following enumerated articles, to be held in trust for him, and returned on his demand: One Gold Watch, two Promissory Notes, each dated March 4, 1914, and signed by Henry Taylor, one for Three Hundred Dollars, and one for Seven Hundred, each due one year from date.

William Place.

11. Receipt for Payment by the hand of a Third Party.

\$450.00.

Ayr, Ont., June 4, 1914.

Received from Carl Cook by the hand of Frank Furbush, Four Hundred and Fifty Dollars, in full for proceeds of sale of stock, sold May 28, 1914.

John Rourke.

HOW TO WRITE ALL KINDS OF ORDERS.

\$54.00.

Montreal, July 1, 1914.

Messrs. M. Brown & Co. will please pay to the bearer Fifty-four Dollars in goods, and charge the same to my account.

J. B. Moulton.

Note.—A facsimile of orders should always be kept.

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2. In Full of Account.

\$25.00.

Halifax, N.S., April 13, 1914.

C. A. Mather, Esq.:

Please pay John Rickert, or bearer, Twenty-five Dollars in goods, and this shall be your receipt in full of my account.

3. For Goods.

Mr. W. W. Walsworth:

Vancouver, March 4, 1914.

Please send me per bearer ten barrels Purity Flour, and oblige,

Yours truly,

Minnie Howard.

Orders are negotiable, but the person on whom they are drawn is not under obligation to pay them, unless they have been accepted, for an order partakes of the nature of a draft.

HOW TO WRITE ALL KINDS OF DUE-BILLS.

\$125.00

Berlin, Aug. 14, 1914.

Due Henry Harrington, for value received, One Hundred and Twenty-five Dollars, with interest.

D. Zinzer.

On Demand.

\$250.00.

Edmonton, July 1, 1914.

Due J. O. Everett, on demand, Two Hundred Fifty Dollars in goods from my store, for value received.

A. T. Hanson.

In Merchandise.

\$1,000.00.

Cobalt, Jan. 31, 1914.

Due R. Williams, or order, One Thousand Dollars, payable in wheat at market price, on the first day of January next.

Charles Lamb.

A due-bill is not generally payable to order, nor is it assignable by mere indorsement. It is simply the acknowledgment of a debt; yet it may be transferred.

Due-bills do not draw interest, unless so specified.

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HINTS AND HELPS FOR WRITING, ACCEPTING AND TRANSFERRING ALL KINDS OF DRAFTS.

1. A draft, or bill of exchange, is an unconditional written order by one person on another for the payment of a specified sum of money.

2. The one who writes the draft is called the "*drawer*," the one on whom it is written the "*drawee*," and the one to whom it is to be paid the "*payee*." If the drawee accepts the draft, he is called the "*acceptor*." If the payee transfers the draft by endorsement, he is called the "*endorser*"; if he transfers it by delivery without endorsement, the "*transferor*."

3. Drafts may be made payable at sight, on demand, or at a certain time after date, or after sight.

4. The person drawn upon is under no obligation to the holder of the draft unless he accepts it.

5. The usual method of writing an acceptance is, to write across the face of the draft, with red ink, the word "*Accepted*," following with place of payment, date and signature.

6. When acceptance or payment is refused, the draft may be protested.

7. A protest is a formal declaration made by a notary public, under his hand and seal, at the request of the holder, for non-acceptance or non-payment, and the parties liable are formally notified.

8. Drafts are negotiable both before and after acceptance, unless they contain words indicating an intention that they are not transferable.

9. Drafts drawn at sight or on demand are not presented for acceptance, but for payment only.

10. In buying a draft at the bank, it is always best to have it made payable to yourself, and then indorse it in favor of the party to whom you intend to transfer it. This gives you a good receipt for the money.

11. A promise to accept a draft will be equivalent to an acceptance if it has given credit to the bill.

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12. Drafts on foreign countries are usually drawn in sets of three, each one referring to the other two, in order to prevent loss in transmission. They are sent by different routes, and the payment of one of them cancels the three.

13. An inland draft is one which is, or on the face of it purports to be, both drawn and payable in Canada; all others are foreign.

FORMS OF DRAFTS.

Accepted Draft.

1. Sight Draft.

\$500.00.

Cobourg, Ont., July 10, 1914.

At sight pay to the order of Frank Keeler. Five Hundred Dollars, and charge to the account of

To D. Bowers,
St. Thomas, Ont.

E. Miller.

2. Time Draft.

\$100.00.

Winnipeg, Aug. 1, 1914.

At ten days' sight pay to the order of Bernie Rogers at the Royal Bank One Hundred Dollars.

To Chas. Strong,
Palmerston, Ont.

Clark Dowling.

3. Time Draft, Second Form.

\$450.30.

Ottawa, July 5, 1914.

Ten days from date pay to J. L. Nichols, or order, Four Hundred Fifty ³⁰/₁₀₀ Dollars. Value received.

To Fred. J. Davis,
Ottawa, Ont.

William Curtis.

4. Drafts to My Own Order.

\$500.00.

Regina, May 1, 1914.

Ten days after sight, pay to my own order Five Hundred Dollars, and charge to

To Reed Avery,
Hamilton, Ont.

Rufus Parks.

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HOW TO DO BUSINESS WITH A BANK.

1. Banks are incorporated by special charter, and are authorized to issue their own notes at \$5.00 and upwards, in proportion to their authorized capital. All currency under \$5.00 is issued by the Federal Government.
2. All banks regularly incorporated have the use, under certain restrictions, of capital in by the stockholders, the money belonging to the depositions and the notes of their own circulation.
3. Make your deposits in the bank as early in the day as possible, and never without your bank-book.
4. Always use the deposit tickets furnished by the bank. When checks are deposited, the banks require them to be indorsed, whether drawn to his order or not.
5. Keep your check-book under a lock and key.
6. Draw as few checks as possible; when several bills are to be paid, draw the money in one check.
7. Do not allow your bank-book to run too long without balancing. Compare it with the account of the bank.
8. In filling up checks, do not leave space in which the amount may be raised.
9. Write your signature with the usual freedom, and never vary the style of it.
10. Every check is paid by the bank at its own risk. If forged the bank must lose the amount.
11. If a raised check is paid by the bank, it can only charge the depositor the amount for which he drew.
12. Always keep the stub of your check-book, and in issuing a check always fill the stub out first.

BANKS REQUIRE IDENTIFICATION.

If a stranger presents a check at a bank to be cashed, he must be recognized by some one (who is known to the cashier) as being the party to whom the check or draft is made payable, though a check is marked.

For example, I am in Ottawa and having money in the Dominion Bank at Winnipeg, and carry an accepted check to my order, it would be necessary for me to get a reliable man known to the Bank in Ottawa to indorse my check before it will be cashed. Were I to issue a sight draft on

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my Winnipeg bank, it would also be necessary to have it indorsed in a like manner. If in urgent need of funds the Ottawa Bank might, however, telegraph (at my expense) to learn the standing of my account, and if found to be satisfactory would cash my check on identification without asking indorsement.

The above precautions are necessary for the reason that banks pay out at their own risk entirely, and in case of having paid a forged check, are the losers.

Certificate of deposit is given by a bank as a receipt for the amount deposited, bears interest and is negotiable. It is payable by any bank on demand, the same as a certified check.

HOW BANKING IS DONE.

1. **Custodian of Money.**—A banker is the custodian of the money of other persons. Such is his business, viewed in its simplest aspect. A banker, if he hoarded the money deposited with him, would be simply a cash-keeper to the public; his bank would be literally a bank of deposit. Even were the business of banking limited to the keeping of deposits, it would be of no small advantage to society: the depositors would be relieved from the care of their money, and in many cases from the trouble of handing it to those to whom they required to make a payment. If the person to whom the depositor wishes to pay money intends also to deposit it, a transfer in the books of the banker from the one to the other, made on the order or check of the depositor, would effect the payment. The money itself would lie undisturbed.

2. **Lending it Out.**—But the business of receiving money has almost always been, and is now universally, combined with that of lending it out. A banker does not hoard all the money deposited with him—he gives the greatest portion out in loans. The lending of money is as much a part of his business as the receiving of deposits.

3. **Interest.**—For the money he lends he receives interest from the borrowers; and in this interest he is paid for his trouble in taking charge of the deposits, and for his risk of bad debts. The services that a banker performs as the cash-keeper of his depositors are great. In the case of per-

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sons not themselves in business it is quite usual for a banker to make all their money payments, beyond their small daily expenditure, and to receive the money payable to them.

4. **Discounts.**—Banks make their loans chiefly in the form of discounts; that is, upon bills of exchange. Commodities in the wholesale market are generally sold on credit. The buyer promises to pay the amount on a certain date to the seller, and his promise is contained in a bill of exchange. The seller transfers it to a bank, which, on the faith of it, advances the amount in loan to him, less discount, that is, interest of the money till the bill be due. This is called discounting.

5. **Bank-Notes.**—The chief object in the manufacture of bank-notes is to render forgery impossible, or at least easy of detection. This is sought to be effected by peculiarity of paper, design, and printing, or a combination of these means. The main reliance has been on mechanical design—the writing, the emblems, and the ornaments being so combined as to render forgery difficult.

6. **The Ink.**—The ink, too, is peculiar, being the blackest and most indelible of inks. As a further security against forgery, a self-registering machine was contrived by Mr. Oldham. Copper-plate printing was the only printing in use for bank notes till 1837, when a great improvement was made by Messrs. Perkins and Heath. This was the production of designs by the mill and die by mechanical pressure.

7. **Steel Plate.**—The pattern is engraved on a soft steel plate, which is then hardened, to transfer the pattern by pressure to a soft steel roller, on which, of course, the pattern is produced in relief; the roller or mill is then hardened, to reproduce the pattern in the plate from which the printing is to be done; and thus almost any number of plates for all common purposes can easily be produced. No Bank of England notes are issued twice.

**THE LAW GOVERNING LOST NOTES
OR BILLS.**

1. **The Old Law.**—Formerly no action could be brought on a negotiable note or bill which was lost, if at the time it was lost it was transferable by delivery only, or had been endorsed and transferred before or after maturity.
2. **Bond.**—If a party should refuse to pay a note or bill which has been lost, he may be sued and compelled to pay it, but the party collecting it may be required to give a bond, so that the note in question may never appear for payment.
3. **Proven.**—Of course it is necessary to establish by sufficient proof, that the note for a certain amount by a certain party or parties had been given and up to date not paid. The maker of the note can compel the holder of the note to give evidence of the unsatisfied debt covered by the lost note.
4. **Payable to Bearer.**—If payment of a lost note or bill is made without notice of loss, to the finder, the paper being due and payable to the bearer, the payment is good. And if it comes into the hands of an innocent purchaser, before due, he may collect the full amount of note, and the loser of the note cannot recover it.
5. **A Part of a Bill or Note.**—Where part of the bill or note has been torn off and lost by accident, that fact can be shown by presenting the remaining part as evidence of the debt.
6. **Caution.**—If a note or due-bill has been lost, it is best to take disinterested parties and interview the maker and secure his open acknowledgment of the amount of said note or bill before letting him know the bill or note has been lost or burned, for it may often be difficult to secure a sufficient amount of evidence to establish the debt.
7. **Informal Notes.**—Informal notes are regarded with suspicion, although they may be collectable. "I. O. U. ten dollars," "forty weeks after demand," "I promise never to pay," etc., are held to mean what the circumstances of the case may indicate was intended. The word "never" was held to be surplusage and the note good.

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HOW TO ENDORSE A CHECK AT THE BANK.

1. The check is the most common commercial paper in use, and it is astonishing to see how many intelligent and educated people lack the necessary information on this subject.
2. Write *across* the back (not lengthwise) near the left end.
3. Simply writing your name on the back is a blank indorsement, and signifies that it has passed through your hands, and is payable to bearer.
4. If you wish to make the check payable to some particular person, write: Pay to the order of (*person's name*), and then sign your name below.
5. Always indorse a check just as it appears on the face. If a check is payable to F. Block, it cannot be indorsed Frank Block. If the spelling of the name on the face of the check is wrong, indorse first as the name appears on the face, and below this first indorsement write your name correctly.
6. If the name on the face of the check is written Rev. F. W. Heidner, it must be so written in the indorsement.
7. If you wish to deposit a check, write: "For Deposit," and below this your name.

Form of an Endorsement When Transferred.

Pay to the order
of M. Rutherford
per
D. C. Burkey

When Presented for Payment.

F. Smith.

PAYING ACCOUNTS.

1. **Money** is always the consideration unless otherwise agreed upon.
2. If merchandise or property of any kind be made the consideration, it must be tendered at the time and place agreed upon, or else the debt must be liquidated with money. Any other property than the kind mentioned as consideration can be refused.
3. A note or accepted draft is not a payment of the debt. If the note of a third party be given *without* the indorsation of the debtor, the account is paid, but if the note is indorsed by the debtor and not paid by the maker, the creditor can then proceed to collect the note by law, but not the original debt.
4. **Payment.**—When no place of payment is mentioned it is the duty of the debtor to find the creditor and pay him. If a certain place is stipulated the debtor must pay accordingly.
5. When a creditor has more than one debt against the same debtor, the latter has the right to say on which of the debts a payment shall be applied.
6. By a compromise a large account can be adjusted by a small consideration, but all principals in the matter must be agreed and an agreement in writing should be signed.
7. A creditor may refuse to accept a check when Legal Tender has been agreed upon as payment of a debt. A creditor can also refuse part payment of an account without affecting the debtor's liability in any degree.
8. **Higher Security.**—If a note is given to cover an account and later a mortgage is given to cover the same account, the note merges into the mortgage and is no longer binding, but the note can be retained in full force by stating in the mortgage that it is given as *collateral security*.
9. **Legal Tender.**—A debt not exceeding twenty-five cents may be paid in copper coins, not exceeding \$10.00 in silver. A debt to any amount can be paid with gold, Dominion or bank notes, all of which are *legal tender* in Canada.

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10. **Judgment.**—If damages are not paid within the specified time of the judgment, an execution can be obtained to seize and sell the property of the debtor to recover amount of damages and costs:

11. **Judgment Summons.**—If property cannot be found sufficient to satisfy the judgment claim, the creditor may have the debtor examined before the court on oath as to his property. All such summonses must be obeyed or else the person may be imprisoned for contempt of court. After examination the judge may order a weekly or monthly payment, and if debtor does not make said payment regularly he may be imprisoned for contempt of court. Whilst a debtor is paying off one judgment, no other will be enforced against him.

12. **Corrections.**—If corrections are necessary in a document, they should be made before it is signed. Do not use an eraser, but simply cancel with pen and ink the words to be changed, so that they can be read. Then write between the lines the words to be inserted and make a mark to show where they are to be read. A witness should put his initials in the margin opposite each correction. When signing an instrument of more than one page, see that all the pages are properly fastened together before execution.

13. **Without Prejudice**, has an important meaning in law. Should one party desire to make a proposition in order if possible to avoid going to court, he can write the other party, making his proposition, and the letter could not be used in evidence against him (in the event of a suit following) if he wrote the words "without prejudice" at the beginning of the letter. The following (or a similar) form will do:—

DEAR SIR,—I hereby "without prejudice" desire to make you a proposition, etc.

A debtor free from liability by the statutes of limitation could write his creditor "without prejudice" acknowledging the debt and promising to pay it, without making himself again *legally liable* for the debt. These two words prevent the letter being used as evidence of the justice of the claim.

\$300.00

Toronto, Ont., August 15, 1914.

*Received from W. H. Pengelly,
Three Hundred Dollars, in full payment for a certain note given by said
W. H. Pengelly, dated August 12, 1914, calling for Three Hundred
Dollars, which said note is lost, destroyed, or mislaid, and in considera-
tion of this payment I do hereby covenant and agree with James H.
Blackfoot to indemnify and save him harmless from all loss and cost
in respect thereof.*

Hart A. Massey.

N.B.—Better never lose a note.

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RECEIPT FOR A LOST NOTE.



OSGOODE HALL, TORONTO.

PRESUMPTIONS OF LAW PERTAINING TO BUSINESS PAPERS.

1. **Law Takes Things for Granted.**—The law takes certain things for granted in connection with negotiable paper, and these things are accepted as true, unless proper evidence proves them to be false.

2. **A Valuable Consideration.**—Paper is always considered as having been given for a valuable consideration, unless the contrary can be shown.

3. **The Holder of the Paper is Considered the Owner.**—The holder of paper is regarded as the owner so long as no suspicious facts are shown in connection with his ownership.

4. **Received before Maturity.**—It is presumed that the holder received the paper before maturity until it is proved to have been transferred after it was due.

5. **Possession in the Course of Business.**—The holder is regarded as having come into possession of the paper in the course of his business, and for value, unless good evidence disproves these presumptions.

6. **Indorsements before Maturity.**—Indorsements are supposed to have been made before maturity, unless it clearly appears otherwise.

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7. **Maker and Indorser's Liability.**—The maker of a note is considered as the first debtor, and the indorsers are looked upon as conditionally liable.

8. **Acceptor of a Draft the First Debtor.**—The acceptor of a draft is presumed to be the first debtor, and the drawer and indorsers to be only liable in the event of his failure to meet the obligation.

9. **Negotiable Paper Means Just What It Says.**—The law presumes that negotiable paper means just what it says, and evidence is not permitted to prove that it does not.

10. **Mistake in the Amount.**—If a mistake is made in stating the amount, evidence is allowed to correct it, if the correction is made before the note is negotiated.

11. **Time.**—The time of negotiable paper, however, cannot be changed by outside evidence.

LEGAL POINTERS.

A consideration is an essential part of all agreements.

Each member of a partnership is responsible for all the liabilities of the firm.

Goods pledged to a pawnbroker must be redeemed within one year or they become forfeited.

A contract made by a minor may be avoided by him unless it was for necessities appropriate to his position in life.

Dower is a life estate of one-third interest which is acquired by a married woman in all the lands of which her husband was seized at and after their marriage, and comes into effect after his death. In Ontario a widow is entitled to elect whether she will take her dower or a distributive share of the estate according to the rules of distribution of property. She may bar her dower by joining in a deed with her husband or may sign a special release. In Manitoba a married woman has no right to dower.



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TERMS AND FACTS OF CRIMINAL LAW.

The rule, "Every man's house is his castle" only applies to civil cases. Any locked door of the house may be forced open to arrest a criminal.

Every man is justified by law to obey the call of a peace officer for assistance in making an arrest.

Children under seven years of age cannot be convicted of an offence.

An assault is the act or threat of intentionally applying force to the person of another.

Arson is the wilfully and maliciously setting fire to any building, structure or combustible substance.

Bigamy consists in marrying a second time while either of the persons has a husband or wife still living. A continual absence for seven years of a person's husband or wife, without knowledge that he or she was alive at any time during that period, or a divorce, is a good defence.

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A common nuisance is an unlawful act, or omission to discharge a legal duty, endangering the lives, safety, property or health of the public, or obstructing the exercise of any common right.

Perjury is making an assertion on oath, knowing the same to be false, and with the intention of misleading.

Homicide is the killing of a human being by another, directly or indirectly, by any means whatsoever.

Murder is the unlawful killing of a human being, with malice aforethought, either expressed or implied, or while engaged in some felonious act.

Manslaughter is the unlawful killing of another without malice.

Theft, or stealing, is the wilful and wrongful taking possession of the goods of another with the intention to deprive the owner of his property in them.

Robbery is theft accompanied with violence or threats of violence.

Burglary is the act of breaking into and entering a dwelling-house by night, with intent to commit any indictable offence therein.

House-breaking consists in doing the same acts by day.

Forgery is knowingly making a false document with the intention that it shall be used as genuine. Making a false document includes altering or adding to a genuine document in any material part.

Personation is personating any person, living or dead, with intent fraudulently to obtain any property thereby.

Rape is the offence of having carnal knowledge of a woman by force against her will.

A riot is an unlawful assembly which has begun to disturb the peace tumultuously.

Treason is the act of killing, attempting to kill, the Sovereign King or Heir-apparent, or levying war against His Majesty, or assisting any public enemy at war with His Majesty.

A defamatory libel is matter published without legal justification or excuse, likely to injure the reputation of any person by exposing them to hatred, contempt or ridicule, or designed to insult the person of whom it is published.

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THE CONFEDERATION LIFE BUILDING, TORONTO.

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INSURANCE.

Insurance is a contract for the payment of money on the occurring of a certain event, as loss or death.

The *premium* is the consideration paid for the insurance, and the *policy* is the document containing the terms and conditions of the contract.

There are different kinds of insurance, as life, fire, marine, guarantee and accident insurance.

The "Insurer" means the corporation undertaking the contract of insurance.

The "Assured" means the person whose property, life or insurable interest is insured.

All corporations doing insurance business, and all agents who solicit or procure insurance, must be duly registered.

Misrepresentation in any particulars material to the contract will render a policy invalid.

Errors may be adjusted between the insurer and the assured at any time before maturity of the contract.

Speculative and wagering policies of insurance are illegal.

Insurance on children under 10 years is limited, according to their age, from \$25 to \$147. Persons of 15 years and upwards are competent to effect insurance on their own lives and give valid discharges.

It is necessary to support a contract that there shall be an insurable interest. A valid contract of insurance may be effected on the life of any person in whom the insured had, at the date of the contract, a pecuniary interest. Thus, a husband may insure the life of his wife, a wife the life of her husband, and a creditor the life of his debtor. If money is loaned on the security of an insurance policy, it should be assigned, and the consent of the insurer obtained thereto.

The benefit of life insurance can be given to wife or children by making a written declaration, or by will, so that creditors cannot secure the money.

Fire insurance is a contract of indemnity.

The assured can only recover the actual loss or damage sustained by him according to the real quantities and value of the goods at the time of the fire. It is necessary to have an interest in the property insured at the time of insuring and of the fire.

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The premises or goods of the insured must not be altered or removed without notice to the insurer.

A party has the right to insure property on which he has an equitable lien.

Neither the actual nor constructive possession of property is necessary to be in the assured at the time of issue of the policy or when the loss takes place.

HOW TO TRANSFER ALL KINDS OF PAPER.

1. **A Legal Transfer.**—A legal transfer of commercial paper is usually made before it matures, and the law protects the innocent holder of it in his possession. Even if he buys it from the thief who stole it, or from the party who found it or got it by fraud, it belongs to him, if he knew nothing of the illegal transactions and acted without knowledge of the theft or fraud.

2. **Usual Form.**—Paper is usually transferred by indorsement (the seiler placing his name on the back of the note or bill). Thus the indorser agrees to pay the amount if the maker does not, and he is therefore responsible, if properly notified when the paper is due and is not paid.

3. **Blank Indorsement.**—A blank indorsement most commonly used in business is simply writing the name on the back of the note or bill, and after the first indorsement it may be transferred by delivery the same as a government bond or bank bill.

4. **Peculiar Sacredness of Commercial Paper.**—The law protects the holder of negotiable paper in his possession of it, when it would not protect him in the possession of any other kind of property, for there is a peculiar sacredness attached to paper. Thus: If A had stolen a horse from B and sold it to C, the law would not protect C, but would allow B to take the horse. Whereas in case of a note, the law would protect C in his ownership of the note and he could hold the maker for the amount, if C was innocent and knew nothing of the way in which A got possession of the note.

5. **The Purchaser.**—If the purchaser is aware that there are any defects about a note or bill, or if there is anything suspicious, he buys it as his own risk.

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6. **Transferring Found or Stolen Paper.**—Should A lose his note for \$300 and B find it, the latter could not compel A to pay it, unless he could prove that he came fairly into possession of it. No thief could collect a note himself which he had stolen if the fact of his theft could be proved, but if the note had a blank indorsement on the back of it, he could transfer or sell the note to an innocent party, who could collect the note if he can show he made the purchase in good faith.

7. **Void Paper.**—Paper void where made is everywhere void. Even in case of void paper, a party who indorses it over to an innocent holder would be bound by his indorsement, because he made a new contract to pay it when he endorsed it.

8. **Indorsement of a Note before it is Made.**—When a party indorses a note before it is made, and it is afterwards made for a larger amount than was agreed, he cannot escape his liability to an innocent holder by pleading that fact. The rule is the same when a party accepts a blank draft.

9. **Avoiding Liability.**—An indorser can avoid liability by writing the words "without recourse," or "without recourse to me." He can also specify what use is to be made of the funds when the paper is made, as for instance: "Pay Irving Taylor, or order, for credit of my account."

10. **After Maturity.**—Paper can be transferred after maturity and usually no difficulty will arise over it, but the maker of the note may bring in various forms of excuses, and the law will always defend him by admitting, as evidence, any plea which he may choose to make as a defence.

11. **An Innocent Holder.**—An innocent holder of paper, having paid value for it before maturity, can hold both the maker and indorser responsible for payment.

12. **General Rule.**—In the transfer of commercial paper the indorser is held equally responsible for payment with the maker, and it is a safe rule to require the indorsement of the party who holds the paper before accepting it. An indorser who has paid a note can afterwards sell it. In the case of accommodation paper, however, when the payee has once paid it the paper is cancelled, and cannot again be transferred so as to give the holder a right of action against anyone, except the party who paid and then transferred it.



J. E. HANSFORD, LL. B.

DEMAND OF PAYMENT.

1. **Time and Place.**—Demand should always be made at the proper time and place. If the name of a bank or any other place is mentioned in the paper, it should be made there.
2. **Insolvency.**—If the debtor is bankrupt, it is no reason why a demand should not be made on him.
3. **In Person.**—Demand must be made in person, and it cannot legally be made by mail.
4. **Possession of Paper.**—The party making the demand must have possession of the paper, for the debtor can insist on having it delivered to him when paid.
5. **Lost Paper.**—In case the paper is lost, a bond of indemnity must be made and tendered to the debtor, as protection in case it is ever found.

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6. Refused Payment.—If demand is legally made and it is refused, the paper must be protested and the proper parties notified. This is usually the work of a Notary Public, unless the services of one cannot be obtained at the place where the bill is dishonored, when any Justice of the Peace resident there may exercise all necessary powers.

THE LAW GOVERNING FORGED PAPER.

1. Forgery.—Any material alteration made on commercial paper with intent to defraud is forgery.

2. A Forged Instrument.—A forged instrument is not commercial paper, for it represents neither a contract nor property, and no rights whatever are gained by its possession or transfer. The paper is simply worthless except as evidence against the forger.

3. No Responsibility.—The person whose name is forged cannot be made responsible. The act is not his, and one certainly should not be held responsible for another's acts which are entirely unauthorized and without notice.

4. The Purchaser of Forged Paper.—It makes no difference how careful or honest one is who takes forged paper; it is worthless, and one who sells it to another in reality sells no matter what the consideration may be, the paper itself nothing. The one who buys forged paper, however, may recover what he paid for it from the one from whom he bought it, because it was money paid under mistake. The person who took the paper from the forger must always bear the loss, unless he can recover the money from the person who committed the forgery.

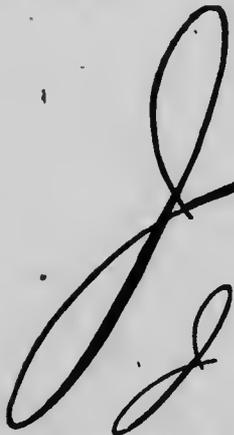
5. Raising the Amount.—Paper is sometimes forged by erasing the amount named in the genuine paper and putting in a larger amount. The paper is then perfectly good for the original sum, but wholly worthless as to the amount raised. Example: If a check is drawn for \$5.00 and it is raised to \$50.00, the signer of the check will only be held for \$5.00, and who ever takes the check for \$50.00 will lose the \$45.00, unless he can secure it from the forger.

6. Caution.—Never buy a paper from a stranger, unless he can show evidence of legitimate business transaction with the person or persons whose papers he desires to transfer.

HOW TO DETECT A FORGERY.

1. Mr. D. T. Ames, the well-known handwriting expert, who exposed the forgery in the Morey-Garfield matter, says that but for the assistance of the microscope or camera in elucidating the very difficult matters that are presented to him almost daily, he would often meet with insuperable difficulties in proving his case.

2. "Jurors as a Rule," says Mr. Ames, "are men who must have a thing demonstrated in the clearest and most simple manner. I can myself tell almost at a glance a forgery from a genuine piece of handwriting, because it has crookedness written all over the face of it to the eye experienced in examining such things. I can also see quickly under the microscope the particular defects that characterize spurious handwriting."



3. One of the most difficult things for the forger to manage is to get the same amount of shading on his letters as the original writing shows. This necessitates the retouching of each letter separately after the outline has been made, and under the microscope these patches are so conspicuous that they demonstrate the forgery immediately. A photomicrograph similar to the one of which I give you an illustration can be easily placed in the hands of the juror, who can thus without leaving his seat, see just

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what I refer to in my testimony. There are also frequent breaks in the letters where the lines do not touch exactly, showing how the copying was done piecemeal, and though apparently finished off neatly the letters or parts of letters are not fitted together in the manner that they would be when written naturally. The photomicrograph also frequently shows signs of pencil marks in which the writing was first traced, and which to the naked eye of the forger appeared to be obliterated, although the searching eye of the camera shows them up.

4. **Another characteristic of forged handwriting** which the camera discloses is the failure in retouching to cover the surface thoroughly with the ink as would be done in natural writing. The letter J which you see, is a fair sample of what I mean; and it comes up very conspicuously with its tell-tale defects under a microscope. All really scientific examinations of hand-writing are based upon the well-known fact that the hand-writing of every adult must inevitably have multitudinous distinctions and habitual peculiarities.

5. **Patched Printing Traced in Sections.**—Of many of these the writer is himself unconscious; such as initial and terminal lines, forms and methods of constructing letters, combinations, relative proportions, turns, angles, spacing, slope, shading (in place and degree), crosses, dots, orthography, punctuation, etc. These peculiarities are the outgrowth of long habit, and come at length to be produced and reproduced by the sheer force of habit, as it were, automatically by the hand, its movements being independent of any direct thought or mental guidance. Being thus unconsciously produced, and in the main unnoted by the writer, they cannot be successfully avoided or simulated through any extended piece of writing. To do so a writer would be required to avoid that of which he is not conscious in his own writing, and to copy the undiscovered habits of another writer.

AN ACTUAL FORGERY.

I have been informed of the
 and of the fact that the
 to my office in New York
 which was forwarded to me
 I kindly acknowledge the
 receipt of the same and
 the same being of the
 nature of a check for
 \$100.00 payable to the
 order of the above named
 party.

Wm. C. F.

THE PIECING PROCESS.

The above words were cut out of a genuine letter and pieced together, to make the
 desired document. Then they were placed over a glass and traced, making
 a complete copy, which for a time baffled the best authorities on forgery.

*An examination of law and affection I release and
discharge to my own claim the loan made him when
the 1 stand, No. 100, South, bonded Rail Road Stock and
I kindly declare that I hold said stock in trust for
Mrs. J. E. P. Hatfield*

*The witness hereby I have this 2 day of May 1862
at my name at my hand and seal*

W. C. Ford

A CLEAN TRACING OF THE PIECED DOCUMENT.

*The penalty for forgery is one of the severest. Forgery is considered by our laws one
of the gravest crimes, except those of murder and manslaughter.*

AN ACTUAL TRANSACTION.

In consideration of love and affection I release and discharge to my son Lewis the borrower herein upon Ten (10) shares of New-York-Central Rail Road Stock and I hereby declare that I hold said Stock in trust for My Son, Lewis, New-York-Central

In witness whereof I have this 2nd day of May, 1862
at Syracuse N.Y. affixed my hand and seal
L. H. Lewis

S. S. York

||| A FORGED DOCUMENT. |||

The above shows the full signatures, and the document is complete just as presented by the forger.

OWNERSHIP OF PROPERTY.

1. **Uninterrupted possession** for ten years gives the possessor a right to the property. Should the real owner be insane or by any means unaware that such property belongs to him (by inheritance or otherwise), the "ten years" does not commence to count until the rightful owner becomes acquainted with the fact, or the proper use of his mental faculties return, as the case may be.
2. **Dower.**—When the husband dies without a will, his wife is entitled to one-third of all real estate. If there are no children left, the wife gets one-half.
3. **Buying Contract.**—The violator of a contract must pay for it. Example: A dealer in stock buys 20 sheep, deposits \$10.00 to seal the contract and agrees to take the sheep in six days. Afterwards the dealer finds the market price is down and decides not to take the sheep; he must lose the \$10.00 and the seller can make him pay balance of the purchase money.
4. **Stolen Property**, other than negotiable paper, the purchaser will have to give up to the rightful owner (when called upon to do so) any property that has been stolen and then sold to him. But in the case of a promissory note the holder can collect it, if it had been stolen, so long as he came by it honestly.
5. **Real Estate.**—A verbal contract is not binding, though a deposit of money be made, but a written contract duly signed by both parties is binding, whether any money has been paid or not.
6. **Deed of Gift Property.**—In a deed where the property is a gift, when referring to consideration, the following may be used: "Witnesseth that in consideration of the natural love and affection and one dollar," thus giving both valuable consideration.
7. **Titles.**—To find out if there are any mortgages, liens or dowers, search the registry office. To find if there are any judgments against the owner, search at the sheriff's office. To learn if there are any unpaid taxes, search the county or city treasurer's office.

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HON. L. P. PELLETIER, K.C.
POSTMASTER GENERAL OF CANADA.

RATES OF POSTAGE.

First Class Matter.

LETTERS.

Register all valuable letters.

Address all complaints and inquiries respecting late or incorrect delivery to the Postmaster. With a view to facilitate investigation always transmit the envelope of a letter which is the subject matter of inquiry.

Letters for the United States should bear the name of the State as well as that of the Post Office.

Letters containing Gold or Silver Money, Jewels or anything liable to Customs duties, cannot be forwarded by post beyond the Dominion. (Such articles must be sent as Fourth Class Matter to the United States, and by Parcel Post to most other Foreign Countries).

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Letters addressed to mere initials, or fictitious names, will not be delivered unless addressed in care of a resident or to some box in the Post Office.

Letters addressed simply to a street number or to a room number in a specified building, without the name of a person, firm, etc., may be delivered, provided there is only one household or firm in occupation of the premises indicated; otherwise, letters so addressed will be sent to the dead letter office as insufficiently addressed.

Every letter for the city should bear name, street, and number, no matter how well-known name may be; otherwise it is an incomplete address and delivery may be delayed.

Postage.—Letters addressed to places in Canada and United States, including Porto Rico, Hawali, Guam and Philippine Islands, 2 cents per ounce or fraction thereof.

Letters addressed to places in Canada must be at least partially prepaid, and those addressed to the United States must be prepaid at least a full rate (2c). Otherwise they will be sent to the dead letter office.

Letters addressed to places in Canada and partly prepaid, will be forwarded, subject on delivery to double the amount of unpaid postage.

Re-directed Letters.—Re-directed letters are not liable to any additional postage if handed back to the Post Office with a changed address at the moment of delivery or as soon as possible thereafter, provided always the change in the address does not require the letter to be sent to any place to which the postage rate is higher than was at first payable, will be collected on delivery.

Re-directed letters should not be dropped into a Post Office Box or receiver unless additional postage has been put on to carry them to their second destination.

Request Letters.—Letters from places in Canada, Newfoundland and the United States covered by envelopes bearing a REQUEST either printed or written that the letters be returned to the sender if not delivered within a certain specified time, will be returned as requested if not delivered in the time stated.

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Express Letters and Parcels.—There is immediate delivery of "Express" letters and parcels, so marked, addressed to United Kingdom. Fee payable there on letters is 6c a mile from addressee's Post Office. Fee payable on parcels, 10c, can be prepaid here.

POST CARDS.

For Canada and the United States, one cent each. For Great Britain, Newfoundland, and all Postal Union countries, two cents each. Reply Cards, for Canada and U.S., two cents each. Nothing must be attached to a Post Card.

Private Post Cards, duly prepaid, one cent each by postage stamp, may be posted in Canada for delivery within Canada and the United States.

Private Post Cards may have a Reply Card attached, bearing one cent stamp.

Private Post Cards may, if prepaid 2 cents, be posted in Canada, addressed to any Postal Union country.

The limit of size for a Private Post Card is 6 inches long by 3½ inches wide.

The British Post Office will recognize as entitled to return to this country the reply halves of Canadian Domestic Reply Post Cards upon which the additional one cent postage stamps required have been affixed.

Second Class Matter.

TRANSIENT NEWSPAPERS AND PERIODICALS.

Transient newspapers for any place in Canada or United States, 1c per 4 oz.; but a paper not more than 1 oz. will go for ½c. Local newspapers and periodicals not weighing more than 1 oz., for delivery in city, ½c each. For other countries see Foreign Postal Rates published in this guide.

Third Class Matter.

BOOKS, MATTER PARTLY PRINTED OR WHOLLY IN PRINT AND MISCELLANEOUS MATTER.

On Books (printed), Pamphlets, Circulars (printed or produced by a multiplying process), Catalogues, Hand-Bills, Blank Forms, Prices Current (printed), Calendars, Show Cards, Maps, Prints, Drawings, Plans (without specifications), Engravings, Lithographs, Photographs (on card or paper), Visiting Cards (printed or engraved), Sheet

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Music, Printed Stationery, Official or Private Post Cards (when sent in bulk to a separate address), and all matter wholly in print, when addressed to Canada, United States, Newfoundland, and all other countries, the rate is 1c for each two ounces or fraction thereof. Limit of weight to Canada, 5 lbs., but a single book, 10 lbs. Limit to United States and United Kingdom, 5 lbs. For other Postal Union countries, 4 lbs. No packet addressed to Canada may exceed 30 inches in length by 12 inches in width or depth, nor may the combined length and girth of any package exceed 3 feet. When addressed to other countries the limit in size is 2 feet in length by 1 foot in width or depth, unless in the form of a roll, when 30 inches is allowed.

CIRCULARS

are communications in print, or produced by a multiplying process easily distinguished from typewriting, which are posted to several individuals, and couched in identical terms. A circular may, without becoming liable to a higher rate of postage, be signed and dated in handwriting, and may also contain the name of the addressee in writing at the top.

The postage on Circulars produced in imitation of typewriting or handwriting by a multiplying process, is 1c per 2 ozs., when at least 20 copies in precisely identical terms are handed in to the Post Office at one time.

Circulars typewritten are liable to letter rate.

SEEDS, CUTTINGS, BULBS, ETC.

On Seeds, Cuttings, Bulbs, roots, Scions or Grafts (but not cut flowers), when posted for delivery in Canada, the postage is 2c for the first four ounces or fraction thereof, and 1c for each additional 4 ounces or fraction thereof. The articles can only be sent to the United States at the 1c per ounce rate. Limit of weight, 5 lbs.

Fourth Class Matter.

MERCHANDISE, ETC.

Comprises such articles of general merchandise as are not entitled to any lower rate of postage. When addressed to places in Canada, the postage is 1c for each oz. or fraction thereof. Limit of weight, 5 lbs.; of size, 30 inches in length by 1 foot in width or depth, but the combined length

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and girth of any packet must in no case exceed 6 feet. Matter claiming to be Fourth Class *must be open to inspection*, and there must be no correspondence enclosed (except invoices and accounts of the articles enclosed). Packages of Fourth Class matter may be sent to the United States, including Porto Rico, Hawaii, and Philippine Islands, if prepaid 1c per oz., but the contents will be liable to Customs. Inspection and collection of duty in the United States. Sealed tins containing fish, lobster, vegetables, meats, etc., if put up in a solid manner and labelled in such a way as to fully indicate the nature of their contents, may be sent as Fourth Class matter within the Dominion, but no sealed matter can be forwarded to the United States under this head. Liquids, oils and fatty substances may be sent to places in Canada and the United States as Fourth Class, if securely put up.

REGISTRATION.

Money letters should always be registered.

Every article intended for registration must be handed in at the wicket, and a receipt obtained therefor.

The fee on all classes of articles addressed to all countries to which matter may be registered is 5c.

The sender of a registered article posted in Canada for delivery in Canada or in any other Postal Union country, may entitle himself to a certificate as to the disposal of the said article by the Postmaster at the office addressed, on prepayment of an additional fee of 5c. All classes of matter may be registered to all destinations in Canada and throughout the Postal Union, and *letters* may be registered to most of the countries not included in the Union.

Senders of registered articles are requested to put their names and addresses in the upper left-hand corner of the cover.

The public are reminded that registered letters are only carried on trains that are accompanied by railway mail clerk. Hence a registered letter and an ordinary letter posted simultaneously will often be received at different times.

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FOREIGN AND COLONIAL MAILS.**

Rates of Postage.

The postage rate for letters of 2c per ½ oz. is applicable for correspondence exchanged between Canada and the United Kingdom, and between Canada and the British Possessions.

Transient newspapers, printed and published in Canada, may be sent to the United Kingdom, Bahamas, Barbadoes, Bermuda, British Guiana, British Honduras, British North Borneo, Ceylon, Cyprus, Falkland Islands, Fiji, Gambia, Gibraltar, Hong Kong, Jamaica, Leeward Islands, Malta, Newfoundland, New Zealand, Sarawak, Seychelles, Sierra Leone, Southern Nigeria, Transvaal, Trinidad, Tobago, Turk's Islands and Zanzibar, at the rate of 1c per 4 ozs.; other papers at the rate of 1c per 2 oz.

RATES TO OTHER POSTAL UNION COUNTRIES.

Letters, 5c per ½ oz.; Post Cards, 2c each; Newspapers, Books, Photographs, Printed Matter, etc., 1c per 2 oz.; Samples, 2c for first 4 oz., 1c for each additional 2 oz.; Commercial Papers, 5c for first 10 oz., 1c for each additional 2 oz.; registration fee, 5c.

PARCEL POST.

Direct Parcel Post Exchanges are in operation between Canada and the countries mentioned in the following table, the rate and limit of weight being as specified in each case:—

	Rates of Postage.		
	For First Lb.	For Each Suc- ceeding Lb.	Limit of Weight, Lbs.
Barbadoes	20c	20c	7
Bermuda	16c	12c	11
British Guiana	16c	12c	11
*Cape Colony and Natal.....	28c	26c	11
Grenada	25c	25c	7
Hong Kong	16c	12c	11

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	Rates of Postage		Limit of Weight, Lbs.
	For First Lb.	For Each Succeeding Lb.	
Jamaica	20c	20c	7
Japan	20c	20c	7
Leeward Islands	20c	20c	7
Newfoundland	15c	15c	7
New South Wales.....	24c	24c	11
New Zealand (Including Cook Islands)	24c	24c	11
Queensland	24c	24c	11
South Australia	24c	24c	11
St. Lucia	20c	20c	7
St. Vincent	25c	25c	7
United Kingdom	16c	12c	11
Victoria	24c	24c	11

*Via Liverpool, England.

Parcels may also be sent via England to countries not mentioned in the above list. Rates and other conditions may be found in the Official Postal Guide, or learned on inquiry at any of the Branch Offices.

Parcels containing Candy or other Sugar Confectionery, addressed to the United Kingdom, will be forwarded direct to destination without examination at the Customs, if described on the Customs Declaration under one of the following heads: Sugar Confectionery, Chocolate Confectionery or Preserved Fruits, together with the net weight of the contents.

POST OFFICE SAVINGS BANKS

are established at the General Office and at most of the branches. Sums of \$1.00 or any multiple of \$1.00 can be deposited. Interest, three per cent.

The Savings Bank branches at Sub-Post Offices throughout the city will be open for the transaction of business on Saturdays from 7.30 p.m. to 9 p.m. for all classes of depositors as well as for the special convenience of persons receiving weekly wages who may wish to make deposits.

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**MONEY ORDERS.
APPLICATION FOR A MONEY ORDER.**

A Money Order may be procured by filling in the particulars on this form and handing it with the cash (which must include the commission) to the Courier, who will deliver the Order on his next trip.

RATES OF COMMISSION.

The Commission on Money Orders issued in Canada for payment in Canada, Antigua, Bahamas, Barbados, Bermuda, British Guiana, Cayman Islands, Cuba, Dominica, Grenada, Guam, Hawaii, Isle of Pines, Jamaica, Montserrat, Nevis, Newfoundland, Panama Canal Zone, Philippine Islands, Porto Rico, St. Christopher (St. Kitts), St. Lucia, St. Vincent, Tobago, Trinidad, Turks Islands, Tutuila, (Samoa), Virgin Islands and the United States is as follows. Maximum \$100.

For sums not exceeding \$10.....	5 cents.
Over \$10 and up to 20.....	10 "
" 30 " 40.....	15 "
" 50 " 60.....	20 "
" 80 " 100.....	25 "

Money Orders are issued in Canada on the United Kingdom, British Possessions, and Foreign Countries except those mentioned above at the following rates of commission. Maximum \$100.

For sums not exceeding \$ 5.....	5 cents.
Over \$ 5 and up to 10.....	10 "
" 10 " 20.....	20 "
" 20 " 30.....	30 "
" 30 " 40.....	40 "
" 40 " 50.....	50 "
" 50 " 60.....	60 "
" 60 " 70.....	70 "
" 70 " 80.....	80 "
" 80 " 90.....	90 "
" 90 " 100.....	\$1.00 "

Dollars.....

Cents.....

Payable at.....

Province, State or County.....

Payable to.....

Res'd. { Street and Number.....

 { City or Town.....

 { Province, State, Canton or Department.....

Sent by.....

Residing at.....

Rural Route No.....

Date..... 191

Received the sum of

--	--

 \$ c.

with which to purchase a Money Order (or Orders)

.....
Signature of Courier.

This Receipt is to be detached by the Courier and handed to the applicant (or Order).

Pour le francais voir le verso.

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APPLICATION FOR A POSTAL NOTE.

Postal Notes for the following amounts can be procured by filling in the particulars in this form and handing it with the necessary cash (which must include the commission), —to the Courier, who will deliver the Postal Notes on his next trip, viz:

<input type="checkbox"/>	Amount of Note.	Commission.	<input type="checkbox"/>	Amount of Note.	Commission.
.....	20 cents.....	.....1 cent.	.....	90 cents.....	.....2 cents.
.....	25 ".....	.....1 " "	.....	\$1 00.....	.....2 " "
.....	30 ".....	.....1 " "	.....	1 50.....	.....2 " "
.....	40 ".....	.....1 " "	.....	2 00.....	.....2 " "
.....	50 ".....	.....2 cents.	.....	2 50.....	.....2 " "
.....	60 ".....	.....2 " "	.....	3 00.....	.....3 " "
.....	70 ".....	.....2 " "	.....	4 00.....	.....3 " "
.....	75 ".....	.....2 " "	.....	5 00.....	.....3 " "
.....	80 ".....	.....2 " "	.....	10 00.....	.....5 " "

If more than one Note is required mark a "X" opposite the denominations wanted.

To make up odd amounts, postage stamps up to but not exceeding nine cents may be attached to a Note.

Postal Notes are payable only in Canada and the United States, and should not be sent to other countries.

Postage Stamps must not be attached to Postal Notes sent to the United States.

REQUIRED, A POSTAL NOTE

(OR NOTES AS FOLLOWS:—

	\$	C.
Face Value of Notes.		
Commission.		
Postage Stamps.		
Total....		

To be made payable to _____

at _____

Province (or State) _____

Applicant _____

Rural Route No. _____

Date _____ 191_____

Received the sum of \$ C.

with which to purchase a Postal Note (or Notes).

Signature of Courier.

N.B.—This receipt is to be detached by the Courier and handed to applicant for Notes.

INSURANCE OF REGISTERED LETTERS.

Inland registered letters, that is, registered letters posted at and addressed to a Post Office in Canada, may be insured against loss for amounts not exceeding twenty-five dollars, on payment of the following fees, in addition to the full postage and registered charges:—

Insurance Fee.	Limit of Compensation.
3 cents	\$10.00
4 cents	15.00
5 cents	20.00
6 cents	25.00

A letter tendered for Insurance must be enclosed in a strong envelope or cover, properly sealed with gum or wax. No letter will be accepted for Registration or Insurance if it seems possible to get at the contents without either breaking the seals or tearing the cover.

Envelopes with black or colored borders may not be used for Registered or Insured letters.

As few stamps as possible should be used for the prepayment of the Postage and the Insurance and Registration fees, and when two or more stamps are used they should be affixed with spaces between, in order to prevent stamps being employed to conceal an opening in the cover.

The stamps may not be folded over the edge of the cover.

Before an Insured letter is accepted from the Post Office by the addressee or his agent, it should be carefully examined to see that it is in good order, since the acceptance by the addressee or his agent releases the Postmaster-General from all responsibility regarding such Insured letter.



PARCEL POST REGULATIONS

1.—Articles of Mail Matter acceptable at Parcel Post rates include farm and factory products, merchandise of all descriptions such as dry goods, groceries, hardware, confectionery, stationery (including blank books, etc.), seeds, cuttings, bulbs, roots, bedding plants, scions or grafts, and all other matter not included in the first class, and not excluded from the mails by the general prohibitory regulations with respect to objectionable matter.

Parcels consisting of third class matter may be mailed at parcel post rates, or third class matter rate at the option of the sender.

Parcels containing intoxicating liquors or explosives are expressly prohibited.

2.—The rates of postage on articles accepted for transmission by Parcel Post are as follows:

(a) Five cents for the first pound and 1 cent for each additional pound or fraction thereof, up to four pounds, and 2 cents for each subsequent pound up to eleven pounds within a radius of twenty miles from the place of mailing, irrespective of Provincial boundaries.

(b) Ten cents for the first pound and 4 cents for each subsequent pound or fraction thereof, for all points in the Province in which a package is posted, outside of the twenty mile radius.

(c) Ten cents for the first pound and 6 cents for each additional pound or fraction thereof, for all points outside the Province in which a parcel is posted, and beyond the twenty mile radius, with an additional charge of 2 cents a pound for each Province that has to be crossed to the destination of the parcel, not including the Province in which it is to be delivered up to a maximum of 12 cents a pound.

The three Provinces, Nova Scotia, New Brunswick and Prince Edward Island, are to be considered as one zone.

An additional charge to meet the extra cost of transportation will be made on parcels addressed to or posted at offices in certain outlying districts when such parcels have to be conveyed more than 100 miles by a continuous stage service, such districts to be designated by the Postmaster General.

The charge on any parcel shall not be greater than 1 cent an ounce.

Tables of rates for the several Provinces as given in the rate cards printed for distribution, will be found on pages 9, 10, 11, 12, 13, 14, 15.

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3.—The postage on Parcel Post packets must be prepaid by means of postage stamps securely affixed to the parcels.

An insufficiently prepaid Parcel Post packet is forwarded to destination subject on delivery to payment of double the deficiency, provided at least one cent is prepaid. After the additional postage required on any short paid parcel has been collected from the addressee "postage due" stamps are to be affixed to the parcel and cancelled by the Postmaster.

Parcel Post packets totally unpaid will be sent to the Branch Dead Letter Office.

Franking of Parcel Post packets is expressly prohibited.

4.—A parcel post packet may be insured within Canada up to an amount of \$25.00 or the actual value of the contents, when less than that amount, upon prepayment of a fee of 5 cents in postage stamps and up to an amount of \$50.00 or the actual value of the contents, when less than that sum upon prepayment of a fee of 10 cents in postage stamps. This fee must be prepaid, in addition to the ordinary postage, by means of postage stamps, which the sender must affix to the cover.

A parcel intended for insurance should not be dropped into a box or receiver. It should be marked with the word "Insured," and with the amount of the insurance fee the sender is paying, thus "Insured 10 cents," and be handed into the Post Office or to the rural carrier and a certificate of posting obtained, bearing an acknowledgment that an insurance fee has been paid.

The onus of properly enclosing and packing a parcel for insurance rests with the sender, the Post Office assuming no liability for loss arising from defects which may not have been observed at the time of posting.

Indemnity will be paid to the addressee, or at the request of the addressee, the sender, provided claim is made to the Department within one year of the date of posting upon receipt of sworn statements of the persons concerned:—

(a) That according to the best of their knowledge and belief the insured parcel has been lost or its contents damaged in the mails.

(b) As regards the value of the contents of the parcel or the damage sustained.

(c) As regards the ownership of the parcel.

It must appear that the loss or damage did arise wholly or in part from the fault of the sender, as, for instance, from insufficient packing, inadequate fastenings, loss of "tie-on" label, etc. The indemnity paid will not exceed the value of the contents of the parcel lost or the damage sustained. The right is reserved of re-instating the contents of a parcel instead of giving pecuniary indemnity.

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In the case of damage the parcel must be retained for the purpose of enquiry, as nearly as possible in the state in which it was delivered. If complaint is made that the contents of a parcel have been lost or abstracted, the cover must be produced.

Indemnity for damage to articles of a fragile nature, will be given only in those cases in which the parcel is conspicuously marked with the words "Fragile with care."

Parcels containing eggs, fish, meat, fruit, vegetables, glass, crockery, greases, semi-liquids, liquids or any articles of an exceptionally fragile nature cannot be insured.

Indemnity will not be given for loss of coin or bank notes.

Indemnity will not be given for injury or damage consequential upon i. e. INDIRECTLY arising from the loss, damage, delay, non-delivery or mis-delivery of any article sent by Parcel Post.

Indemnity will not be given in the case of a parcel on which the insurance fee has not been paid.

Indemnity may be refused for loss or damage, on any ground on which exemption from legal liability may be claimed by a common carrier.

An insured parcel that cannot be delivered within Canada will be sent to the Branch Dead Letter Office.

Parcel Post packets must not be registered.

5.—Parcels must be prepared for mailing in such manner that the contents can be easily examined.

6.—It is desirable that the sender's address should appear either inside the parcel or on the cover. This must be kept distinct from the address proper.

7.—Parcels are, when re-directed, chargeable with additional postage at the rate which would have been chargeable had they been originally mailed from the office of re-direction to the new address except in cases where the original and the re-directed addresses are both within the delivery of the same Post Office.

8.—The limit of weight for a Parcel Post packet is eleven pounds, and the general limit of size is thirty inches in length by one foot in width or depth, but parcels will be accepted up to 3 ft. 6 in., in length, provided that the combined length and girth do not exceed six feet. For example—a parcel measuring 3 ft. 6 in., in its longest dimensions may measure as much as 2 ft. 6 in., in girth, (i. e., round its thickest part); or a short parcel may be thicker; thus if the length is not more than 3 ft. the girth of the parcel may be 3 ft.

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9.—When practicable Parcel Post packets must be sent in covers open at the ends, and in such manner as to be easy of examination. But flour, drugs and such like articles, which cannot be sent in covers of this kind—but such articles only—may be posted enclosed in boxes, or in bags of linen or other strong material, fastened in such a manner that they may be easily opened, so as to enable the officers of the post office readily to satisfy themselves as to the nature of the contents. If paper bags or covers are used for enclosing flour or other similar matter, they must be of extra quality and strength to resist friction and pressure in the mails, and prevent the escape of the contents.

10.—Any staple article of use or consumption, properly transmissible by post, contained in the original unbroken package and with proper descriptive label, may be forwarded by Parcel Post, though the tin or case in which it is enclosed may not admit of being opened in course of post, if posted by parties known to be engaged in the manufacture or sale of the article in question and who vouch that the contents are precisely as described on the label.

11.—A parcel may contain invoices and accounts provided they relate exclusively to the contents of such parcel; it is also permitted to enclose a card or slip of paper giving in a brief manner necessary directions for the identification or treatment of the article or articles contained in the parcel. Care must be taken not to abuse this privilege by converting such notes or marks, designed solely for the facilitation of business between the sender and addressee, into what might properly be called correspondence. A parcel containing a letter or any writing intended to serve the purpose of a letter in the ordinary sense will become liable to letter postage.

12.—When several separate articles are enclosed in a Parcel Post packet there is no objection to each bearing a distinguishing number, so as to enable the sender to give directions by letter (sent of course separately and duly prepaid) respecting the several articles which the parcel contains.

13.—Any person who wishes to mail a large number of parcels, whether on a particular day or at regular or irregular intervals, will facilitate the work of despatch if he will give the office where they will be posted early information of the number of the parcels, their average weight and the dates and times at which he proposes to send them. He will also consult the convenience of the Post Office by sending the parcels to the post in batches, beginning as early in the day as possible.

14.—Parcel Post packets are subject to the general prohibitory regulations excluding from the mails everything liable

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to destroy, deface or otherwise damage, the other contents of the mail bags or injure the person of any officer or servant of the post office, as well as all obscene or immoral matter.

15.—Liquids, oils and fatty substances, put up in accordance with the following regulations, are not excluded: When in glass gottles or vials, such bottles or vials must be strong enough to stand the shock of handling in the mails, and must be enclosed in a wooden, heavy cardboard or papier maché block or tube not less than three-sixteenths of an inch thick in the thinnest part, strong enough to support the weight of mails piled in bags and resist rough handling; and there must be provided between the bottle and its outer case, a cushion of cotton or spongy material sufficient to absorb the liquid, etc., in case the bottle should be broken, the block or tube to be impervious to liquid (including oils) and to be closed by a tightly fitting screw-lid of wood or metal with a rubber or other pad so adjusted as to make the block or tube water-tight and to prevent the leakage of the contents in case of breaking of the glass. When enclosed in a tin cylinder, metal case or tube, such cylinder, case or tube, should have a screw-lid with a rubber or cork cushion inside in order to make the same water-tight, and should be securely fastened in a wooden or papier maché block (open only at one end) and not less in thickness and strength than above described. Manufacturers or dealers intending to transmit such articles by Parcel Post or as samples, in considerable quantities, should submit a specimen package showing their mode of packing to the post master at the mailing office, who will see that the conditions of this section are carefully observed.

16.—Specimens of diseased tissues, when carefully enclosed in specially constructed double tin cases, closely packed with absorbent matter, and with closely fitting screw caps, may pass at Parcel Post rates, addressed to Provincial Boards of Health and Public Laboratories.

17.—The following articles in glass, viz.: Eye-glasses, spectacles and microscopic slides, may be forwarded by Parcel Post if put up in such a manner as to admit at once of easy inspection and to guard against injury to persons handling the mails.

18.—Parcel Post packets containing anything of a fragile nature should be marked "Fragile with care" and parcels containing articles of a perishable nature, such as fish, fruit, meat, etc., should be marked "Perishable." Parcels sent by mail should in all cases be substantially and securely packed so as to preserve the contents from loss or damage and prevent injury to the mails. The Department desires to co-operate

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with the public in seeing that special attention is paid to the important matter of packing, particularly with regard to parcels containing matter of a fragile or perishable character or of a nature to destroy or injure the other contents of the bags or sacks in which they are sent forward. In order that proper precaution may be exercised in this particular persons desirous of transmitting articles by Parcel Post are advised to consult the postmaster as to the proper method of packing in all cases.

As the safe transit of eggs is a matter of some difficulty shippers are advised to adopt the following method of packing: Use a wooden, papier maché, or other box of a rigid material with a well-fitting tightly adjusted lid, wrap each egg separately in newspaper or other protecting material, place the eggs on end and fill up the vacant spaces in the box with newspaper or other packing material, so as to prevent the eggs from striking together or against the sides, top or bottom of the box: mark the parcel eggs.

Parcels containing goods likely to spoil within the time reasonably required for transportation and delivery must not be accepted for mailing.

19.—Postmasters must exercise the greatest possible care to see that all parcels accepted for transmission by Parcel Post conform in every particular to the requirements of these regulations. This applies with special force to parcels containing perishable goods or fragile articles.

20.—Requests for direct return are recognized on Parcel Post packets addressed to a place in Canada, and parcels bearing the address of the sender may also be returned direct after being held fifteen days. Parcel Post packets so returned are subject to a charge equal to the original postage charge. This charge is to be marked by the office returning the parcel and collected from the sender before delivery by the office to which it has been returned, "postage due" stamps for the amount collected being affixed to the parcel and cancelled by the postmaster.

21.—After a parcel has been delivered to the person to whom it is addressed it cannot be returned to the sender, UNLESS THE PERSON RETURNING IT PAYS THE NECESSARY RETURN POSTAGE.

22.—The Postmaster General reserves the right to refuse to accept for transmission by mail, grain or any other commodity shipped in excessive quantities which might interfere with the transportation of first class matter, or other articles such as those enumerated in paragraph 1.

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Rate Card A.

PARCEL POST

RATES of POSTAGE on parcels mailed to the MARITIME PROVINCES

Assesses to	1 lb	2 lbs	3 lbs	4 lbs	5 lbs	6 lbs	7 lbs	8 lbs	9 lbs	10 lbs	11 lbs
Any post office within 20 miles* including place of mailing.....	20	20	20	20	20	20	20	20	20	20	20
Any post office beyond 20 miles but within the Maritime Provinces.....	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post office in Quebec.....	.10	.14	.22	.26	.34	.42	.46	.50	.54	.58	.64
Any post office in Ontario.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post office in Manitoba.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post office in Saskatchewan, Alberta or British Columbia.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The Maximum charge on any parcel shall not exceed 1 cent an ounce.
*This rate also obtains in cases where the 20 mile area extends into an adjacent Province.

Rate Card B.

PARCEL POST

RATES of POSTAGE on parcels mailed in the PROVINCE of QUEBEC.

Assesses to	1 lb	2 lbs	3 lbs	4 lbs	5 lbs	6 lbs	7 lbs	8 lbs	9 lbs	10 lbs	11 lbs
Any post office within 20 miles* including place of mailing.....	20	20	20	20	20	20	20	20	20	20	20
Any post office beyond 20 miles but within the Province of Quebec.....	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post office in Ontario or Maritime Provinces.....	.10	.18	.22	.26	.34	.42	.46	.50	.54	.58	.64
Any post office in Manitoba.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post office in Saskatchewan.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post office in Alberta or British Columbia.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The Maximum charge on any parcel shall not exceed 1 cent an ounce.
*This rate also obtains in cases where the 20 mile area extends into an adjacent Province.

Rate Card C.

PARCEL POST

RATES of POSTAGE on parcels mailed in the PROVINCE of ONTARIO.

Assesses to	1 lb	2 lbs	3 lbs	4 lbs	5 lbs	6 lbs	7 lbs	8 lbs	9 lbs	10 lbs	11 lbs
Any post office within 20 miles* including place of mailing.....	20	20	20	20	20	20	20	20	20	20	20
Any post office beyond 20 miles but within the Province of Ontario.....	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post office in Quebec or Manitoba.....	.10	.18	.22	.26	.34	.42	.46	.50	.54	.58	.64
Any post office in Saskatchewan or Maritime Provinces.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post office in Alberta.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post office in British Columbia.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The Maximum charge on any parcel shall not exceed 1 cent an ounce.
*This rate also obtains in cases where the 20 mile area extends into an adjacent Province.

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Rate Card D.

PARCEL POST

RATES of POSTAGE on parcels mailed in the PROVINCE of MANITOBA.

Addressed to	1 lb	2 lbs	3 lbs	4 lbs	5 lbs	6 lbs	7 lbs	8 lbs	9 lbs	10 lbs	11 lbs
Any post office within 20 miles* including place of mailing.....	00	00 00	00 00	07 00	08 00	10 00	12 00	14 00	16 00	18 00	20 00
Any post office beyond 20 miles but within the Province of Manitoba.....	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post office in Ontario or Saskatchewan.....	.10	.14	.20	.26	.34	.40	.46	.52	.58	.64	.70
Any post office in Quebec or Alberta.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post office in the Maritime Provinces or British Columbia.....	.15	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14

The Maximum charge on any parcel shall not exceed 1 cent an ounce.
*This rate also obtains in cases where the 20 mile area extends into an adjacent Province.

Rate Card E.

PARCEL POST

RATES of POSTAGE on parcels mailed in the PROVINCE of SASKATCHEWAN.

Addressed to	1 lb	2 lbs	3 lbs	4 lbs	5 lbs	6 lbs	7 lbs	8 lbs	9 lbs	10 lbs	11 lbs
Any post office within 20 miles* including place of mailing.....	00	00 00	00 00	07 00	08 00	10 00	12 00	14 00	16 00	18 00	20 00
Any post office beyond 20 miles but within the Prov. of Saskatchewan.....	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post office in Manitoba or Alberta.....	.10	.14	.20	.26	.34	.40	.46	.52	.58	.64	.70
Any post office in Ontario or British Columbia.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post office in Quebec.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post office in the Maritime Provinces.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The Maximum charge on any parcel shall not exceed 1 cent an ounce.
*This rate also obtains in cases where the 20 mile area extends into an adjacent Province.

Rate Card F

PARCEL POST

RATES of POSTAGE on parcels mailed in the PROVINCE of ALBERTA

Addressed to	1 lb	2 lbs	3 lbs	4 lbs	5 lbs	6 lbs	7 lbs	8 lbs	9 lbs	10 lbs	11 lbs
Any post office within 20 miles* including place of mailing.....	00	00 00	00 00	07 00	08 00	10 00	12 00	14 00	16 00	18 00	20 00
Any post office beyond 20 miles but within the Province of Alberta.....	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post office in Saskatchewan or British Columbia.....	.10	.14	.20	.26	.34	.40	.46	.52	.58	.64	.70
Any post office in Manitoba.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post office in Ontario.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post office in Quebec or Maritime Provinces.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The Maximum charge on any parcel shall not exceed 1 cent an ounce.
*This rate also obtains in cases where the 20 mile area extends into an adjacent Province.

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Rate Card G.

PARCEL POST

RATES of POSTAGE on parcels mailed in the PROVINCE of BRITISH COLUMBIA.

Apparatus to	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.	12 lbs.
<i>Any post office within 20 miles* including place of mailing</i>	20	25	30	35	40	45	50	55	60	65	70	75
<i>Any post office beyond 20 miles but within the Prov. of British Columbia</i>	30	34	38	42	46	50	54	58	62	66	70	74
<i>Any post office in Alberta</i>	30	34	38	42	46	50	54	58	62	66	70	74
<i>Any post office in Saskatchewan</i>	32	36	40	44	48	52	56	60	64	68	72	76
<i>Any post office in Manitoba</i>	32	36	40	44	48	52	56	60	64	68	72	76
<i>Any post office in Ontario, Quebec, or Maritime Provinces</i>	32	36	40	44	48	52	56	60	64	68	72	76

*The Maximum charge on any parcel shall not exceed 1 cent an ounce.
*This rate also obtains in cases where the 20 mile area extends into an adjacent Province.

LAWS OF THE PUBLIC ROADS.

1. **PUBLIC ROADS** are those which are laid out and supported by Crown or Municipal Councils. Their care and control are regulated by the statutes of the different Provinces; and in detail will not be referred to here, as they can be easily looked up by those who desire information so entirely local.

2. **OWNERSHIP.**—The soil and the land remains in the Crown.

3. **LIABILITY.**—The repair of highways is usually imposed upon the municipalities, and they are made liable by statute for all damages, against persons or estates, from injuries received or happenings in consequence of a neglect of duty on the part of the officers having the same in charge.

4. The opening or closing of highways is effected by the by-law of a Municipal Council.

5. **LAW OF THE ROAD.**—Persons traveling with carriages or vehicles of transportation, meeting on any public way, it is customary to turn their carriages or wagons to the right of the center of the road, so far as to permit such carriages or wagons to pass without interruption.

6. **RUNAWAYS.**—The owner of a runaway horse or horses, if negligent, or not exercising due care, is responsible for all damages that may occur.

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7. Any unreasonable occupation of the public way, whether arising out of a refusal to turn out and allow a more rapid vehicle to pass, or from an unjustifiable occupancy of such a part of the road as to prevent others from passing, will render the party so trespassing liable for damages to any suffering injuries therefrom.



**HOW TO SETTLE DIFFICULTIES BY
ARBITRATION.**

Arbitration is an agreement by parties who have a controversy or difference to the decision of a third party.

Arbitration is one of the highest courts for the settlement of personal differences, and if people would only learn more of its benefits and advantages, lawyers by the thousands would not thrive and fatten upon the earnings of those who could make better use of their money.

When the matters in difference are simply those of fact, it is often more satisfactory to submit them to the decision of mutual friends, each contending party choosing one, and the two arbitrators thus chosen choosing the third, and the three parties thus chosen constituting the court.

The decision of the arbitrators is called an *award*.

The award should be specific and distinct, containing the decision of the arbitrators in as clear and concise language as possible.

The following oath should be taken by the persons chosen to act as arbitrators or referees before entering upon the examination of the matters in dispute: We, the undersigned

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arbitrators, appointed by and between Henry Smith and Richard Brown, do swear fairly and faithfully to hear and examine the matters in controversy between said Henry Smith and Richard Brown, and to make a just award, according to the best of our understanding.

P. D. Crimmins
J. O. Everett.
O. M. Powers.

Sworn to this 26th day of May, A.D. 1914, before me.

D. B. Glveler,
Justice of the Peace.

Oath to be administered to a witness by the arbitrators: You do solemnly swear, that the evidence you shall give to the arbitrators here present in a certain controversy submitted to them by and between Henry Smith and Richard Brown, shall be the truth, and nothing but the truth, so help you God.

Nations by a system of arbitration are avoiding bloody and protracted wars.

ARBITRATION BEST FOR FARMERS.

Arbitration is almost invariably preferable to litigation. It is not only the easiest, quickest and cheapest way to settle disagreements, but saves much vexation and subsequent dissension. Were individuals, corporations and nations to arrange their disputes by arbitration, instead of resorting to litigation and warfare, the people would be saved millions of treasure, and the world spared much shedding of blood. A peaceful settlement of difficulties is usually followed by prosperity, while "going to law" or war usually results in loss and suffering to both contestants. Indeed, litigation and warfare are twin relics of the dark ages, and so long as they continue in vogue we may look in vain for harbingers of the promised millennium. Of all classes, farmers should, so far as possible, avoid entering into litigation; for whether they win or lose, they are proverbially worsted, the lawyers usually taking the cream, and leaving only the skim-milk for the winning contestant. Truly, there is neither glory nor honor, profit nor pleasure in litigation, and the less people who profess to live "on the square," and, according to the Commandments, have to do therewith, the better it will be for both their present and future peace and prosperity. Even in the most aggravating

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case of trespass, and the like, no good citizen should resort to the law, until all amicable attempts at settlement have failed. Indeed, and finally, whatever may be the provocation, don't get mad and impulsively prosecute your neighbor, but keep your temper.



BOARD OF TRADE BUILDING, TORONTO.

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**BOARDS OF TRADE AND STOCK
EXCHANGES.**

Boards of Trade and Stock Exchanges were originally organized to facilitate trade in the various commercial interests of the country; but unfortunately instead of blessing and benefiting mankind, they have become gigantic engines of robbery and oppression. Members are elected by ballot and the admission fees vary in different organizations from nothing to \$3,000.00.

Dealing in Futures.

This is simply a "high-toned" form of gambling, or in other words, a system of "marked guessing," in which the best guesser wins. The game, like all other popular gambling games, is exceedingly simple. You simply bet on the market if it goes up or down; you win or lose just as you have staked your money.

Margins.

Margins are sums of money put up as a forfeit to secure the winner. When the margin is exhausted so that further loss is not guaranteed, it is the custom to close the trade and the winner "rakes in the pot," using the gambler's way of putting it.

Option Trading.

"Seller's option" gives the person selling the privilege of making delivery at any time before the expiration of the contract by giving one day's notice. "Buyer's option" gives the purchaser a claim for delivery at any time before the maturity of the contract.

Corners.

Thousands of bushels of grain are bought and sold for every bushel brought into the elevators. Chicago Board of Trade sells every day as much wheat as the State of Illinois harvests in a year. It can thus be easily seen how "commerce" can be forced. In a Board of Trade each buyer buys upon the supposition that each seller is selling what he has not got, and the buyer is buying what he does not want. Now it is easy for a set of men with an unlimited amount of money to combine and "corner" any article in the market. It simply consists of buying more than can

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be delivered, and then making the sellers deliver or forfeit their margins. A "bull" is one who operates to raise the market—so called from the nature of the bull to toss with his horns. A "bear" is one who tries to lower the market, so called from the nature of the bear to tear down with his claws. A "lame duck" is a member unable to fulfill his contracts, and is therefore expelled.

Preferred Stock.

This kind of stock takes preference of the ordinary stock of a corporation, and the holders are entitled to a stated per cent. annually out of the net earning before a dividend can be declared on the common stock. Preferred stocks are generally the result of reorganization, although sometimes issued in payment of floating or unsecured debts.

How Stock is Watered.

Sometimes the charter of a corporation forbids the declaring of a dividend exceeding a certain per cent. of the par value of its stock. In this case the directors may find it desirable to "water" the stock—that is, issue additional shares. This increase in the number of shares of course reduces the percentage of dividend, although the same profit in the aggregate is secured to the stockholders.

LAW ON LINE FENCES—ONTARIO.

Owners of occupied adjoining lands shall make, keep up and repair a just proportion of the fence which marks, or is to mark, the boundary between them. Owners of unoccupied lands shall, upon their being occupied, become liable to the same duties.

In case of dispute of such proportion, either owner may notify the other owner, or the occupant of the land of the other owner, that he will, not less than one week from the service of such notice, cause three fence-viewers of the locality to arbitrate on the matter.

He shall also notify the fence-viewers, not less than one week before their services are required.

Both notices shall be in writing, signed by the person notifying, shall state the time and place for arbitration, and may be served by leaving it at the place of abode of such owner, or occupant, with some grown-up person resid-

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ing thereat, or in case of the lands being untenanted, with any agent of such owner. The occupant receiving such notice shall immediately notify the owner, or he may become liable for all damage caused by his neglecting to do so.

If the owners notified object to any or all of the fence-viewers within a week, and cannot agree on them, the Division Court Judge shall name the fence-viewers.

The fence-viewers shall examine the premises, and, if required, shall hear evidence and examine witnesses on oath. They shall make an award in writing, signed by any two of them, specifying the locality, quantity, description and lowest price of the fence to be made, the time for performing the work, and the proportion of costs to be paid by each owner. Regard shall be had to the nature of the fences used in the locality, the circumstances of the owners, and the suitability of the fence to the wants of the parties. A Provincial Land Surveyor may be employed to make an exact description of the locality. The award shall be deposited with the Township Clerk, and, if registered in the Registry Office, shall constitute a lien upon the lands charged. A dissatisfied party may appeal to the County Court Judge on serving a written notice upon the fence-viewers, Division Court Clerk and all interested parties within one week after receiving notice of the award. Any written agreement between owners respecting such line fence may be registered and enforced as if it was an award of fence-viewers.

The owner of a line fence which partly encloses the occupied land of another person, shall not remove any part thereof unless the owner or occupier of such adjacent enclosure refuses to pay therefor his just proportion after written demand without giving at least six months' previous notice.

Each fence-viewer shall be paid \$2.00 per day, and the Judge his actual expenses.

Height of fences at the discretion of the Township Council fixed by By-law, oftener not fixed at all, varying in different localities from 4½ to 5 feet.

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If any tree is thrown down, by accident or otherwise, across a line fence, or in any way in and upon the land adjoining that upon which such tree stood, causing damage to the crop upon such land or to such fence, the owner or occupant of the land on which such tree stood shall remove the same forthwith, and also forthwith repair the fence, and otherwise make good any damage caused by the falling of the tree.

On his neglect or refusal so to do for forey-eight hours after notice in writing to remove the tree, the injured person may remove the same, in the most convenient and inexpensive manner, and may make good the fence so damaged, and may retain such tree to remunerate him for such removal, and may also recover any further amount of damages beyond the value of such tree, from the person liable to pay it.

For the purpose of such removal the owner of the tree may enter into and upon such land, doing no unnecessary spoil or waste.

All questions arising under this section shall be adjusted by three fence-viewers of the municipality, the decision of any two of whom shall be binding upon the parties.



IT TAKES TWO TO MAKE A CONTRACT.

HOW TO WRITE A CONTRACT.

Rule 1. The parties to a contract are taken in the order in which they are written and referred to as "the party of the first part," "the party of the second part," without repeating their names. It matters not which name is written first.

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2. After writing the date, names of the parties and their places of residence, state fully all that the first party agrees to do; and then state all that the second party agrees to do.

3. Next state the penalties or forfeitures in case either party does not faithfully and fully perform, or offer to perform, his part of the agreement.

4. Finally, the closing clause, the signatures and seals, the signatures of witnesses are written.

No particular form of legal language is necessary. Use your own words and state in a plain way just what you want done. Anyone who can write a letter and express his desire in an intelligent manner can write a contract.

Errors in grammar or spelling do not affect the legality of the agreement.

If the language should be obscure on certain points, the "court" will always interpret the intent of the parties when they entered into the agreement.

When an agreement is written it must all be in writing. It cannot be partly written and partly oral.

THE LAW GOVERNING ALL KINDS OF CONTRACTS.

1. A contract is a mutual agreement between two or more competent parties for a valuable consideration to do or not to do a particular thing.

2. It must have: 1. Parties; 2. Subject Matter; 3. Consideration; 4. Assent of the parties. There cannot be a contract when any of these are wanting.

3. A consideration is the thing which induces a person to make a contract.

4. An alteration of a contract in a material part, after its execution, renders it void.

5. A contract the law forbids is void. Fraud renders all contracts voidable.

6. A contract made by a minor, a lunatic, or an idiot is not binding upon him, yet he can hold the party with whom he contracts, to all conditions of the contract.

7. A contract not consistent with law or for immoral purposes is void.

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8. A fraudulent contract may be binding on the party guilty of fraud, although not laying any obligation on the part of the party acting in good faith.
9. A contract for the sale or purchase of personal property of the value of \$40.00 (in Province of Prince Edward Island, \$30.00) and upwards, must be in writing, except when the buyer accepts at least a part of the goods sold and actually receives the same, or gives something in earnest to bind the bargain or in part payment.
10. Any special promise by an executor or administrator to answer damages out of his own estate, and any agreement made upon consideration of marriage, must be in writing.
11. Any contract or sale of lands, tenements or hereditaments, or any interest in or concerning them, must be in writing.
12. A contract which is not to be performed within a year must be in writing.
13. A guaranty must be in writing.
14. In contracts regarding matters of importance it is advisable to have a seal. Consideration is presumed in all contracts under seal.
15. If no time of payment is stated in the contract payment must be made on the delivery of the goods.
16. A contract totally restraining the exercise of a man's trade or profession is void, but one restraining him in any particular place is not void.
17. An offer or proposal, which includes the essential parts of a contract, becomes a contract as soon as accepted.
18. A contract required by law to be in writing cannot be dissolved by verbal agreement.
19. A contract cannot be partly written and partly verbal. It must be wholly written or wholly verbal.

CONTRACTS THAT ARE NOT LAWFUL.

1. A contract to commit a breach of peace or other offence.
2. A contract in violation of a statute of the Province in which it is made

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IGNORANCE OF LAW EXCUSES NO ONE.**



JUSTICE.

3. An agreement to prevent competition on a sale under an execution.
4. An agreement to prohibit the carrying on of a trade throughout the Province.
5. A contract with an intoxicated person, lunatic or minor.
6. All agreements in which there is fraud.
7. An agreement made by threats or violence.
8. A contract impossible in its nature; such as crossing the ocean in one day, is void.
9. Guardians, Trustees, Executors, Administrators or Attorneys cannot take advantage of those for whom they act by becoming parties to the contract.
10. Useless things cannot become the subject of a contract: such as agreeing not to go out of the house for a month.
11. Contracts made on Sunday are void, except in particular cases.
12. The right to vote or hold office, etc., cannot be sold by contract.
13. Contract without a consideration: such as a promise to make a gift, cannot be enforced.
14. An agreement for immoral purposes.
15. Where consent to an agreement is given by mistake, it cannot become a contract.

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16. If a thing contracted for was not in existence at the time of making the contract, such as buying a horse and not knowing that he was dead at the time, is not good.
17. If a person agrees to serve as a laborer or clerk, he cannot be compelled to fulfill his agreement; damages, however, can be recovered.
18. Two or more persons intentionally cannot make a contract to the injury of a third person.
19. Wagers or bets cannot be collected by law.
20. More than legal interest cannot be collected, unless agreed to.
21. Contracts for concealing felony or violating public trust, for bribery and extortion, are prohibited.
22. Contracts in which there is misrepresentation or concealment of material facts cannot be enforced. It is a fraud to conceal a fraud.
23. Money borrowed for the purpose of betting, the lender knowing it to be for that purpose, cannot be collected.
24. If any part of a contract is illegal, the whole is illegal, unless the legal part can be clearly separated from the illegal part.
25. A verbal release without payment or satisfaction for the debt is not good.
26. If there are two parts to a contract, and one conflicts with the other, the first part holds good in preference to the last.
27. An agreement with a thief to drop a criminal prosecution, by his bringing back the goods and paying all damages, is not good, and will be no bar to a future prosecution.
28. Transactions not positively forbidden, but against public policy, are unlawful.
29. Marriages within the prohibited degrees of kindred.
30. Agreements for future separation of husband and wife.
31. Agreements to furnish money or evidence for litigation on terms of sharing property recovered.
32. Contracts made on Sunday (with few exceptions).

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CONTRACT FOR THE SALE OF LAND.

ARTICLES OF AGREEMENT made this Seventeenth day of November, 1914. Between Louis F. Heyd, of the Township of Dover, in the County of Kent, Gentleman (*the Vendor*), of the first part, and Herbert M. Forgie, of the Township of Chatham, in the County of Kent, Yeoman (*the purchaser*), of the second part;

Witnesseth, that the said Louis F. Heyd for himself, his heirs, executors and administrators, agrees to sell, and the said Herbert M. Forgie, for himself, his heirs, executors and administrators and assigns, agrees to purchase Lot Number Nine and the North half of Lot Number Ten in the Fifth Concession of the Township of Dover, in the County of Kent, containing 150 acres, together with all buildings thereon, for the price of \$3,000.00, payable as follows: The sum of \$500.00 on the date hereof; the sum of \$1,500.00 in Thirty days from the date hereof, the balance to be secured by a Mortgage, according to statutory form, to be given by the said Herbert M. Forgie on completion of this Agreement. The purchaser shall examine the title at his own expense; shall not require the production of any title deeds or evidences of title other than those in the possession of the vendor; and shall state his objections thereto, if any, in writing within ten days, otherwise the title shall be accepted. If any valid objection be made which the vendor is unable or unwilling to satisfy, he may, by notifying the purchaser in writing, cancel this Agreement, and shall then return all moneys paid him on account hereof without interest. The vendor shall furnish a deed at his own expense. The Mortgage shall be prepared at the expense of the purchaser. Taxes, interest, insurance and rent shall be adjusted to date hereof, thereafter assumed by purchaser. This Agreement shall be performed in 30 days, and Time shall be of its essence.

It witness whereof the parties have hereto set their hands and seals.

Witness,
J. A. HERTEL.

L. F. HEYD. [Seal.]
H. M. FORGIE. [Seal.]

THE VITAL PART OF A CONTRACT.

CONSIDERATION.

1. **Definition.**—A consideration is the thing which induces parties to make a contract. It is the substantial cause or reason moving parties to enter into an agreement.

2. **A Sufficient Consideration.**—The law does not require that the consideration should be a good or bad bargain. As long as something is done or suffered by either party, the consideration is good. The smallest consideration is sufficient to make it legal. The value of the consideration is unimportant. For instance, \$10,000 worth of property can be sold for \$1.00.

3. **Promise of Marriage.**—If a man promise to marry a woman, and she promises to marry him, each promise constitutes a sufficient consideration for the other promise, a breach of which promise by either party renders that party liable to an action for damages.

4. **A Valuable Consideration.**—A valuable consideration is one which is equal to money or may be changed into money.

5. **A Good Consideration.**—A good consideration is one which is based upon love, gratitude or esteem, or blood relationship. But in order to make a good consideration legal, the agreement has to be performed by one or both parties. For instance, if a man should promise to give a lady \$500 because he loved her, it could not be collected, but if the money was once paid to the woman it could not be recovered.

6. **Gratuitous Consideration.**—A gratuitous consideration is a consideration where something is done or money promised on account of some affection or charity, and like a good consideration, the act must be performed in order to hold the party. For instance, if a father gives his son a note on account of his affection for him, the son cannot force the father to pay it; so also if a person subscribes for a church or charitable society he cannot be compelled to pay it, unless the church or society can show that it depended upon that money when it entered upon some contract, or assumed some obligation on account of it.

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7. **Immoral Consideration.**—All considerations which are immoral are consequently illegal.

8. **Impossible Consideration.**—If a man should promise to cross the ocean in one day, or walk from Philadelphia to New York in two hours, or any consideration of such an impossible character, is illegal and void.

ENGAGEMENTS TO MARRY; OR MARRIAGE CONTRACTS.

1. **Contracts to Marry in the Future.**—Mutual promise by a man and a woman to marry at some future day, constitutes a valid contract.

2. **A Marriage Contract.**—A marriage is a civil contract, and is entered into by the mere consent of the parties. If the man says to a woman, "Will you marry me?" or words to that effect, and she says "Yes," or words that imply an affirmative answer, it is by law an agreement or promise of marriage, and both parties are legally held to carry out in good faith the promises thus made.

3. **Breach of Promise.**—If either party refuses to carry out the contract, he or she is guilty of breach of promise, and is liable for damages to the other party. It is not very often, however, that the man sues the woman, though he has the right to do so if she fails to make good her promise.

4. **Necessary Proof.**—Generally in case of a lawsuit for breach of promise, there are no direct witnesses, as people generally become engaged without the presence of a third party, but the engagement may be implied by the conduct of the party sued.

5. **Implied Evidence.**—The promise of marriage is implied from circumstances, such as constant visits, presents, or open declarations of the parties, the reception of parents or friends, as an engaged couple, without any objections from the party accused. There are many ways of expressing serious intentions without an open declaration in words. Conduct speaks louder than words.

6. **Excuses for Breaking the Promises.**—A refusal may be justified on the ground of the bad character or conduct of the other party; poor health of either party is some-

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times a good excuse, but not generally. If the woman were a widow or divorced, and concealed this fact from the man, this justifies a refusal to marry on his part.

7. **Time of Marriage.**—When a man promises to marry a woman without stating any special time, the law holds him guilty of breach of promise, unless he is ready at any time to fulfill his engagement within a reasonable time, five years was held by law as being an unreasonable time.

8. **When a Promise is Not Binding.**—If either party is under twenty-one years of age, he or she is not bound by promise to marry, and the law will excuse them any time from making good the promise; but, if the man is over 21 years of age, he can be held, and must make his promises good or pay the damages.

9. **Seduction.**—Seduction of a woman under a promise of marriage, and subsequent refusal to marry on his part, is a crime, and is punished by severe penalties, as by imprisonment and fine. A marriage of the party after the trial is commenced, and before the verdict is given, will save the accused from conviction.

10. **A Cowardly Act.**—A young man who makes promises of marriage to a young lady, or gives her reason to believe that he is sincere in his visits and intentions, and then without excuse or cause devotes his attentions to another, commits a cowardly act. No honorable young man will do it.

No young man has a right to demand a young lady's exclusive company, without some definite understanding, and a young lady is very injudicious, if not foolish, if she receives the attentions of a young man, who claims her entire society, without some understanding or promise of sincerity. When the promise of marriage has once been made it should be kept in good faith, unless both parties mutually agree to dissolve. The law always requires the promises of marriage to be met in good faith.

LAW ON LOST PROPERTY.

While walking along the road, A finds by the roadside a pocketbook containing a sum of money. He picks it up, examines its contents and puts it in his pocket, but it happens that there is a hole in the pocket, and it falls out. He



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



1.50

1.56

1.63

1.71

1.80

1.88

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2.04

2.12

2.20

2.29

2.37

2.45

2.54

2.8

3.2

3.6

4.0



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does not discover the disappearance till he reaches home. He then retraces his steps, and near where he found the pocketbook he sees a young man who has it in his hands. The young man had picked it up when it fell from the pocket of the first finder. Which has the best right to the pocketbook and its contents? The young man has a right to it as against the other. A not uncommon maxim is, "The last finder is the best owner."

THE TIME IN WHICH DEBTS ARE OUTLAWED IN CANADA AND THE UNITED STATES.

1. The time to sue varies in different Provinces and in different classes of cases from one to thirty years.
 2. In accounts it generally begins from the purchase of the last item, and is renewed by every partial payment.
 3. In case the debtor makes a written acknowledgment in a note, or papers of that character, the claim is renewed.
- Canada: Accounts, notes, etc., 6 years; Judgments, bonds, etc., 20 years.
In Quebec: Notes, 5 years; Judgments, 30 years.



A CONTRACT FOR THE SALE OF HORSES, CATTLE, OR OTHER PERSONAL PROPERTY.

THIS AGREEMENT, between A. B. Johnson and C. D. Coddington, made this nineteenth day of October, 1914, witnesseth:

That said A. B. Johnson, for the consideration herein-after mentioned, shall sell and deliver on the first day of

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November next to said C. D. Coddington at his residence, One Double Wagon, Two Four-Year-Old Colts and Six Yearling Heifers.

That said C. D. Coddington, in consideration thereof, shall pay said A. B. Johnson Three Hundred Dollars, upon the delivery of said property.

In witness whereof we have this day set our hands and seal.

A. B. Johnson.

C. D. Coddington.

**A CONTRACT FOR LAYING TILE OR
BUILDING FENCE.
(SHORT FORM).**

THIS AGREEMENT, made this first day of July, A.D. 1914, between H. C. Naumann and G. C. Gasser, witnesseth that:

H. C. Naumann agrees to lay one hundred twenty (120) rods of six inch tile at forty cents (40c) per rod. The average depth of fall of said tile is to be sufficient to drain the land through which said tile may be laid, and G. C. Gasser shall direct place and parts of land to be drained by the above specified number of rods of tile.

H. C. Naumann.

G. C. Gasser.

A CONTRACT FOR HIRING A FARM HAND.

THIS AGREEMENT WITNESSETH:

That Fred. J. Dolan agrees to work faithfully for E. E. Heidner, as a general laborer on his farm, and to do any work that he may be called upon to do in connection therewith, in the Township of Hay, County of Huron, and Province of Ontario, for the period of one year, beginning the first day of March next, 1914, for the sum of Twenty Dollars per month.

In consideration of the services to be performed, the said E. E. Heidner agrees to pay Fred J. Dolan Twenty Dollars per month.

IN WITNESS WHEREOF, the said parties have hereunto set their hands this second day of January, 1914.

Fred J. Dolan.

E. E. Heidner.

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A CONTRACT FOR RENTING A FARM.

I, John Smith, do agree to demise and lease unto J. T. Hoge, his heirs and assigns, the N $\frac{1}{2}$ of the SE $\frac{1}{4}$ of Sec. 25 in the town of Flag Springs, County of Elgin and Province of Ontario, for a term of two years from the first of March next upon the payment of Three Hundred Dollars (\$300), as follows: One Hundred and Fifty the 20th of June next, and the remaining One Hundred and Fifty the first day of the following December.

Witness my hand, this 20th day of October, 1914.



AN AGREEMENT TO BUILD A HOUSE.

ARTICLES OF AGREEMENT made and entered into this 16th day of May, 1914, between John Read and Z. Cooper, it is agreed in manner and form following, to wit: The said Z. Cooper, for the consideration hereinafter named, does, for himself, his heirs, executors, and administrator covenant, promise, and agree, to and with the said John Read, his heirs, executors, administrators and assigns, that he, the said Z. Cooper, shall and will, within the space of six months, next after the date hereof, in a good and workmanlike manner, and according to the best of his art and skill, well and substantially erect, build and finish, one house, according to the draft or plan and specifications hereunto annexed, and to compose the same with such stone, brick, timber or other materials, as the said John Read, or his assigns, shall provide and find for the same. In considera-

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tion whereof, the said John Read doth, for himself, his heirs, executors, and administrators, covenant and promise to, and with the said Z. Cooper, his heirs, executors, administrators, and assigns, well and truly to pay, or cause to be paid, unto the said Z. Cooper, the sum of Two Thousand Dollars.

In witness whereof we have hereunto set our hands and seals.

John Read. [Seal].
Z. Cooper. [Seal].



THE LAW GOVERNING THE SALE AND
TRANSFER OF PERSONAL
PROPERTY.

1. A sale is the exchange of property for money, which is either paid at once or to be paid in the future.

There are many complicated things pertaining to the sale of property which every thoughtful man should understand.

3. The thing sold must either exist at the time of the sale or there must be a well-founded reason that it will be in existence and in possession of the seller. For example: If a man sold a horse for \$100 and it transpires that the

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horse died before the actual time of the sale, the transaction would not be a sale, otherwise it would.

4. Grain or other produce not yet sowed or planted can be sold because the seller may reasonably expect a crop. Machinery or other manufactured goods may be sold before they are made and the seller can be made to perform his part of the contract the same as though the articles actually existed at the time of the sale.

5. The thing sold must be specified and set apart as the property of the buyer. For example: The sale of ten bushels of wheat from a certain bin would not be a sale unless the grain was measured and set apart.

6. The price must be fixed by mutual consent, or be understood by the terms of the sale.

7. Any defects which can be seen in property or in animals when sold does not relieve the buyer from meeting his contract though he claims he did not see the defects. *The law does not furnish eyes for the purchaser of property. Caveat emptor.*

8. But defects in property or animals which cannot be seen, and the seller makes no statement in reference to such defects, but recommends it as good or sound, relieves the buyer from fulfilling his part of the contract.

9. When nothing is said as to the time of payment when the sale is made, the law presumes that the property must be paid for before the purchaser can secure possession. If credit is agreed upon, the buyer is entitled to immediate possession.

10. The purchaser, in order to make good his bargain, should always advance a small amount, to bind the seller to the bargain.

AGREEMENT FOR SALE OF GRAIN.

MEMORANDUM OF AGREEMENT made the 1st day of March, 1914, between Ralph Ogilvy of the City of Ottawa, Commission Merchant, and Robert Hillyard of the Town of Prescott, Agent, witnesseth that the said Ralph Ogilvy agrees to sell to the said Robert Hillyard, 2,000 bushels of oats, A1 quality, to be delivered to said Robert Hillyard at the Canadian Pacific Railway Station, Prescott, on or before 1st

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April next, at the price of 70 cents per bushel free of all charge. And the said Robert Hillyard agrees to buy said quantity of oats at said price and to pay for same thirty days after delivery. And the said Ralph Ogilvy hereby warrants and guarantees the quality of said oats as aforesaid.

As witness our hands the day and year aforesaid.

Witness:

W. Heynan.

R. Ogilvy.

R. Hillyard.

BOND.

KNOW ALL MEN BY THESE PRESENTS, that I, John Jenkins, of the City of Toronto, Manufacturer, am held and firmly bound unto Robert S. Wilson, of the said City of Toronto, Merchant, in the penal sum of Two Thousand Dollars (or, double the amount of the obligation for which the Bond is given) of lawful money of Canada, to be paid to the said Robert S. Wilson, or to his heirs, executors, administrators, or assigns, for which payment well and truly to be made I bind myself, my heirs, executors, and administrators firmly by these presents.

Sealed with my seal, and dated this First Day of September, 1914.

THE CONDITION of this obligation is such that if Geo. W. Harris shall pay to the said Robert S. Wilson the sum of One Thousand Dollars in three months from the date hereof, with interest thereon at the rate of six per centum per annum from this date (or whatever the obligation may be for which the Bond is given), then this obligation shall be void, but otherwise shall be and remain in full force and virtue.

Signed, Sealed and Delivered
in the presence of

John Jenkins. [Seal].

W. H. Irving.

HOW TO WRITE A LEASE.

RULE.—The party granting the possession and profit is called the LESSOR, and the party to whom the grant is made is called the LESSEE.

A Lease is a contract to be performed by both parties and hence they both should sign it.

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It is proper and best to have two copies of the lease (both alike), so that each party may hold a copy of the original agreement.

Write the lessor's name first, and his name should be signed first at the close.

Payments of rent should be entered on the back of the lease.

Care should be exercised in giving the **TIME, DESCRIPTION** and the **AMOUNT TO BE PAID.**

1. A **LEASE** is a contract by which a party gains the possession, use and profit of lands and tenements, in return for which he pays the owner thereof a recompense, called rent.

2. A lease must always give a less interest in land than that of the lessor. If lessor conveys his whole interest, it is an assignment or conveyance.

3. A lease of lands and tenements may be by written or verbal contract, except that there cannot be a verbal lease for a longer period than one year.

4. A lease of lands and tenements in Ontario and New Brunswick, exceeding three years, must be by deed, and if for seven years it must also be registered.

5. A written lease cannot be changed by verbal agreement made at the same or another time. When parties reduce their agreements to writing, they are bound by the writing as against any verbal declarations.

6. If no time is stated when the rent is to be paid, it is not due till the end of the lease.

ONTARIO SHORT HOUSE LEASE.

THIS INDENTURE, made the Tenth day of May, in the year of our Lord one thousand nineteen hundred and fourteen, in pursuance of the Act respecting Short Forms of Leases: Between John Tytler of the City of London, Esquire, hereinafter called the lessor of the first part; and William Milne of said City of London, Merchant, hereinafter called the lessee of the second part; Witnesseth, that in consideration of the yearly rents, covenants, and conditions hereinafter respectively reserved and contained by the said lessee, his executors, administrators, and assigns, to be respectively

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paid, observed, and performed, he, the said lessor, hath demised and leased, and by these presents doth demise and lease unto the said lessee all that certain household premises known and described as Number 24, Brunswick Crescent, in the City of London, together with all the rights, members and appurtenances whatsoever to the said premises belonging or appertaining; to have and to hold the said hereby demised premises, with their appurtenances, unto the said lessee, executors, administrators and assigns, for the term of five years, to be computed from the tenth day of May, one thousand nine hundred and fourteen, yielding and paying therefor, unto the said lessor, his heirs or assigns, the clear yearly rent or sum of Four hundred dollars of lawful money of Canada, in even portions, quarterly, on the tenth days of August, November, February and May, in each and every year during the continuance of the said term, without any deduction, defalcation or abatement whatsoever; the first payment to be made on the tenth day of August next. And the said lessee for himself, his heirs, executors, administrators, and assigns, hereby covenant with the said lessor, his heirs and assigns, to pay rent, and to pay taxes, and to repair; And that the said lessor may enter and view state

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of repair; And that the said lessee will repair according to notice; And will not assign or sub-let without leave; And will not carry on any business that shall be deemed a nuisance on the said premises; And that he will leave the premises in good repair.

And also, that if the term hereby granted shall be at any time seized or taken in execution, or in attachment, by any creditor of the said lessee, or if the said lessee shall make any assignment for the benefit of creditors, or becoming bankrupt or insolvent shall take the benefit of any Act that may be in force for bankrupt or insolvent debtors, the then current quarter's rent shall immediately become due and payable, and the said term shall immediately become forfeited and void.

And it is hereby declared and agreed that in case the premises hereby demised or any part thereof shall at any time during the term hereby granted be burned down, or damaged by fire, so as to render the same unfit for the purposes of the said lessee, then and so often as the same shall happen the rent hereby reserved, or a proportionate part thereof, according to the nature and extent of the injury sustained, and all remedies for recovering the same, shall be suspended and abated, until the said premises shall have been rebuilt or made fit for the purposes of the said lessee.

Proviso for re-entry by the said lessor on non-payment of rent, whether lawfully demanded or not; or on non-performance of Covenants; or seizure or forfeiture of the said term for any of the causes aforesaid.

The said lessor covenants with the said lessee for quiet enjoyment.

In Witness whereof, the said parties have hereunto set their hands and seals.

Signed, Sealed and Delivered John Tytler. [Seal].
in the presence of Wm. Milne. [Seal].
W. G. Murdoch.

SHORT FORM OF LEASE.

John Parke leases to J. B. Mouton (description of premises) for a term of . . . upon the payment of . . . Dollars.

Dated this 1st day of August, 1914. J. K. Miller.

AGREEMENT TO CULTIVATE LAND ON SHARES.

THIS AGREEMENT, made this first day of March, one thousand nine hundred and fourteen, between H. M. Schrepfer, of the town of Cohoctah, in the County of Livingston, State of Michigan, party of the first part, and Richard Brown, of the City of La Salle, and State of Illinois, party of the second part.

The party of the second part agrees to cultivate the land in good, workmanlike manner, keep the land free from noxious weeds, haul out the manure, and keep the fences in repair, the party of the first part to furnish the material.

The said Richard Brown is to deliver at the residence of the party of the first part, one-half of all the grain and hay raised on the farm of the party of the first part, and pay \$4.00 per acre for the land which he feeds as pasture.

This lease to hold good from March 1st, 1914, to March 1st, 1915.

H. M. Schrepfer.
Richard Brown.

Witnesses:

Anna Holverson.
Olive M. A. Wels.

LANDLORD AND TENANT.

Landlord's Protection.—The lease should express that the rent is payable in advance each week, month or quarter, as the case may be. The Landlord need not necessarily enforce collection of the rent in advance, but this condition enables him to exercise his right of distress at any time against the goods of the Tenant, should a fraudulent removal be anticipated or attempted.

Distress is the taking of personal chattels, without process of law, by the Landlord to satisfy his claims for rent, etc.

A distress cannot be made the same day on which rent falls due, nor before sunrise or after sunset. Outer doors and windows cannot be broken or forced open in making a distress.

Goods exempt from execution are also exempt from distress for rent.

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If goods have been removed secretly or fraudulently from the premises, the Landlord can follow and seize them wherever found within 30 days after such removal.

A Landlord shall not distrain for rent on goods or chattels of any person except the Tenants, although the same are found on the premises. This does not apply in favor of a person claiming title by execution against a Tenant or whose title is derived by purchase, gift or assignment, or by mortgage, or goods under contract of purchase, or where goods have been exchanged, or hired one from the other to defeat a Landlord's rights.

Assignments.—In case of an assignment for the general benefit of creditors, the preferential claim of the Landlord is restricted to the arrears of rent due during the period of one year last previous to such assignment.

Notice.—In the absence of special agreement in case of a weekly tenancy, a week's notice to quit, and in a monthly tenancy a month's notice to quit, is sufficient to determine such tenancies. In a yearly tenancy, six months' notice is requisite.

Improvements.—Ordinarily, improvements made upon premises by a Tenant become the property of the Landlord. In some cases where the improvements are not permanently fastened, or can be removed without causing any injury to the property, such as shop fixtures, gas fixtures, machinery, etc., the Tenant may remove them.

Repairs.—In the absence of special agreement, the Tenant should repair all breakages, and leave the premises in the same condition as he got them, except damages caused by ordinary wear and tear.

Landlord's Warrant.—A Landlord may appoint anyone his Bailiff to make a distress. For this purpose a Landlord's warrant, in form below, should be executed. An inventory of goods seized should be made. A notice of the Distress should be served on Tenant or fastened up conspicuously on the premises, and an appraisement by two appraisers should be made as to value before making sale of the goods seized.

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LANDLORD'S WARRANT.

To A.... B....,

My Bailiff.

Distrain the goods and chattels of C.... D.... Tenant,
in..... situated at..... for the sum of..... dollars,
being amount of rent due on the same on the..... day of
..... 19.... and for your so doing this shall be your
sufficient Warrant and authority.

Dated this..... day of..... 19....

J.....

S.....

Landlord.

HOW MORTGAGES ARE WRITTEN.

RULES:—Mortgages must be in writing, and must be in
one single document, which contains the whole contract.

It must be acknowledged and recorded.

When a mortgage is paid, or satisfaction given, it may
either be written on the margin of the mortgage or by a
receipt indorsed upon the mortgage, or it may be discharged
upon the records whenever there is presented to the proper
officers an instrument acknowledging satisfaction, executed
by the mortgagee or his proper representatives.



THE MAN WHO PAYS HIS MORTGAGE AT THE DAY OF MATURITY

THE LAW GOVERNING MORTGAGES.

1. Mortgages are conditional conveyances of estates or
property by way of pledge to secure a debt, and become void
upon the satisfaction of the indebtedness.

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2. All mortgages must be in writing, and be signed and sealed.
3. There are two kinds of mortgages: a real estate mortgage, and a chattel mortgage. The former is a mortgage on real estate, the latter a mortgage on personal property.
4. A mortgagee may sell or transfer his mortgage to another party.
5. Mortgages given with the intent to defraud creditors are void, as to all persons knowing of the fraudulent intent.
6. When the debt is paid for which the mortgage was given, the mortgage is void.
7. A foreclosure is the legal proceeding to sell the mortgaged property to satisfy the debt.
8. Mortgages should be recorded with promptness after their execution. The first mortgage on record is the first lien on the property, notwithstanding another mortgage was given first as to all persons not aware of that fact.
9. A mortgage on real estate is released in Ontario by the execution and registration of a Statutory Discharge of Mortgage.
10. *In writing mortgages always insert the same description of land and lots as given in the deeds of same property.*

ONTARIO SHORT FORM OF MORTGAGE.

THIS INDENTURE made the first day of February, one thousand nine hundred and fourteen, in pursuance of The Act respecting Short Forms of Mortgages, between John T. White, of the City of Belleville, in the County of Hastings, Builder, hereinafter called the Mortgagor of the First Part; Amy White, his wife, of the Second Part, and Edward R. Wood, of the City of Toronto, in the County of York, Accountant, hereinafter called the Mortgagee, of the Third Part. Witnesseth that in consideration of One thousand dollars of lawful money of Canada, now paid by the said Mortgagee to the said Mortgagor, the receipt whereof is hereby acknowledged, he the said mortgagor doth grant and mortgage unto the said mortgagee, his heirs and assigns forever: All and singular that certain piece or parcel of land and premises situate, lying and being in the City of Belleville, in the County of Hastings, and composed of Lot number Twenty (20) on the north side of Stanley Street,

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according to registered Plan 79 for said City of Belleville. And the said Amy White, the wife of the said John T. White, hereby bars her dower in the said lands. Provided this mortgage to be void on payment of One thousand dollars of lawful money of Canada and interest thereon at the rate of six per centum per annum, as follows: The said principal sum of One thousand dollars in two years from the date hereof and interest thereon at the rate aforesaid, payable half-yearly on the first days of February and August. Interest overdue to bear interest at said rate, and taxes and performance of statute labor. The said mortgagor covenants with the said mortgagee that the mortgagor will pay the mortgage money and interest and observe the above proviso. That the mortgagor has a good title in fee simple to said lands, And that he has the right to convey the said lands to the said mortgagee. And that on default the mortgagee shall have quiet possession of the said lands free from all encumbrances, And that the said mortgagor will execute such further assurances of the said lands as may be requisite, And that the said mortgagor has done no act to encumber the said lands, And that the said mortgagor will insure the buildings on the said lands to the amount of not less than One thousand dollars currency, And the said mortgagor doth release to the said mortgagee all his claims upon the said lands subject to the said proviso. Provided that the said mortgagee on default of payment for two months may on one month's notice enter on and lease or sell the said lands. Provided that the mortgagee may distrain for arrears of interest. Provided that in default of payment of the interest hereby secured, the principal hereby secured shall become payable. Provided that until default of payment the mortgagor shall have quiet possession of the said lands.

In witness whereof the parties hereto have hereunto set their hands and seals.

Signed, Sealed and Delivered

in presence of

Jas. A. Wickett.

John T. White. [Seal].

Amy White. [Seal].

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AFFIDAVIT.

ONTARIO, COUNTY OF
HASTINGS, To WIT:

I, James Alfred Wickett of
the City of Belleville, in the County
of Hastings, Builder, make oath and say:—

1. That I was personally present and did see the within
Instrument and duplicate thereof duly signed, sealed and
executed by John T. White and Amy White, two of the
parties thereto.

2. That the said Instrument and duplicate were executed
at the said City of Belleville.

3. That I well know the said parties.

4. That I am a subscribing witness to the said Instrument
and duplicate.

Sworn before me at the City of
Belleville, in the County of
Hastings, this 2nd day of Feb-
ruary, A.D. 1914. :

Jas. A. Wickett.

J. A. Wills,
A Commissioner, etc.

DISCHARGE.

TO THE REGISTRAR OF THE COUNTY OF LEEDS:

I, Joseph Deacon, of the Town of Brockville, Esquire, do
certify that Carl Pearl of the said Town of Brockville, Car-
penter, hath satisfied all moneys due on a certain mortgage
made by said Carl Pearl to me, dated 23rd May, 1890, and
registered in the Registry Office for the County of Leeds on
the 24th day of May, 1890, at 10 minutes past 11 o'clock
in the forenoon, in Liber 3 H for the Town of Brockville,
as No. 4579 B, that such mortgage has not been assigned,
that I am the person entitled by law to receive the money,
and that such mortgage is therefore discharged.

Witness my hand this 1st day of June, 1914.

Witness: Joseph Deacon.
Arthur Elliott.

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THE MAN THAT NEVER PAYS A MORTGAGE.

HOW TO WRITE A CHATTEL MORTGAGE.

Use a legal printed form or write one like the copy given below.

A *Chattel Mortgage* is a mortgage on personal property, such as live stock, machinery, farm implements, furniture, etc.

1. A chattel mortgage must be acknowledged by an affidavit of *bona fides* before a Judge, Justice of the Peace, Notary Public, or Commissioner for taking affidavits in the County in which the mortgagor resides.
2. The mortgage, if made in Ontario, which is not accompanied by an immediate delivery and an actual and continued change of possession of the things mortgaged, or a true copy thereof, shall, within five days from the execution thereof, be registered in the office of the Clerk of the County Court of the County where the property is situated.
3. Chattel mortgages may not run longer than one year as against creditors or subsequent purchasers, unless renewed by statement with affidavit.
4. A chattel mortgage is like a pledge in that the debtor may become entitled to the property by paying the debt; they are unlike in that a chattel mortgage, if the debt is not paid, the property becomes the creditor's, and the debtor is not entitled to any surplus.
5. A chattel mortgage is a conditional sale of property, if the debt for which it was given is not paid.

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6. A pledge is not a sale, it only gives the right to sell to some one else if the debt is not paid.

7. The property must be taken possession of by the mortgagee on the maturity of the mortgage, or it can be taken by other creditors.

8. The same form of discharge may be used in discharging a chattel mortgage as is used in discharging a mortgage on real estate.

9. In the Province of Quebec chattel mortgages are not recognized, though a creditor can have a lien on chattels by keeping them in his own possession.

10. In Manitoba no time is limited for filing a chattel mortgage, but it is only valid from and after date of filing, and is not valid after one year, unless a statement showing amount due, with affidavit verifying the same, is filed.

11. In the North-West Territories chattel mortgages must be registered within fifteen days of execution, and are not valid after one year, unless statement of amount due, with affidavit verifying same, is filed.

12. In British Columbia, a chattel mortgage or bill of sale must be filed within twenty-one days, except east of Cascade Mountains, where thirty days is allowed, and must be renewed every five years, or will expire if not renewed.

CHATEL MORTGAGE.

THIS INDENTURE, made (in duplicate) this 1st day of July, 1914, between Fred F. Pole, of the town of Chatham, the Mortgagor, and John Tytler, of the City of London, the Mortgagee;

WITNESSETH, that the mortgagor in consideration of one hundred dollars of lawful money of Canada, to him paid by the said mortgagee, at or before the delivery hereof (the receipt whereof is hereby acknowledged), doth hereby grant, bargain, sell and assign to the said mortgagee, his executors, administrators and assigns, all and singular the following goods and chattels, being one bay mare, 4 years old, one wagon, one set of double harness, and all my household furniture of every description in my house on Nelson Street, in said town of Chatham; TO HAVE AND TO HOLD the said goods and chattels unto the said mortgagee, his executors.

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administrators and assigns to his and their only use forever: *Provided* always that if the mortgagor, his executors or administrators shall pay or enuse to be paid to the said mortgagee, his executors, administrators or assigns one hundred dollars in one year from the date hereof, with interest thereon at eight per cent. per annum, then these presents and everything herein contained shall become cease, determined and become utterly void to every intent and purpose. And the said mortgagor for himself, his executors and administrators, shall and will warrant and forever defend by these presents the said goods and chattels unto the said mortgagee, his executors, administrators and assigns.

And the said mortgagor doth hereby for himself, his executors and administrators, covenant with the said mortgagee, his executors, administrators and assigns, that he or they will pay the money hereby secured in the manner above stated, and also in case default shall be made in payment as aforesaid or any part thereof, or in case the mortgagor shall attempt to sell any part of the said goods and chattels, or to remove the same out of the County of Kent, or suffer the same to be seized or taken in execution, then it may be lawful for the said mortgagee, his executors, administrators and assigns, his or their servants or agents, at any time during the day to enter into any lands or houses where the said goods may be, and for such person to break or force open any doors, bolts or fastenings, fences or enclosures, for the purpose of taking possession of and removing said goods, and may thereafter sell all or any part thereof at public auction or private sale, and out of the proceeds of such sale to pay such sums of money as may be due him hereunder, and all lawful expenses incurred thereby in consequence of such default as above mentioned, and to pay over to said mortgagee any surplus remaining after such sale and payment; or in case of deficiency, then that the said mortgagor, his executors or administrators will pay the same to the said mortgagee, his executors, administrators or assigns. *Provided* always that it shall not be incumbent to make such sale as aforesaid, but the said mortgagee, his executors, administrators or assigns, may peaceably hold, use and possess

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said goods and chattels without the hindrance of any person whomsoever.

IN WITNESS WHEREOF, the parties hereto have hereunto placed their hands and seals.

Witness:
J. M. Nash.

F. F. Pole. [Seal].



BILL OF SALE.

THIS INDENTURE, made the 2nd day of May, 1914, between John Harris of the Township of King, Farmer; the grantor, and Wesley Richardson, of the Village of Pennville, Dentist, the grantee, Witnesseth that in consideration of Five hundred dollars (\$500.00), paid by said grantee to said grantor, the receipt of which is hereby acknowledged, the said grantor doth hereby grant, sell, transfer and deliver to said grantee, his heirs, executors, administrators and assigns, all and singular the following goods and chattels, namely:

1 Black Horse @ \$150.00.....	\$150.00
2 Sets Harness @ \$25.00.....	50.00
1 Carriage @ \$200.00.....	200.00
1 Wagon @ \$40.00.....	40.00
2 Cows @ \$30.00.....	60.00

\$500.00

To have and to hold the said goods and chattels and all right, title and interest therein to the said grantee, his heirs, executors, administrators and assigns absolutely forever. The said grantor for himself, his heirs, executors, and administrators, covenants with the said grantee, his heirs, executors, administrators and assigns, that he is now rightfully possessed of said goods and chattels and hath the right to

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transfer the same to the said grantee. That the said grantee shall peaceably have, hold and possess the same free of all claim, charge, demand and encumbrance whatsoever, and that the said grantor will indemnify and save harmless the said grantee from other lawful grants, charges and encumbrances, and that he will execute such further assurances and do such acts for effectually assuring the said goods and chattels to the said grantee as may be reasonably required by him at the cost of said grantee. It witness whereof the said parties hereto have hereunto set their hands and seals.

Witness:

John Hood.

John Hurris.

[Seal].

Wesley Richardson. [Seal].

AFFIDAVIT.

COUNTY OF YORK.

TO WIT:

I, Wesley Richardson, of the Village of Pennville, Dentist, the Grantee in the foregoing Bill of Sale named, make oath and say:

That the sale therein made is *bona fide*, and for good consideration, namely \$500.00, and not for the purpose of holding or enabling me, this deponent, to hold the goods mentioned therein against the creditors of the said grantor.

Sworn before me at the City of Toronto, in the County of York, this 2nd day of May, 1914.

J. E. Hansford,

A Commissioner.

W. Richardson.

ASSIGNMENT OF MORTGAGE.

THIS INDENTURE, made, in duplicate, this 1st day of July, 1914, between Edward R. Wood of the City of Toronto, Accountant, the Assignor, and James G. Foster of the City of Halifax, Esquire, the Assignee.

Whereas by a mortgage dated the first day of February, 1914, John T. White did grant and mortgage the lands therein described to Edward R. Wood, his heirs and assigns for securing payment of One thousand dollars and interest at six per cent., and there is now owing on said mortgage One thousand dollars and interest from the date thereof.

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Witnesseth that in consideration of One thousand and five dollars of lawful money of Canada, now paid by the said assignee to the said assignor (the receipt whereof is hereby acknowledged), the said assignor doth hereby assign and set over unto the said assignee, his executors, administrators and assigns, all that the said before in part recited mortgage, and also the said sum of One thousand dollars and interest now owing as aforesaid, and the full benefit of all powers, covenants and provisoes therein contained and also full power and authority to use the name of the said assignee, his heirs, executors, administrators and assigns for enforcing performance of the covenants therein contained, and doth hereby grant to the said assignee, his heirs and assigns all and singular that certain parcel of land and premises situate, lying and being in the City of Belleville, in the County of Hastings and composed of Lot number Twenty (20) on the North side of Stanley Street, according to registered Plan 79 for said City of Belleville. To have and to hold the said mortgage and the moneys thereby secured and also the said lands to the use of the said assignee, his heirs and assigns forever, subject to the terms therein contained. And the said assignor for himself, his heirs, executors and administrators doth hereby covenant with the said assignee, his heirs, executors, administrators and assigns, that the said mortgage hereby assigned is a good and valid security, and that the said sum of One thousand dollars and interest is now owing and unpaid and that he has not done or permitted any act, matter or thing whereby the said mortgage has been released or discharged either partly or in entirety, and that he will upon request do, perform and execute every act necessary to enforce the full performance of the covenants and other matters contained therein.

In Witness whereof the parties hereto have hereunto set their hands and seals.

Witness:
Peter Jones.

E. R. Wood. [Seal].

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**STATUTORY FORM OF DISCHARGE OF
MORTGAGE.**

To the Clerk of the County Court of the County of:

I, E. R. Wood, of the City of Toronto, accountant, do certify that John T. White has satisfied all money due on a certain Chattel Mortgage made by him to me, which mortgage bears date the 1st day of February, 1914, and was registered in the office of the Clerk of the County Court of the County of York on the 4th day of February, 1914, as No. 572; that such mortgage has not been assigned; that I am the person entitled by law to receive the money, and that such mortgage is therefore discharged.

Witness my hand this 31st day of January, 1914.

Witness: G. L. Lennox,
Solicitor, Toronto.

E. R. Wood.



HOW TO WRITE A DEED.

- RULES:—1. It must be written or printed on paper or parchment and sealed.
2. The date, names of the parties and place of residence are written first.
3. The property must be fully described. The description should be by stating the number of the Lot, Concession, Township and County, and registered number of the sur-

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veyor's plan, if any: If a portion only is to be conveyed, it should be more particularly described, as by metes and bounds, or the North half of the lot, etc.

4. It must express a consideration, and be signed and sealed by the grantor or grantors.

CAUTION.—It must be completely written before delivery. Numbers should always be written in words. If the grantor is married, his wife should join in the deed and bar her dower in all Provinces where she is entitled to dower. Where forms are prescribed by the Statutes of a Province, they must be followed. Deeds should be drawn in duplicate (two copies), one of which should be filed in the Registry Office and a Certificate of registration endorsed on the other copy by the Registrar. Care should be taken to have all parties interested in the land join in the conveyance thereof, and to have their signatures properly verified by affidavit.

THE LAW GOVERNING DEEDS.

1. The affidavit, verifying the execution of a deed can only be made before certain persons authorized to take the same, such as Justices of the Peace, Notaries, Judges and Commissioners, etc.

2. A deed without consideration is void.

3. Any person of legal age, competent to transact business, and owning real estate, may convey it by deed.

4. The deed takes effect upon its delivery to the person authorized to receive it, and should be recorded at once.

5. After the acknowledgment of a deed the parties have no right to make the slightest alteration.

6. The person making the deed is called the *grantor*, the person to whom the deed is delivered is called *grantee*.

A QUIT CLAIM DEED releases only what interest the grantor has in the property to the grantee, who must already have some interest in the land.

8. Never purchase real estate without a careful examination of the title, either by yourself or a trusty Solicitor.

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**ONTARIO SHORT FORM DEED OF
CONVEYANCE.**

THIS INDENTURE, made (in duplicate) the . . . day of . . . one thousand nine hundred and fourteen, in pursuance of The Act respecting Short Form of Conveyances, between John Smith of the Township of King, in the County of York, Yeomann, of the First Part; Ann Smith, his wife, of the Second Part, and Peter Jones of the said Township of King, Cooper, of the Third Part; Witnesseth that in consideration of One thousand dollars of lawful money of Canada now paid by the said party of the Third Part to the said party of the First Part (the receipt whereof is hereby by him acknowledged), he, the said party of the First Part doth grant unto the said party of the Third Part in fee simple: All and singular that certain parcel or tract of land and premises situate, lying and being in the Township of King, in the County of York and being the North half of lot number Ten in the Fifth Concession of the said Township of King, containing by admeasurement fifty acres more or less, To have and to hold unto the said party of the Third Part, his heirs and assigns, subject to the reservations, limitations, provisos and conditions expressed in the original grant thereof to the Crown; The said party of the First Part covenants with the said party of the Third Part that he has the right to convey the said lands to the said party of the Third Part, notwithstanding any act of the said party of the First Part; And that the said party of the third part shall have quiet possession of the said lands free from all encumbrances. And the said party of the First Part covenants with the said party of the Third Part that he will execute such further assurances of the said lands as may be requisite; And the said party of the First Part covenants with the said party of the Third Part that he has done no act to encumber the said lands. And the said party of the First Part releases to the said party of the Third Part all his claims upon the said lands: And the said Ann Smith, the wife of the said John Smith, hereby bars her dower in the said lands.

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In witness whereof, the said parties hereto have hereunto set their hands and seals.

Signed, Sealed and Delivered John Smith. [Seal].
in presence of Ann Smith. [Seal].
Robt. Brown.

AFFIDAVIT.

ONTARIO, COUNTY OF
YORK, TO WIT:

I, Robert Brown of the Township
of King in the County of York,
Blacksmith, make oath and say:

1. That I was personally present and did see the above instrument and duplicate thereof duly signed, sealed and executed by John Smith and Ann Smith, two of the parties thereto.
2. That the said instrument and duplicate were executed at the City of Toronto, in the County of York.
3. That I know the said parties.
4. That I am subscribing witness to the said instrument and duplicate.

Sworn before me at the City of
Toronto, in the County of York,
this 18th day of September,
A.D. 1914.

Robert Brown.

J. E. Hansford,
A Commissioner, etc.

**LAWS RELATING TO REGISTRATION OF
DEEDS, ETC.**

ONTARIO.—Deeds, mortgages and other documents affecting land shall be registered in the Registry Office for the Registry Division in which the land in question is situated.

Every document for registration must be attested by the subscribing witness in an affidavit attached to such document, sworn to before persons duly authorized.

Every deed or other document affecting land is void as against subsequent purchaser or mortgagee, unless properly registered.

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In the City of Toronto, County of York, and some other portions of Ontario, it is optional to have the title to lands registered under a system similar to that known as the "Torrens System." The certificate of title granted under this system is conclusive evidence that the person named is the owner of the land described therein. Registration under this system must be obtained on formal application.

MANITOBA.—Registration of deeds, mortgages, etc., under the old system, is made under regulations similar to those of Ontario. The Torrens System is also in force, and is extended to all parts of the Province.

NORTH-WEST TERRITORIES.—The law relating to real property is governed by the provisions of "The Territories Real Property Act" (R.S.C. 1886, C. 51), which prescribes short forms of deeds, mortgages, etc., and abolishes dower and tenancy by the curtesy, and establishes the Torrens System.

BRITISH COLUMBIA.—The Torrens System only is used in British Columbia. Documents must be attested on oath by party executing same, or by subscribing witness before persons duly authorized.

The registered owner of absolute fee is deemed the *prima facie* owner of the land described, subject only to charges registered against it, and the certificate of title issued by the Registrar is conclusive evidence of title.

A certificate of indefeasible title may be obtained by owner of land which has been registered seven years.

NOVA SCOTIA.—The same general principles of registry as are in force in Ontario hold good in Nova Scotia.

The execution of deeds, mortgages, etc., is proved by the affidavit of the subscribing witness or of the parties thereto.

Deeds, etc., duly proved and lodged for registry, are held to be registered from the time of being lodged.

When a deed is executed under a power of attorney, the letter of attorney must be registered also.

Judgments may be registered and bind lands from date of registry. Leases for more than three years should be registered.

Unregistered deeds and mortgages of lands are void as against subsequent purchasers or mortgagees for value who

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shall first register their deeds or mortgages. There are no short statutory forms of deeds or mortgages prescribed as in Ontario and Manitoba.

NEW BRUNSWICK.—The same general principles of registry apply in New Brunswick.

The production to the registrar of a conveyance, judgment, or other instrument duly acknowledged or proved, shall be deemed to have been recorded at the time of such production. Every conveyance duly acknowledged or proved and registered shall be effectual for the transferring of lands and the possession thereof. Every power of attorney to convey property should be registered.

Wills of persons dying in the Province must be registered within six months of the death of the testator, and within three years when the death occurs elsewhere.

Leases for more than three years and all conveyances must be registered.

HOW TO WRITE A WILL.

RULE.—*Use simple language, and state fully and plainly all the particulars concerning every portion or condition of the will.*

THE LAW OF WILLS.

1. All persons of sound mind and memory, of lawful age, freely exercising their own will, may dispose of their property by will.
2. "Lawful age" is 21 years, in both male and female.
3. All wills should be in writing on paper or parchment.
4. No exact form of words is necessary to make a will good at law.
5. The maker of a will, if male, is called a *testator*; if female, *testatrix*.
6. Any person who dies without having made a valid will is said to have died *intestate*. The property will then be distributed according to the laws of the Province in which it is situated by a person appointed by the Surrogate Court, called an *Administrator*. Though commonly used, a seal is not essential to a will.
7. A will has no force or effect until after testator's death.

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8. The last will annuls all former wills.
9. A wife cannot be deprived of her dower, which is a life interest in one-third of her husband's real estate by will. A devise or bequest may be made to a wife in lieu of her dower, but it must be clearly so expressed or she may become entitled to both.
10. Subsequent marriage revokes all wills made while single.
11. Testator's property is primarily liable for testator's debts and funeral expenses, which must be paid before any part of it can be distributed to legatees.
12. A will is good, though written with a lead pencil.
13. Wills must be signed in the presence of at least two witnesses, who must sign in the presence of the testator and of each other. An executor is a competent witness.
14. A person who is competent to make a will can appoint his own executor. If the person so appointed is legally competent to transact business, the Surrogate Court will confirm the appointment. The person so appointed is not obliged to serve.
15. It is not necessary that the witnesses should know the contents of the will. It is necessary that testator acknowledge to them that it is his will, sign it in their presence, or acknowledge the signature already signed to be his, and request them to sign as witnesses; they should sign as witnesses in the presence of the testator and of each other.
16. Testator should write his own name in full. If unable to do so, his hand should be guided by another, and his name written, or a mark made near his name.
The following is the usual form when testator signs by mark.

his
John X Smith.
mark.
17. The executors must first prove the will and be appointed by the Surrogate Court of the County in which the testator resided at the time of his death.
18. A holograph will, one entirely written and signed by the testator, requires no particular form nor an attesting witness in Manitoba.

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19. Executors are allowed one year in which to collect the assets and pay the debts before the payment of legacies can be enforced, though it is always well to perform the duties expeditiously.

20. Executors must keep a strict account of all dealings with the estate, or they will be held personally responsible. A devise or bequest to a witness, or to the husband or wife of such witness, is invalid.

21. An addition to an executed will is called a codicil.

22. The same essentials apply to a codicil as to a will.

23. Legacies to subscribing witnesses are generally declared void.

GENERAL FORM OF WILL.

I, Andrew Kirk, of the Town of Owen Sound, Merchant, being of sound and disposing mind and memory, do make and publish this as my last will and testament, hereby revoking all former wills and testamentary dispositions heretofore at any time by me made.

I hereby appoint my brother, Alexander Kirk, and my son-in-law, John Ross, to be the executors of my will.

I hereby direct my said executors to pay all my just debts, funeral and testamentary expenses as soon as possible after my decease.

I hereby bequeath to my wife, Clara Kirk, Ten thousand dollars, the same to be in lieu of any claim she may have for dower.

I hereby devise my house and premises known as 49 Elm Avenue, in the Town of Owen Sound, to my wife, Clara Kirk, during the term of her natural life, and after her decease to my son, Robert Kirk, absolutely.

I devise and bequeath to my son, Robert Kirk, and my daughter, Mary, the wife of John Ross, all the rest and residue of my real and personal estate in equal shares absolutely.

It witness whereof, I have hereto set my hand this 1st day of July, 1914.

Signed, Sealed, etc., etc.

Andrew Kirk.

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MAKE WILL EARLY.

SHORT FORM OF WILL.

This is the last will and testament of Abel Baker, of the Village of Morrisburg, in the County of Dundas, Grocer. I give, devise and bequeath all my real and personal estate of every kind and description and wherever situated unto my wife, May Baker, her heirs and assigns absolutely forever, hereby appointing her the sole executrix of this my will. I hereby revoke all other wills and testamentary dispositions by me at any time heretofore made. In witness whereof, I have hereto set my hand this 25th day of May, 1914.

Signed, sealed, published and declared by said Abel Baker as and for his last will and testament in the presence of us present at the same time, who at his request, in his presence and in the presence of each other, have hereunto subscribed our names as witnesses to the due execution hereof.

Abel Baker.

Thos. Morris, Morrisburg, Carpenter.
Wm. Croft, Iroquois, Tailor.

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PROVISIONS FOR WIDOWS AND CHILDREN.

Formerly in case a man died without having made his will, his widow was entitled to one-third of his property and the children the other two-thirds; and if there were no children, the widow took one-half and the next of kin of the deceased took the other half.

Since July 1st, 1895, when a man dies intestate without leaving children, and his estate does not exceed \$1,000, the whole thereof belongs to his widow, absolutely and exclusively. When the net value of the estate, after payment of debts, funeral expenses, etc., exceeds \$1,000, the widow is entitled to \$1,000 exclusively, with interest at four per cent. from the death of the intestate, and, in addition, her ordinary share of the residue of the estate.

WHEN TO SIGN YOUR NAME IN FULL.

When you sign deeds, mortgages, wills, contracts involving land or other instruments of a permanent character, always write your name in full. Never use your ordinary business initials for signatures of this kind. In affixing your signature to a note or receipt, it is always better to write your first name out in full. There are sometimes several individuals in a community with the same initials and name, but when the first name is written out in full the names are different and consequently in mail matters, as well as in other things, much confusion is avoided. Therefore, in order to avoid possible errors in public records and confusion of titles, it is always better to sign your name in full. For instance, instead of writing H. A. Smith, write Henry A. Smith.

**HOW A MARRIED WOMAN SHOULD SIGN
HER NAME.**

A married woman doing business for herself and handling her own individual money, had better use her own name instead of her husband's. For example, Mrs. Clark should sign Lucy A. Clark and not Mrs. Henry Clark.

A married woman is always at a disadvantage if she signs at one time her own name and then at another her husband's name, and it always results in more or less confu-

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sion. If she prefers to use her own name, she should always write it that way, and not write L. A. Clark, Luey Clark, or Mrs. Henry Clark, but always write it, Luey A. Clark.

A married woman in writing a letter to a stranger should always prefix "Mrs." to her name.

HOW TO SECURE THE SIGNATURE OF A PERSON THAT CANNOT WRITE.

1. The signature of a person who cannot write should always be witnessed. Have the person who witnesses the signature sign his name at the left.

2. Use the following form:

his
Frederick X Miller.
mark.

Witness, Mattie Smith.

This signature will apply to all forms of business papers, such as notes, receipts, deeds, leases, etc.



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**TEACH WIFE AND DAUGHTERS
BUSINESS METHODS.**

Women are too frequently ridiculed because of their ignorance of business matters. How can they understand business and business methods, if they have never had an opportunity to learn and transact business? Every husband should teach his wife some of the more important ways of

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business. He should interest her in his financial affairs, and show her some of the business forms and business documents which form a part of his business transactions. It is a great advantage for a wife to be familiar with her husband's business, as she is liable to be called upon at any time to settle his estate.

How many burdens are annually thrust upon widows, and at what a disadvantage they are in managing the business affairs of the family! Then why not make the path straighter and smoother by beginning now, by teaching your wives and daughters practical business methods?

For family instruction we would suggest the following rules:

1. *Assist your wife or daughter in drawing up notes, and teach her not only the correct form, but give her some of the laws bearing upon the legal relations of both debtor and creditor.*
2. *Make various endorsements upon the notes which have been thus written for copy. Write a note for each endorsement and explain it. This is a very easy and simple lesson and can be mastered in a very few evenings.*
3. *Teach the forms of receipts. Write receipts for rent, for money paid on account, for money to be paid a third party, etc. This will be found a very interesting exercise.*
4. *Checks and drafts will form the same interesting exercise.*
5. *The next step will be to secure a few blank forms of notes, checks, drafts, deeds, leases, etc., and any husband will be surprised what progress his wife will make in a few lessons in filling out these business documents.*
6. *If you carry out this plan your wife or daughter will become interested in your business, and will understand the different forms of paper and will soon be able to give you considerable assistance as well as safe counsel.*

HOW TO TEACH BUSINESS TO CHILDREN.

Give your sons and daughters some familiarity with the customs of the business world. Let them learn while young how to transact the ordinary forms of business. It is prob-

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ably best to give them opportunities for earning a little money and try and teach them its value in disposing of same.

It is best to buy them a little account book, and make them have an account of all the money they receive, and the disposition they make of it. Teach them how to make such entries, and always insist upon their keeping a correct record of all the money they receive, and to give an account of the money they pay out, and always show a correct itemized account.

In this way they may receive a degree of benefit which will insure their business success during life. This learned early in life will always produce an abiding and substantial benefit, and no doubt give birth to many practical ideas of business.

DO NOT GIVE AWAY YOUR PROPERTY IN OLD AGE.

Many persons, as they advance in years, make the fatal mistake of giving away their property to children and then depend upon them for support.

How many old persons have gone to their graves broken-hearted and suffering for the necessaries of life, because they desired to help their children, and gave to them their property.

If the weight of years become heavy and there is plenty of property, a portion may be safely divided among the children, but the major portion should always be held and controlled directly or indirectly by the old couple.

1. It will insure good care and plenty of the necessaries of life.

2. The devotion and love of children will never grow cold while there is something in store for them.

It was the writer's experience in his boyhood to board in a family where the father in his old age had bequeathed his entire property to his children. When the same was divided between them, their aged father became a burden, and he was sent from daughter to son, as they had all obligated themselves to care in turn for their aged father. But he never entered the home of a son or daughter, where he was a welcome guest. In the family, where the writer

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My son, you shall have a home while I live. But I cannot deed you my farm.
It is all I have to support me in my old age.

boarded, where the aged father was then, if there was a cup of coffee short in the morning, it was the old man's cup that was not filled; if meat or other food was short, it was the old man's plate that indicated the shortage; if the pie was somewhat deficient, it was the old man's piece that was cut in two, and he was compelled to sleep in a cold garret at night alone and deserted, and when the broken-hearted old man passed away, no doubt every child felt delight instead of sorrow in their hearts.

A man may have a farm or factory, or houses, and it may be necessary owing to his age to shift the burdens and cares of business to younger shoulders; the ownership, however, should never be changed, but the running and looking

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after the property may be delegated to some child or disinterested party.

Every man should make a will in favor of his wife, so that in her old age she shall not become dependent.



**HOW TO WRITE ALL KINDS OF
GUARANTEES.**

1. A GUARANTEE is an assurance made by a second party that a certain party will perform a certain specific act.
2. A guarantee to be binding should be for a consideration.
3. All guarantees must be in writing.
4. A mere accommodation or overture is not sufficient to hold a guarantor.
5. A guarantee must be accepted to make it a contract, and the guarantor must have notice of its acceptance within a reasonable time.
6. A guarantor, after paying the debt, has the right to substitute himself in place of the creditor.
7. The terms of the contract of guaranty are to be strictly construed.
8. In the sale of a horse the purchaser can only hold the guarantor for defects of the horse when sold.
9. In case of a cough the horse must have been heard to cough previous to the purchase. If lame, the lameness must be proved to have arisen from a cause that could not have occurred after the purchase.

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10. A guaranty after the sale of the horse to another is of no effect.

11. Any material alteration in the terms of the arrangement without the consent of the guarantor, will release him from liability; such as extending time for payment, etc.



HOW TO WRITE A GUARANTY FOR THE PURCHASE OF A HORSE.

Berlin, Ont., Aug. 31, 1914.

In consideration of One Hundred and Fifty Dollars, for a bay mare, I hereby guarantee her to be only six years old, sound, free from vice and quiet to ride or drive.

N.B.—This guaranty embraces every cause of unsoundness that can be detected and the seller will be held for all the defects in the animal at the time of sale. This is the only safe and satisfactory way for a man to purchase a horse who is not an experienced judge of horses.

Another.

Berlin, Ont., Aug. 3 1914.

W. Reinke, Esq

Dear Sir:—I hereby guarantee the payment of any bill or bills of merchandise Mr. Jno. A. Dahlem may purchase from you, the amount of this guarantee not to exceed five hundred

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dollars (\$500), and to expire at the end of three months from date.

Respectfully yours,

Chas. Adams.

GUARANTEE OF A DEBT ALREADY INCURRED.

Chatham, Ont., July 10, 1914.

Messrs. H. E. Bechtel & Co., Hamilton.

Gentlemen:—In consideration of one dollar, paid me by yourselves, the receipt of which I hereby acknowledge, I guarantee that the debt of four hundred dollars now owing to you by Ira J. Ferry, shall be paid at maturity.

Very respectfully yours,

William Metz.



HOW TO FORM A PARTNERSHIP, AND THE RULES AND LAW.

1. Partnership is a voluntary contract between two or more persons, to place their property, labor or credit, or some or all of them, in some lawful business, to share the gains and losses in certain proportions.
2. Where no time is specified, any partner may dissolve a partnership at will.
3. The death of any partner dissolves the whole firm.
4. Each partner has full authority to net for the firm.

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5. Not only the common property, but also all the private property of each partner, may be taken, to satisfy the debts of the firm.
6. Upon the dissolution the old partners are responsible to third persons for even new debts, unless such persons have had notice of the dissolution.
7. One partner may discharge himself from liability by giving express notice to any customer or other person, not to trust one or more of his co-partners.
8. A partner cannot make the firm responsible for his separate or private debt, nor bind the firm by entering into engagements unconnected with, or foreign to the partnership.
9. The contract of co-partnership may be made verbally or in writing. It is a serious engagement and easier to get into than to get out of. Every person should use great care in involving his property and business interests in a co-partnership, and where those interests are extensive, articles of co-partnership drawn by the best qualified lawyer available are the safest expedient, and will in all cases be a good investment.
10. Anyone who allows his name to be used, or who shares in the profits, is liable like a partner.

**AGREEMENT TO DISSOLVE A PART-
NERSHIP.**

We, the undersigned, do mutually agree that the within mentioned partnership be, and the same is hereby dissolved, except for the purpose of final liquidation and settlement of the business thereof, and upon such settlement wholly to cease and determine.

Witness our hands and seals, this twenty-ninth day of May, nineteen hundred and fourteen.

Signed, Sealed and Delivered in
Presence of

Harvey C. Chester.

Porter L. Fields.

John H. Wagner. [Seal].

Reuben H. Howard. [Seal].

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ARTICLES OF CO-PARTNERSHIP.

ARTICLES OF AGREEMENT, made December 3rd, 1914, between John H. Wagner and Gregory Ross:

The said parties hereby agree to become co-partners, under the firm name of Wagner & Ross, and as such partners to carry on together the business of buying and selling all sorts of dry goods at No. 547 Bloor Street, in the City of Toronto.

The said John H. Wagner agrees to contribute two thousand dollars (\$2,000) to the capital of said firm; and the said Gregory Ross agrees to contribute one thousand dollars (\$1,000) to the same; the sum of \$2,500 of said capital to be expended in the purchase of a stock in trade.

The said Wagner shall have exclusive charge of all the buying for the firm.

All the net profits arising out of the business shall be divided in the following proportions, two-thirds to the said Wagner and one-third to the said Ross.

Each partner shall devote all his time, attention and efforts to the said business.

Neither partner shall, without the consent of the other, sign any bond, bill or note as surety, or otherwise become obligated as security for any other person.

Witness the hands and seals of the parties hereto, this 1st day of January, A.D. 1915.

.....[Seal].
.....[Seal].

PROPERTY EXEMPT FROM SEIZURE.

ONTARIO.

Exemptions.—The exemptions from seizure under execution and distress are enumerated in the Revised Statutes, Chap. 64, and consist generally of:

- (1) Bed, bedding and bedsteads in ordinary use.
- (2) Necessary and ordinary wearing apparel.
- (3) One cooking stove with pipes, 1 heating stove with pipes, sewing-machine, 30 vols. books, all spinning wheels and weaving looms, and a large number of articles of furniture, cooking utensils, etc., in all not to exceed the value of \$150.

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- (4) All necessary fruit, meat, fish, flour and vegetables not more than sufficient for the ordinary consumption of debtor and family for 30 days, and not exceeding in value the sum of \$40.
- (5) One cow, 6 sheep, 4 hogs and 12 hens, in all not to exceed the value of \$75; also food for them for thirty days.
- (6) Tools and implements of, or chattels ordinarily used in the debtor's occupation, to the value of \$100.
- (7) Bees reared and kept in hives to the extent of fifteen hives.

On the death of the debtor these goods go to the widow and family.

QUEBEC.

Exemptions.—The following articles are exempt from seizure: Beds, bedding and bedsteads used by the family; their wearing apparel; two stoves and their appendages; cooking utensils and furniture up to \$50; a sewing machine if used for earning money; fuel and food for three months; a span of horses or yoke of oxen, 1 cow, 2 pigs, 4 sheep, plough, barrow, cart, etc.; tools up to \$30; any money or objects given or bequeathed for ailment or on condition of their being exempt from seizure.

NOVA SCOTIA.

The necessary wearing apparel and bedding of the debtor and his family and the tools or instruments of his trade or calling, one stove and his last cow, are exempted from execution.

NEW BRUNSWICK.

The wearing apparel, bedding, kitchen utensils and tools of his trade or calling to the value of \$100. The interest of the allottee in free grant land is exempt.

PRINCE EDWARD ISLAND.

The necessary wearing apparel and bedding of the debtor and his family and the tools or instruments of his trade or calling, and his last cow, altogether not exceeding the value of \$50, are exempt.

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MANITOBA (Revision).

- (1) Bed and bedding in common use, and household furniture not exceeding the value of \$500.
(This exemption does not apply where claim distrained for is wages).
- (2) Necessary and ordinary clothing of debtor and family.
- (3) Twelve volumes of books, the books of a professional man, 1 axe, 1 saw, 1 gun, 6 traps.
- (4) Necessary food for debtor and family for eleven months, if in possession.
- (5) Three horses, mules or oxen, 6 cows, 10 sheep, 10 pigs, 50 fowls and food for same for eleven months. Horses must be used by debtor to earn his living.
- (6) The tools, agricultural implements and necessities used by debtor in his trade or profession to the value of \$500.
- (7) Articles of furniture necessary for performance of religious services.
- (8) The land upon which debtor actually resides or cultivates or uses for grazing or other purposes; provided same does not exceed 160 acres.
- (9) House, stables, barns and fences on debtor's farm.
- (10) All necessary seeds for cultivation of eighty acres.
- (11) Actual residence of debtor other than a farmer, provided same does not exceed value of \$1,500.
- (12) Some of these exemptions are additional to those which were exempt before 1st March, 1894, and such as are additional to those are not exempt in respect of debts, obligations and liabilities which became due or were accruing due before 1st March, 1894.
- (13) Every agreement made after 1st March, 1894, to waive or abandon an exemption from seizure, or a benefit, right or privilege of exemption for seizure under the Exemption Act, 1894, or any arrangement, contract or bargain, verbal or written, under seal or otherwise, made or entered into after 1st March, 1894, with or without valuable consideration, whereby an attempt is made to prevent any person from claiming the benefit, right or privilege of exemption under this Act, shall be absolutely null and void.

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Property exempt by the Exemption Act must not be seized.

NORTH-WEST TERRITORIES.

- (1) Necessary and ordinary clothing of debtor and his family.
- (2) Furniture and household goods to value of \$500.
- (3) Necessary food for debtor's family for six months.
- (4) Two cows, 2 oxen and 1 horse (or 3 horses or mules), 16 sheep, 2 pigs, besides animals kept for food purposes, and food for same from November to April.
- (5) Harness for 3 animals, 1 waggon or 2 carts, 1 mower or cradle and scythe, 1 breaking plough, 1 cross plough, 1 set harrows, 1 horse rake, 1 sewing machine, 1 reaper.
- (6) Books of a professional man.
- (7) Tools and necessaries used by debtor in his trade or profession.
- (8) Seeds, grain sufficient for all land under cultivation, not exceeding 80 acres, and 14 bushels of potatoes.
- (9) The homestead of debtor up to 160 acres.
- (10) The house and buildings occupied by debtor, and lot on which they are situated, to the value of \$1,500.

LEGAL PARTNERS IN N. S. AND N. B.

NOVA SCOTIA.

Partnerships.—All persons associated in partnership for trading, manufacturing, mining and other purposes, and any person using a business name additional to his own must sign and register a declaration within three months after its formation, and a similar declaration whenever any change takes place in the membership of such partnership.

Limited Partnerships may be formed by one or more general partners, who shall be liable generally for all debts of firm, and one or more special partners, not so liable, who contribute in actual cash a part of the capital, but shall not transact any of its business. Duly verified certificates of such partnerships shall be registered, and notices published in newspapers and by bills.

Wills may be made by any person of full age and mental capacity and must be signed before two or more witnesses, who shall attest in presence of the testator. Due

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execution is sufficient publication. Executors may be witnesses. Subsequent marriage of testator revokes his will.

Real Estate of an intestate descends to his children in equal shares. When he leaves no descendants one-half goes to his father and the other half to his widow in lieu of dower. If there be no widow then the whole goes to his father.

Contracts for sale of goods for price of \$40 and upwards are void unless buyer accepts and receives a part thereof, or makes a part payment, or unless a written memorandum is signed by party charged or his authorized agent.

Contracts for the sale of land and guaranties cannot be enforced unless in writing.

Children under sixteen years of age shall not be admitted into any saloon, dance house, billiard room, or club, unless accompanied by a parent or guardian.

A father may appoint a guardian of his children during minority by a written document attested by two witnesses.

Drunkards.—A judge of the Supreme Court on petition under oath setting forth cause may appoint a guardian to manage the affairs and control the person of an habitual drunkard

· NEW BRUNSWICK.

Apprentices.—Children under fourteen years of age may be apprenticed by their father, or in case of his death or incompetency by their mother or legal guardian. Minors above fourteen may bind themselves.

No person shall sell on credit to an apprentice.

A master of a vessel is liable to a \$40 penalty for harboring an apprentice, and any other person \$20 for a like act.

Married Women may own separate property not liable for her husband's debts.

A woman deserted by her husband has full control of her property free from any interest of her husband therein.

Every bill of sale, with proper affidavit, shall be filed in the office of the registrar of deeds.

Leases for three years, and all other interests in lands must be in writing, duly signed.

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Easement.—No right of use of light or air can be acquired by prescription.

Distress.—Arrears of rent may be distrained for within six months after termination of lease, and during tenant's possession and landlord's interest.

A Tenant of property on which there is a mortgage will become the tenant of the mortgagee upon receiving a written notice to that effect, and must thereafter pay the rent to him instead of the mortgagor.

No action shall be brought after twenty years upon judgments or deeds, after two years for money given by a statute or for a penalty, assault, battery, imprisonment, or for words, and after six years, for simple contract debts and other claims.

Gambling contracts and securities are void. Wagers for over \$1 lost within twenty-four hours may be recovered within one month.

MANITOBA.

Distress.—The right of Mortgagees to distrain for interest due is limited to goods of mortgagor only, and such only as are not exempt from execution.

Wages.—Arrears of wages and salary for three months due to persons in the employ of a debtor, or who have been in his employ within one month of seizure shall be paid in full in priority to claims of other creditors.

Limit.—Right to distrain for rent and to enter and bring action for recovery of rent and of land are limited to within ten years of time at which same first accrued. Only six years arrears of rent are recoverable.

HOW TO COLLECT DEBTS.

If no settlement can be reached by mutual agreement, and every effort has been exhausted for reaching a settlement, the next thing to do is to carry the matter into the courts and there have it adjusted according to law. But this method is both expensive and uncertain. A settlement, though not very satisfactory, is often better than the results which can be reached through the courts.

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HIS BURDEN OF DEBT HE BORE TO THE GRAVE."

ONTARIO.

Petty Collections.—For collection of small debts in Ontario, the Division Courts have jurisdiction in actions for debt where claim does not exceed \$100, and actions on notes or for accounts fixed by signature of defendant up to \$200. Jurisdiction of County Court for debts extend to \$400.

Arrest for Debt, Absconding Debtors.—When a creditor has a claim of \$100 or over, and can show to the satisfaction of the Judge that he has such claim and that there is reasonable and probable cause for believing that the debtor is about to leave the province with intent to defraud his creditors, an order for arrest may be granted.

Examination of Judgment Debtor.—The judgment debtor may be examined as to his property at the time debt is incurred, and the disposal of the same, and in the higher courts the transferee may also be examined. On examination in the Division Court the Judge may order the debtor to pay the debt in such way as he deems proper, and in default may issue an order for committal.

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Garnishment.—Debts due the debtor may be attached in the Division Court at the time of the issue of the summons, but in the County Court and High Court only after judgment. No debt owing to a workman or employee in respect of wages can be garnisheed unless the amount owing exceeds \$25. This, however, does not apply in case the claim is for board or lodging, or the \$25 is not necessary for the support of family.

After judgment has been rendered, the money or goods due the defendant, if in the hands of a third person, may be attached to pay the plaintiff. The person in whose hands the money or goods attached are, is known in law as the garnishee or trustee.

Attachment.—This is a writ issued by the Justice of the Peace or Judge, or some other officer having jurisdiction, commanding the sheriff or constable to attach the property of the debtor, to satisfy the demands of the creditor. This writ may be issued at the beginning or during the suit. All attachments lose their validity in case the debtor (or defendant) wins the suit.

Judgment and Execution.—A suit is ended by the courts giving a judgment, either in favor of the debtor or the creditor. If the judgment is in favor of the plaintiff and the defendant refuses to pay the amount of the judgment, an execution is issued by the court which commands the sheriff to take sufficient property of the defendant, if it can be found, to satisfy the judgment.

Execution.—In the County Court and High Court execution may issue immediately upon entry of judgment, unless stayed by order of the Court or Judge. Writs of Execution must be renewed before the termination of three years from their date, and must be renewed every three years following in like manner. Lands cannot be sold for one year from the time the writ is delivered to the sheriff, but debtor's lands are bound from date of delivery.

QUEBEC.

Assignments.—Any creditor for \$200 or over may make a demand of assignment on a debtor who does not pay, and if the latter refuses he may be arrested on a *capias*. The court, on the advice of the creditors, appoints a curator or

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trustee who realizes and divides the estate. The debtor is only discharged to the extent of the dividend.

Attachments.—A *capias* against the person or an attachment against the property of a debtor, may issue before judgment on an affidavit by the creditor or his agent that the debtor is about to abscond or to secrete his property with intent to defraud his creditors, or that he is insolvent and refuses to assign.

Executions.—Execution against goods and lands cannot issue until 15 days after judgment, except upon an affidavit similar to that for attachments above. Chattels can be sold after eight days' notice, and lands after two months.

Mechanics' Liens, Homestead Exemptions, Notes, Mortgages, Contracts, etc., are explained under proper headings in other parts of the book.

MANITOBA.

Petty Actions.—For petty actions the County Courts in Manitoba have jurisdiction in personal actions, and actions for debt up to \$250.

Any debt within the jurisdiction of the County Court, owing to the primary debtor, may be garnisheed at the commencement of the action or after judgment.

NORTH-WEST TERRITORIES.

Garnishment.—After or before judgment, where the claim is a debt or liquidated demand, a garnishee summons may be issued and served on any person owing the primary debtor; but no debt owing to a mechanic or workman for wages can be garnisheed to the extent of one month's wages, not exceeding \$50.

BRITISH COLUMBIA.

After judgment creditor may garnishee debts owing to judgment debtor.

THE CREDIT SYSTEM.

ITS ADVANTAGES AND DISADVANTAGES.

1. There are many good reasons why people should pay cash for everything purchased. Hopeful people will always buy more freely if they can get it on credit, and are never anxious about pay day to come around.

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2. Remember that those who sell on credit must charge from ten to fifteen per cent. more for goods in order to cover the interest and risks. It has been found that from seven to ten per cent. of trusted out accounts become worthless.

3. It is always uncertain which of the trusted persons will fail to pay his account, and consequently all persons buying on credit have to share the extra prices, in order to meet the losses which all business men sustain that do a credit business.

4. Remember, the man who can pay cash for goods, or whatever purchases he may make, can always secure a better bargain than the man who buys on credit. It will therefore be a great saving if everyone could manage, by rigid economy if necessary, to pay cash for everything they buy. It would pay a high rate of interest on everything purchased.

5. Persons who buy real estate, or merchants who buy large quantities of goods, may often find it necessary to buy on credit. Many of our wealthiest farmers and business men made their money largely in having the benefit of credit, but at the same time, if cash could be paid for everything purchased, whether real estate or other articles, it would be a great saving to the purchaser.

6. *Keep your word as good as a bank and you will always have credit when you desire it, and friends when you need them.*

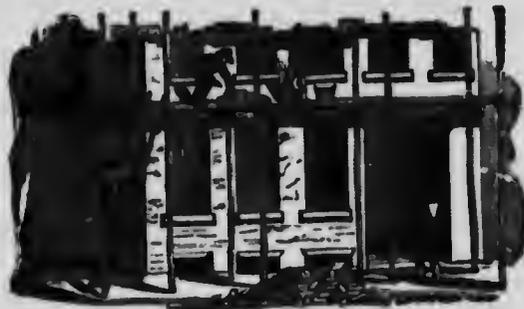
HOW TO SECURE A MECHANIC'S LIEN ON PROPERTY.

1. A LIEN is a legal claim. It includes every case in which either real or personal property is charged with any debt or duty. Or in other words, it is the right to hold possession of property until some claim against it has been satisfied.

2. Possession is always necessary to create a lien except in case of real estate. The lien simply extends to the right of holding the property until the debt is satisfied.

3. The existence of a lien does not prevent the party entitled to it from collecting the debt or claim by taking it into Court.

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4. Warehouse men, carpenters, tailors, dyers, millers, printers, etc., or any person who performs labor or advances money on property or goods of another has a lien on same until all charges are paid.

5. *Hotelkeepers* have a lien upon the baggage of their guests, whom they have accommodated.

6. *Common Carriers* have a lien on goods carried for transportation charges.

7. *Agents* have a lien on goods of their principal for money advanced.

8. *How to Hold the Lien.* Never give up possession of the property until the debt is paid.

9. *Real Property.* If the debt is on a house, barn or other real property, file a lien on the whole property, and have it recorded in the County Registry office. The claim then partakes of the nature of a mortgage.

10. *Mechanic's Liens.* Special statutes have been enacted in the different Provinces to protect mechanics and sub-contractors who furnish labour and material for buildings erected for others. In such cases protection is afforded by filing a mechanic's lien against the building and the land upon which it is erected. The lien must be registered within 30 days of completion of work or materials supplied in Ontario, Manitoba and North-West Territories; and within 31 days in British Columbia.

11. In Ontario, liens will expire in three months unless action taken or renewal made. In Manitoba and the North-West Territories a lien expires in 90 days, and in British Columbia in 30 days, unless action is taken. In Ontario,

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lien may be defeated by *bona fide* payments by owner to contractor to the extent of 80 per cent. on contracts up to \$15,000, and 85 per cent. on contracts exceeding \$15,000.

12. In Manitoba and the North-West Territories and British Columbia there is no limitation of this kind. But, in British Columbia in contracts exceeding \$500, owner may require contractor to furnish pay roll showing payment of wages. Payments within 30 days thereafter to persons not on the pay roll will not defeat the lien, unless the amount paid is distributed amongst those on pay roll.

Workmen working for wages have a special lien to the extent of 30 days' wages, which has priority over other liens.

FORM OF MECHANIC'S LIEN.

Thomas Bell, of the City of Hamilton, Bricklayer, under the Mechanic's Lien Act, claims a lien upon the estate of John Grant of said City of Hamilton, Contractor, in the undermentioned land in respect of 40 days' work performed thereon while in the employment of Peter Smith, of the City of Hamilton, Builder, on or before the 30th day of June, 1914. The amount claimed as due is for 40 days' wages at \$3.50 per day—\$140.00.

The following is a description of the land to be charged: Lot 5 and west half of Lot 6 on the west side of James Street, south according to Plan 408 filed in the Registry Office for the County of Wentworth.

Dated at Hamilton this 24th July, 1914.

Witness:

Adam Meyers.

Thos. Bell.

AFFIDAVIT VERIFYING CLAIM.

I, Thomas Bell, named in the above claim, do make oath that the said claim is true.

Thos. Bell.

Sworn before me at the City of Hamilton, in the County of Wentworth, this 24th day of July, 1914.

S. F. Lazier,

A Commissioner.

THE LAW ON TRADING.

OFFER AND ACCEPTANCE.

1. **Jesting.**—An offer made in a jest, though accepted, is not binding. The law presumes that an offer must be made with good intention.

2. **An Unconditional Acceptance.**—If any offer has been made, the acceptance must be without any conditions attached. Any acceptance upon the terms varying in the slightest degree from things proposed, is not binding until all the conditions are accepted.

3. **A Good Acceptance.**—An acceptance, to be good, must be such as to conclude a contract between the parties; and to do this it must, in every respect, meet and correspond with the offer, neither falling within nor going beyond the terms proposed, but exactly meeting them at all points and closing them just as they stand.

4. **An Offer.**—An offer may be withdrawn any time before it is accepted, but if no time is specified, then by the expiration of a reasonable length of time for acceptance, the offer thereafter cannot be legally accepted. A limitation of time for which an offer is to run is an equivalent to the withdrawal of the offer at the end of the time named. Where parties are so situated that it is necessary to communicate by letter or telegram, the contract is complete the moment the acceptance is despatched or the letter put into the post office, provided this is done within a reasonable length of time, or before notice of withdrawal of the offer is received. Anyone receiving an offer by mail or telegraph, is entitled to a reasonable time in which to accept or reject it.

5. **A Notice of Reward for Information.**—The offer by way of advertisement of a reward for information leading to the restoration of property or the conviction of a criminal, addressed to the public at large, becomes obligatory, if not previously revoked, as soon as an individual, with a view to the reward, renders the specified service, but not before. To entitle one to the reward, he must have had notice of the offer at the time he rendered the service; for no one can assent to that which he has not heard of.

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THE CLEARING-HOUSE SYSTEM.

A clearing-house is an association of the banks and bankers of a city for the exchange of their checks and the adjustment of accounts between themselves. A business man, receiving a check in the course of trade, seldom thinks of sending it to the bank on which it is drawn, but simply deposits it in the bank with which he keeps his account, only taking the precaution to have it "certified," if he doubts its goodness. Thus, at the close of a day, each bank will hold a number of checks drawn on other banks. These are assorted, and placed in envelopes marked with the names of banks on which they are drawn and with the total amount, and taken by a clerk and messenger to the clearing-house. There the balances against or in favor of each bank are ascertained, and are paid in by a certain hour each day, and the accounts settled. By the clearing-house system the exchange of millions of dollars is daily effected in large cities by the transfer of a few thousands.

HOW TO DETECT COUNTERFEIT MONEY.

1. A COUNTERFEIT is a fac-simile of the genuine, or made as nearly like it as possible. A spurious note is different in design from the genuine and calculated to pass where the genuine is not much known. An altered note is one altered from a lower to a higher denomination. Piecing is done by making ten notes or bills of nine, by cutting a counterfeit note into ten pieces.
2. There are two silk threads through the bill lengthwise, one near the top and one near the bottom. By holding it up to the light you can easily see the threads in each bill. This is one of the best tests of a genuine bill, because no counterfeiter can put in the silk threads and imitate the genuine in that respect. (This rule applies only to United States bills).
3. See that the portraits are good, and notice that the pupil and the white of the eye show distinctly. Then see that the sky and water are clearly transparent. In counterfeit notes the pictures are always poor and the sky, water, etc., looks scratchy and irregular.

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4. The ink used in genuine notes is very difficult to imitate. It gives a clear, glossy expression, while counterfeiter's ink looks dull, smutty and muddy.

5. The paper of a counterfeit is always of an inferior quality, while the government has the best and most perfect system of manufacturing the highest grade of paper.

6. Examine the medallion rulings and circular ornaments around the figures with a microscope, and see if they are regular and in all parts mathematically exact. This is done by a machine that costs from \$75,000 to \$150,000, and consequently is beyond the reach of counterfeiters. Engravings by hand can never imitate this work. These medallion lines, or rulings, can be traced by means of a line through the figures, never breaking or losing itself in another line. In counterfeits it is always broken and irregular.

8. Notes are altered by raising the denomination by taking out the genuine with acid and printing in a higher denomination with a counterfeit die. They can be easily detected by the stain which the acid produces with which the figures are taken out.

9. NEVER BE IN A HURRY IN TAKING MONEY. Look at it carefully, and never hand a bill of large denomination to a showman, especially at the tent of these traveling circuses or at the door of cheap theaters. If they have counterfeit money they will not hesitate to mix it up in the change they return to you.

HOW MERCHANTS MARK GOODS.

It is customary in many mercantile houses to use a private mark, which is placed on the goods to denote their cost and selling price. A word or phrase containing ten different letters is taken, the letters of which are written instead of figures. For instance, the word "Rockingham" is selected; then the letters represent the figures as follows:—

r o c k i n g h a m
1 2 3 4 5 6 7 8 9 0

If it is required to mark 1.50, it is done thus, *rim*; 75 would be *gi*; 37, *cg*, etc.

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Blacksmith, Importance, Republican, Perth Amboy, Fair Spoken, Now be Sharp, Noisy Table, and Cash Profit, are among the words and phrases which can be used in this manner.

An extra letter, called a "Repeater," is used to prevent the repetition of a figure. Instead of writing *cd* for 100, which would show at once that the two right-hand figures were alike, and thus aid in giving a clue to the key-board, some additional letter would be selected for a repeater—*y*, for instance—and then the price would be written *cdy*; 225 would be written *uye*.

Instead of letters, arbitrary characters are frequently used, something like the following:—

┌	z	T	>	△	×	└	⊥	Λ	□
1	2	3	4	5	6	7	8	9	0

Fractions may be designated by additional letters or characters. Thus, *f* may represent $\frac{1}{2}$, *w* $\frac{2}{3}$, etc., or $\frac{1}{2}$ may be written O, $\frac{1}{4}$ +, etc.

RAPID METHODS FOR MARKING GOODS.

Those who buy largely can best appreciate the value of a quick and rapid method for calculating the per cent. of profits desired.

If you wish to calculate the per cent. on a single article, the following table will be an excellent method. If you desire to sell an article at any of the following per cents., say the article costs 70 cents, and you wish to make

- 10 per cent. divide by 10, multiply by 11 = 77.
- 20 per cent. divide by 10, multiply by 12 = 84.
- 25 per cent. multiply by 10, divide by 8 = 87½.
- 30 per cent. divide by 10, multiply by 13 = 91.
- 33 1/3 per cent. add 1/3 of itself = 93 1/3.
- 33 1/3 per cent. divide by 3, multiply by 4 = 93 1/3.
- 50 per cent. add ½ of itself = \$1.05.

MERCHANT'S RETAIL TRADE.

As many articles, such as tea, sugar, coffee, etc., are sold at a given number of pounds per dollar, the following method will show the number of pounds that can be purchased for any number of cents.

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RULE.—Multiply the number of pounds to be sold for one dollar by the number of cents worth desired.

EXAMPLE.—When sugar is sold at fourteen pounds for a dollar, how many pounds can be purchased for seventy cents?

Solution, $14 \times .70 = 9.80$ or $9 \frac{4}{5}$.

LAW ON HIRED HELP.

1. It is always best to have a written agreement, although a verbal understanding is binding up to one year, but not longer.

2. No notice is required from either party to separate at the expiration of a contract.

3. A servant cannot be obligated to carry out the agreement, though damages may be secured for breach of contract.

4. An employer cannot be obligated to furnish work, but if the one hired presents himself for service regularly he can collect his wages for the contracted period.

5. Where no definite period is mentioned in agreement the following notice must be given by either party: When wages are paid by the day, one day's notice; paid by the week, one week's notice; paid by the month, one month's notice; paid by the year, three months' notice. It is best to give notice in writing, especially if for more than one day. Immediate separation may take place by the party desiring it forfeiting wages for the required time of notice.

6. No notice or payment of more wages than are due is required when a servant is guilty of the following offences:

(1) Disobedience of the master's lawful orders.

(2) Habitual negligence in his or her duty.

(3) Gross misconduct morally.

(4) Incompetence or incapability by permanent illness.

A servant cannot be discharged on a temporary illness.

7. An employee has cause for leaving if he is compelled to do that which is illegal, to use any machinery that is dangerous, or to do anything unreasonable. If employee gives notice to employer of a machine being unsafe, and is

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afterwards required to work with it, should an accident occur the employer is liable for damages; but if the machine was used without notice having been given of its danger there can be no claim for damages.

HOW TO DO BUSINESS WITH AN AGENT.

1. A *General Agent* is one authorized to transact all his principal's business, or all his business of some particular kind, or at some particular place.
2. A *Special Agent* is one authorized to do one or more special things in pursuance of particular instructions, or within restrictions necessarily implied from the act to be done.
3. If a special agent exceeds his authority, the principal is not bound; but if a general agent exceeds his authority, the principal is bound, provided the agent acted within the ordinary and usual scope of the business he was authorized to transact, and the party dealing with him did not know he was exceeding his authority.
4. Express authority is given to an agent by what is called a Power of Attorney. If the authority is to execute a writing under seal and acknowledged, the power of attorney must be likewise under seal and acknowledged.
5. The agent's authority may be revoked by the principal at any time.
6. An agent concealing his principal is himself responsible.
7. An agent acting fraudulently or deceitfully is himself responsible to third parties.
8. An agent cannot appoint a substitute, or delegate his authority to another, without the consent of his principal.
9. A man may do through his agent whatever he may lawfully do himself.
10. Factors, Brokers, Attorneys, etc., are but agents in a business sense.
11. The authority of an agent may be constituted in three ways: By deed under seal, by writing, or by mere words.
12. Persons not of age, married women, and aliens may act as agent for others.

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13. A notice to an agent is generally considered notice to the principal.

14. The principal is liable to the third person for the negligence or unskillfulness of the agent, when he is acting in the fulfillment of the agency business.

15. Money paid by an agent can be recovered by the principal, if it has been paid by mistake.

16. An agent to sell land, or to do any important business, he should be appointed by a "*Power of Attorney*," which should be registered with the deed.

HOW TO LEARN BOOK-KEEPING.

1. **Mathematics.**—Book-keeping is purely a branch of mathematics, and everyone should be familiar with the rules and principles of common arithmetic:

2. **Ignorance.**—It is lamentably true that people do business all their lives, settle accounts and transact various kinds of business, and never know anything about the first principles of book-keeping. They settle all their accounts according to somebody else's book-keeping. There is no excuse for the younger generation to be ignorant of the principles of book-keeping. It is easily acquired and may be self-taught if a young man or woman has any degree of perseverance.

3. **How to Learn.**—If you cannot get book-keeping in the common or public school, procure some primary work on book-keeping and devote your evenings to study, and you will be surprised at your progress. You can easily, if necessary, secure the assistance of someone that is familiar with the subject. But this will be scarcely needed, as the subject of book-keeping is simple as well as interesting.

4. **Necessity for Book-Keeping.**—The particular necessity for book-keeping is to preserve a record of such exchanges as would otherwise be trusted to memory; although its ultimate purpose embraces other important results. Book-keeping is nothing more nor less than a history of business; a record of business transactions.

5. **A Successful Man.**—A man who is successful in business invariably keeps a correct record of his transactions. He does not depend upon the merchant or lumberman with

Dr. F. Norton, Cr.		Dr. Sing Lee, Cr.	
1 To Mdee., 5 75	2 By Draft, 19 50	3 To Rice, 5	4 By Wash- 5 50
2 Cash, 30 25	4 Labor, 10 65	5 Opium, 25	5 ing. 12
3 do 0	5 Goods, 10 65	6 Leeks, 1	6 Theft, 17
4 Note, 20 50	6 Order, 15	7 Soap, 1	7 Deceit, 17
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	98	99	99
	99	100	100

whom he deals, but he has all his own records correctly kept and by that means proves every account of those with whom he deals. Keep your own accounts; do your own figuring and never trust to the accounts or figures of others. It is the only sure road to success.

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RULES FOR BOOK-KEEPING.

1. **The Law of Debit and Credit.**—The first thing that a student must learn in book-keeping is the law of Debit and Credit. Debit and Credit are terms used to express the relation which exist between persons or commodities that enter into any business transaction. The simplest meaning of debit, is to charge, and of credit, is to trust.

2. **Cash.**—Cash is a title used to designate money. We include under it currency, bank checks, sight drafts, postal orders, etc.

3. **Merchandise.**—Merchandise includes all goods and wares dealt in by the concern as a business, and which are in store or stock.

4. **Bills Payable.**—Bills Payable are our notes or written obligations which others hold, for which we are to pay a certain amount when due. If you give your note it is a *Bills Payable*.

5. **Bills Receivable.**—Bills Receivable are other persons' notes or written obligations, which we hold, for which we are to receive a specified sum when due.

6. **To what the Term Debit and Credit Applies.**—The following list comprises all the conditions to which the term debit and credit apply:

Debits.

1. Cash received.
2. Others' notes received.
3. Our notes paid.
4. What others owe us.
5. Capital withdrawn.
6. Outlay or loss.

Credits.

1. Cash paid.
2. Others' notes disposed of.
3. Our notes issued.
4. What we owe others.
5. Capital invested.
6. Returns or gain.

7. **Debit and Credit Side.**—When anything is received or bought, it is always placed on the left hand or debtor side; when money is paid or anything sold, the amount is always placed on the right hand or credit side of the account. If a man buys goods on credit, you charge him, and he then is a debtor. When he pays the amount, he then is credited in the books.

8. **The Day-Book.**—The Day-Book affords a regular daily history of the business. The Day-Book simply states what has been done and is called in law the Original Book of

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Entry. The form of the Day-Book is simple and direct, first giving the name of the person to be debited or credited with the fact of "Dr." or "Cr.," and next, the detail of the purchase, sale or payment, with the final extension of the amount in the proper column.

9. The Ledger.—The Ledger is simply a classification of accounts. It places all the accounts together that belong under the same heading. (See Ledger).

10. Posting.—The student will first copy the Day-Book with much care, then post the items to the Ledger—indicating in the margin of the Day-Book the page or number of the account in the Ledger, as shown in the written-up set; next construct a Day-Book and Ledger of your own from material thus selected, and you will soon master the subject of book-keeping.

HOW TO DETECT ERRORS IN A TRIAL BALANCE.

No rule or set of rules can be given for the certain detection of all errors in a Trial Balance, save a careful review of the entire work. If the errors are few the following rules may be of service:

1. If the error be exactly \$1, \$100, \$1,000, etc., the mistake is very likely to be found in the additions either in the Ledger accounts or in the Trial Balance.
2. If the error is a large amount, see that all the amounts have been entered in the Trial Balance.
3. If an amount has been omitted in posting, the Trial Balance will be just that amount of Balance. Look for that amount in Journal or other books.
4. The Cash Balance can never be on the credit side. The balance of Bills Receivable should never be on the credit side, nor the balance of Bills Payable on the debit side of the account.
5. If the amount has been posted on the wrong side of the Ledger the Trial Balance will be just twice that amount out of balance. Look for half that amount through the books.

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6. If the error is divisible by 9, it is very likely that the mistake was made by a transposition of figures as, 345 posted 453 makes an error of 198, which is divisible by 9, again 753 posted 735 makes an error of 18, also divisible by 9. Errors of transposition are the most difficult to find.

7. If the error is in the dollar column or cents column only, the columns on the left need not be re-added.

8. If the above rules fail, only a careful review of the entire work, checking each entry, will determine where the mistake has been made

TRANSACTIONS.

This Set is Written Up in the following pages.

July 1.—Commenced business with the following resources: Cash, \$1,000; Merchandise, \$500.—Total investment, \$1,500.

July 2.—Sold A. C. Knox, on %, 5 bbls. Flour @ \$5.—Sold Frank Fisher, 25 lbs. Coffee, @ 20c; 15 lbs. Oolong Tea, @ 80c. Received cash on @, \$10.—Paid for drayage on merchandise, \$5.

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July 3.—Bought of David Spencer, on %, 50 bush. Apples, @ 50c.; 100 bushels Potatoes, @ \$1.—Sold D. N. Brown, on %, 3 bbls. Flour, @ \$5; 10 bush. Apples, @ 75c.—Sold A. C. Knox, on %, 2 bbls. Flour, @ \$5; 25 bush. Potatoes, @ \$1.25. Received cash on %, \$30.—Paid for postage stamps, \$10.

July 4.—Sold G. W. Williams, on %, 25 bushels Potatoes, @ \$1.25; 20 bushels Apples, @ 75c.

July 5.—Paid David Spencer on %, \$50.—Received of A. C. Knox on %, \$10.

July 6.—Bought of G. N. Hudson, on %, 10 bbls. Mess Pork, @ \$15.—Paid David Spencer on %, \$20.

July 8.—Sold A. N. Peters, on %, 5 bbls. Mess Pork, @ \$188.—Sold H. C. Stockbridge, on %, 10 lbs. Oolong Tea, @ 80c; 10 bushels Apples, @ 75c.—Received cash of G. W. Williams in full of %, \$—. Paid for help around the store, \$12.

July 9.—Sold Chas. E. Henker, 5 bbls. Mess Pork, @ \$17.—Received cash on same, \$50.—Paid David Spencer on %, \$20.

July 10.—Sold A. N. Peters, 20 bushels Potatoes, @ \$1.20, on %.—Received of H. C. Stockbridge, cash on %, \$10.

July 11.—Sold D. N. Brown, on %, 10 bush. Apples @ 70c. Sold Frank Fisher on %, 5 bush. Potatoes @ \$1.20.

July 12.—Received of A. N. Peters, cash on %, \$100. Received of D. N. Brown, cash on %, \$25.

July 13.—Paid G. N. Hudson, cash in full of %, \$150.—Received of D. N. Brown, on %, \$5.00.

July 15.—Inventory: Merchandise on hand, \$625.



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DAY BOOK.

	July 1. Commenced business with the following resources:		
	Cash	\$1000.	
	Merchandise	<u>500.</u>	
		\$1500.	
	_____ 2 _____		
(1)	A. C. Knox, Dr.		
	To 5 bbls. Flour, @ \$5.00,	25	
	" "		
(2)	Frank Fisher, Dr.		
	To 25 lbs. Coffee, @ 20¢,	\$5.00	
	" 15 " Oolong Tea, @ 80¢,	<u>12.00</u>	17
	_____ Cr. _____		
(2)	By Cash on a/c		10
	_____ 3 _____		
(3)	David Spencer, Cr.		
	By 50 bu. Apples, @ 50¢,	\$25.00	
	" 100 " Potatoes, @ \$1.00,	<u>100.00</u>	125
	" "		
(4)	D. N. Brown, Dr.		
	To 3 bbls. Flour, @ \$5.00,	\$15.00	
	" 10 bush. Apples, @ 75¢,	<u>7.50</u>	22 50
	" "		
(1)	A. C. Knox, Dr.		
	To 2 bbls. Flour, @ \$5.00,	\$10.00	
	" 25 bush. Potatoes, @ \$1.25,	<u>31.25</u>	41 25
	_____ Cr. _____		
(1)	By Cash on a/c		30

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DAY BOOK.

	July 4.		
(5)	G. W. Williams, Dr.		
	To 25 bu. Potatoes, @ \$1.25,	\$31.25	
	" 20 " Apples, @ 75¢,	15.00	46 25
	5		
(3)	David Spencer, Dr.		
	To Cash paid him on a/c		50
	"		
(1)	A. C. Knox, Cr.		
	By Cash on a/c		10
	6		
(6)	G. N. Hudson, Cr.		
	By 10 bbls. Mess Pork, @ \$15.00,		150
	"		
(3)	David Spencer, Dr.		
	To Cash paid on a/c		20
	8		
(7)	A. N. Peters, Dr.		
	To 5 bbls. Mess Pork, @ \$18.00,		90
	"		
(8)	H. C. Stockbridge, Dr.		
	To 10 lbs. Oolong Tea, @ 80¢,	\$8.00	
	" 10 bush. Apples, @ 75¢,	7.50	15 50
	"		
(5)	G. W. Williams, Cr.		
	By Cash in full of a/c		46 25
	9		
(9)	Chas. E. Henker, Dr.		
	To 5 bbls. Mess Pork, @ \$17.00,		85
	Cr.		
(9)	By Cash on above		50

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DAY BOOK.

	<i>July 9.</i>	
(3)	<i>David Spencer, Dr.</i> <i>To Cash, paid on a/c.</i>	20
	10	
(7)	<i>A. N. Peters, Dr.</i> <i>To 20 bush. Potatoes, @ \$1.20,</i>	24
	"	
(8)	<i>H. C. Stockbridge, Cr.</i> <i>By Cash on a/c</i>	10
	11	
(4)	<i>D. N. Brown, Dr.</i> <i>To 10 bush. Apples, @ 70¢,</i>	7
	"	
(2)	<i>Frank Fisher, Dr.</i> <i>To 5 bush. Potatoes, @ \$1.20,</i>	6
	12	
(7)	<i>A. N. Peters, Cr.</i> <i>By Cash on a/c</i>	100
	"	
(4)	<i>D. N. Brown, Cr.</i> <i>By Cash on a/c</i>	25
	13	
(6)	<i>G. N. Hudson, Dr.</i> <i>To Cash in full of a/c</i>	150
	"	
(4)	<i>D. N. Brown, Cr.</i> <i>By Cash on a/c</i>	5

THE "MODERN" BUSINESS GUIDE.

CASH BOOK.

		RECEIVED.	PAID.
July	1	Amount on hand	
		1000	
"	2	Received on $\frac{a}{c}$ from Frank Fisher	
		10	
"	"	Paid for drayage on Mdse.	
			5
"	3	Received on $\frac{a}{c}$ from A. C. Knox	
		30	
"	"	Paid for Postage Stamps	
			10
"	5	Paid David Spencer on $\frac{a}{c}$	
			50
"	"	Received of A. C. Knox on $\frac{a}{c}$	
		10	
"	6	Paid David Spencer on $\frac{a}{c}$	
			20
"	8	Rec'd of G. W. Williams in full of $\frac{a}{c}$	
		46 25	
"	"	Paid for help around the store	
			12
"	9	Received from Chas. E. Henker on $\frac{a}{c}$	
		50	
"	"	Paid David Spencer on $\frac{a}{c}$	
			20
"	10	Rec'd from H. C. Stockbridge on $\frac{a}{c}$	
		10	
"	12	Received from A. N. Peters on $\frac{a}{c}$	
		100	
"	"	Received from D. W. Brown on $\frac{a}{c}$	
		25	
"	13	Paid G. N. Hudson in full of $\frac{a}{c}$	
			150
"	"	Received of D. W. Brown on $\frac{a}{c}$	
		5	
"	14	Balance on hand	
			1019 25
		1286 25	1286 25

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LEDGER.

1. A. C. Knox.

<i>D.</i>				<i>C.</i>			
<i>July</i>	<i>2</i>	<i>To 5 bbls. Flour</i>	<i>25</i>	<i>July</i>	<i>3</i>	<i>By Cash</i>	<i>30</i>
<i>"</i>	<i>3</i>	<i>" Mdse.</i>	<i>41 25</i>	<i>"</i>	<i>5</i>	<i>" "</i>	<i>10</i>
				<i>"</i>	<i>15</i>	<i>" Balance</i>	<i>26 25</i>
			<i>66 25</i>				<i>66 25</i>

2. Frank Fisher.

<i>July</i>	<i>2</i>	<i>To Mdse.</i>	<i>17</i>	<i>July</i>	<i>2</i>	<i>By Cash</i>	<i>10</i>
<i>"</i>	<i>11</i>	<i>" 5bu. Potatoes</i>	<i>6</i>	<i>"</i>	<i>15</i>	<i>" Balance</i>	<i>13</i>
			<i>23</i>				<i>23</i>

3. David Spences.

<i>July</i>	<i>5</i>	<i>To Cash</i>	<i>50</i>	<i>July</i>	<i>3</i>	<i>By Mdse.</i>	<i>125</i>
<i>"</i>	<i>6</i>	<i>" "</i>	<i>20</i>				
<i>"</i>	<i>9</i>	<i>" "</i>	<i>20</i>				
<i>"</i>	<i>15</i>	<i>" Balance</i>	<i>35</i>				
			<i>125</i>				<i>125</i>

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LEDGER.

Dr. 4. O N Brown. Cr.

July 3	To Mdse.	22	50	July 12	By Cash	25
" 11	" 10 bu. Apples	7		" 13	" "	5
" 15	Balance		50			
		30	00			30

5. E. W. Williams.

July 4	To Mdse.	46	25	July 8	By Cash	46	25

6. E. N. Hudson.

July 13	To Cash	150		July 6	By 10 obls. [Mess Pork	150

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LEDGER.

7. A. N. Peters.

	<i>Dr.</i>				<i>Cr.</i>		
<i>July</i>	<i>8</i>	<i>To 5 bbls. Mess</i>		<i>July</i>	<i>12</i>	<i>By Cash</i>	<i>100</i>
"	<i>10</i>	<i>[Pork</i>	<i>90</i>	"	<i>15</i>	" <i>Balance</i>	<i>14</i>
		<i>" 20 bushels</i>					
		<i>[Potatoes</i>	<i>24</i>				
			<i>114</i>				<i>114</i>

8. W. C. Stockbridge.

<i>July</i>	<i>8</i>	<i>To Mdse.</i>	<i>15 50</i>	<i>July</i>	<i>10</i>	<i>By Cash</i>	<i>10</i>
				"	<i>15</i>	" <i>Balance</i>	<i>5 50</i>
			<i>15 50</i>				<i>15 50</i>

9. Chas. E. Henker.

<i>July</i>	<i>9</i>	<i>To 5 bbls. Mess</i>		<i>July</i>	<i>9</i>	<i>By Cash</i>	<i>50</i>
		<i>[Pork</i>	<i>85</i>	"	<i>15</i>	" <i>Balance</i>	<i>35</i>
			<i>85</i>				<i>85</i>

STATEMENT.

Resources or Property.			
1. From Ledger Accounts—Balances due from persons:—			
A. C. Knox		26	25
Frank Fisher		13	
A. N. Peters		14	
H. C. Stockbridge		5	50
Chas. E. Henker		35	
2. From Cash Book:—Balance of Cash on hand		1019	25
3. Inventory:—Merchandise on hand		625	
			1738
Liabilities or Debts.			
From Ledger Accounts — Balances due other parties:—			
David Spencer		35	
D. N. Brown		50	
			35 50
Worth at close Investment			1702 50
			1500
Net Gain			202 50

**THE "MODERN" BUSINESS GUIDE.
HOW TO KEEP ACCOUNTS.**

RULES FOR KEEPING ACCOUNTS.

The following are suggested as simple forms for keeping accounts for the use of those whose business or taste does not require a more elaborate form of book-keeping:—

Always charge or "debit" a person for what he may get, and "credit" him for what you receive from him. The word "To," prefixed to an entry, indicates a debit, and the word "By," a credit.

The books necessary are two, called a Day Book and Ledger. In the Day Book should be entered, in diary form, every transaction as it occurs, using as simple and concise wording as possible to express all the facts.

Accounts may be opened with "Cash," "Stock," "Merchandise," "Bills Payable," "Bills Receivable," "Interest," "Profit and Loss," "Expense," etc.; and the farmer may open accounts with each field of his farm, as "Field No. 1," "Field No. 2," "Orchard," "Meadow," etc., charging each field with the amount of labor and material expended upon it, and crediting it with its products. He may also keep an account with his cows, pigs, fowls, etc., and thus at any time tell at a glance the profits or losses of each department of his business.

CASH BOOK.

		Cash Rec'd	Cash Paid
1914			
May	2	300	00
	5		20 00
	6		150 40.
	11	208	90
	12		11 90
	15		2 06
	19	20	00
	23		16 00
	27		102 65
June	1	9	25
	2	6	90
	10		245 56
		546	51
		546	51

NOTE:—To find the balance in cash add up the amount received and subtract from that the amount paid out and the result will always equal the cash on hand.

THE "MODERN" BUSINESS GUIDE.

LEGAL POINTS ON BOOK-KEEPING.

PRACTICAL SUGGESTIONS FOR BUSINESS MEN.

1. The day book, or other books of original entries, are evidences of sale and delivery of goods, and work done.
2. The time to make an entry against the purchaser is when the goods are ready for delivery.
3. Entries, to be admissible as evidences, should be made by the proper person, and made without erasure, alterations or interlineation.
4. Mistakes should be corrected by marking the wrong entry void, and then making a correct entry, or if there is sufficient room, make a brief explanation.
5. All accounts must be itemized, and no general charge can be considered as evidence without giving the items.
6. If A. guarantees that he will see that B. will pay a certain bill of goods, then the goods must be charged to A. and not to B., but if A. guarantees the account of B., if the account is for some date of the past, then such a guarantee must be in writing.
7. To collect a debt on the evidence of book account, from a person in a distant place, a copy of the account should be made out, and accompanied with an affidavit, setting forth that the above account is correctly taken from the book of original entries, and that the charges were made at or about the time of their respective dates, that the goods were sold and delivered at or about the time the charges were made, and the charges are correct, and accounts just, and that the person named is not entitled to any credits not mentioned in the account. This affidavit should be sworn to before a magistrate, commissioner or notary public, and it will save the trouble of producing or sending books.

THE "MODERN" BUSINESS GUIDE.

FORM OF ENTRIES IN DAY BOOK.

Springville, January 5, 1914.

Chas. Wadsworth	Dr.		
To 1 Ton of Hay.....		\$14.00	
Cash,	Cr.		\$72.00
By Paid Interest on Mortgage.....			
Expense,	Dr.		
To Repairing Wagon.....		1.75	
	Jan. 6.		
John Smith,	Dr.		
To 1 Cord Wood.....		4.25	

CONVENIENT FORM OF ENTRIES IN LEDGER FOR FARMERS.

Charles Wadsworth.

1914				
Jan. 5	To 1 Ton of Hay.....	\$14.00		
" 30	" 2 Bbls. Potatoes, at \$1.75.	3.50		
March 4	By Cash on account		\$10.00	
" 20	To 1 Cord Wood.	4.25		
April 7	By 1 Plow.....		17.50	
May 4	To 10 Bush. Oats, at 40 cents.....	4.00		
June 10	" 3 Bbls. Potatoes, at \$2.....	6.00		
July 1	By balance charged below.....		4.25	
		<u>\$31.75</u>		<u>\$31.75</u>
July 1	To balance.....	\$4.25		

FORM OF BILLS.

NEW LISKEARD, 1914

MR. J. SMITH,

To B. H. FENTON & Co. Dr.

To 40 yds. Muslin	@ .22	10	56
" 12 " Drilling	" .18	2	16
" 10 " Gingbam	" .35	3	60
" 20 " French Chintz	" .40	8	00
" 7 " Broadcloth	" 3.25	22	75
" 2 doz. Spools Thread	" .75	1	50
" 1 " Linen Napkins	" 2.00	2	00
" 3 1/2 yds. French Cassimere	" 1.90	6	65
Rec'd payment,		\$57	12
B. H. FENTON & Co.			

THE "MODERN" BUSINESS GUIDE.
HOW TO KEEP FARMER'S ACCOUNT.

Cornfield.

1914			Dr.	Cr.	
April	4	To 7 days' Plowing @ 2.50.....	17	50	
"	8	" 2 days' Furrowing @ 2.40.....	4	80	
"	"	" 2 bush. Seed @ 3.50.....	5		
"	"	" 8 days' Planting @ 1.50.....	12		
May	1	" 3 days' Hoeing @ 1.25.....	3	75	
"	8	" 8 days' Cultivating @ 2.00.....	16		
"	"	" 13 days' Hoeing @ 1.25.....	15		
Aug.	14	" 9 days' Cutting Corn @ 1.25.....	11	25	
"	28	By 12 bush. Corn @ 75c.....			9
Oct.	22	74 bush. Corn @ 42c; Cornstalks \$50			81
"	24	To 40 days' Husking @ 1.25.....	50		
"	"	5 days' work with team.....	12	50	
Nov.	3	By 20 bush. Corn @ 40c.....			8
"	17	" 12 bush. Corn @ 40c.....			4
"	25	" Cash for 300 bush. Corn @ 75c.....			225
"	31	" Cash for 80 bush. @ 75c.....			60
"	"	To Marketing 380 bush. Corn @ 4c.....	15	50	
"	"	Interest.....	35		
		Total Gain.....	189	80	

Family Expense Account.

1914			Dr.	Cr.	
Jan	5	To 2 prs. Boots @ 6.00.....	12		
"	15	" 1 pr. Ladies' Boots.....	2	50	
"	19	" M. Cohn, Cutting Pants and Vest...	3		
"	16	" 1lb Tea.....	1		
Mch.	15	" 8yds. Cassimere @ 2.00; Sundries 4.75	10	75	
May	29	" 1 pr. Boots @ 2.50; Rep'g. Shoes 60c	3		
June	20	" 1 pr. Pants.....	8		
Sept.	24	" 1 pr. Shoes 1.50; 1 pr. Boots 4.00.....	5	75	
"	24	" 1 Umbrella 2.00; Sundries 2.75.....	4	75	
Nov.	3	" 1 pr. Boots.....	8		
Dec.	18	" M. Cohn, Cutting Pants.....	1	60	
"	18	" 1 pr. Boots.....	5		
		Total Expenses.....		65	25
			65	25	



THE "MODERN" BUSINESS GUIDE.

AVERAGING ACCOUNTS.

To average an account means finding the date on which the account is due, part of which has been contracted at different times, and on which partial payments have been paid. There are two methods by which the average date is found; the *product* method and the *interest* method. The former method is the one we propose illustrating here.

Any focal date may be used, the writer, however, always regards the date of the first transaction as the focal date. The rule is as follows: Multiply each item of the account by the difference in days between the focal date and that date on which the transaction occurs or becomes due (if time is allowed add that also), add the products of said multiplication together. Treat each side of the account in a like manner, adding the totals thus obtained and subtract the smaller from the greater, divide the difference by the balance of the account, the quotient will be the number of days before or after the focal date. If the balance of the account and the balance of the products are found to be on the same side of the account, count forward from focal date; if the balance of the account and the balance of the products are on opposite sides, then count backward from focal date.

EXAMPLE 1.

TO FIND AVERAGE DUE DATE OF THE FOLLOWING ACCOUNT.

Dr.		D. E. HUGHES.		Cr.	
1897			1897		
Mar. 15...	To Mdse.....	300 00	June 1... By Cash.....	500 00	
Apr. 8...	" "	500 00	June 20... " "	200 00	
May 20...	" "	840 00	July 3... " "	250 00	
		1640 00		950 00	

SOLUTION (PRODUCT METHOD).

Focal date, March 15, 1897.

Dates.	Days.	Amounts.	Products	Dates.	Days.	Amounts.	Products
Mar. 15	= 0	x 300	= 0	June 1	= 77	x 500	= 38500
Apr. 8	= 24	x 500	= 12000	June 20	= 36	x 200	= 7200
May 20	= 65	x 840	= 54600	July 3	= 109	x 250	= 27250
		\$1640	66600			\$950	84950
		950					66600
		690					60018850/90x
							1380
							4550
						Quotient 26 x recognized	4140
						as 27 days.	410

27 Days before March 15 or February 16, 1897.
The above example shows due date on a net basis.

THE "MODERN" BUSINESS GUIDE.

EXAMPLE 2.

WHEN TIME IS ALLOWED.

DR.			D. E. HUGHES.			CR.		
1914				1914				
Apr. 15	To Goods, 30 dys.	200 70	May 15	By Cash	450 00			
Apr. 25	" " 3 mos.	700 25	June 17	" Note, 10 days	300 00			
May 30	" " 4 mos.	500 00	June 25	" " 12 days	475 75			
		1400 95						1225 75

SOLUTION (PRODUCT METHOD).
Focal date, April 15, 1914.

Dates.	Days.	Amounts	Products.	Dates.	Days.	Amounts.	Products.
Apr. 15	= 30	x 261	= 7830	May 15	= 30	x 450	= 13500
Apr. 25	= 101	x 700	= 70700	June 20	= 76	x 300	= 22800
May 30	= 168	x 500	= 84000	June 25	= 86	x 478	= 40936
		\$1461	162530			1226	77236
		1226	77236				
		235	235)85204(368x				
			705				
			1479				
			1410				
			694				
			470				
			224				

368 days after April 15, 1914, or
April 13, 1915.

It will be observed that less than 50c. in the solution is not recognised. Over 50c. is regarded as \$1.00.

When notes are given always add the 3 days of grace to time of note when making total number of days.



THE "MODERN" BUSINESS GUIDE.

HOW TO OBTAIN WEALTH.

Be cautious and brave. It requires a great deal of will and a great deal of caution to make a great fortune; and when you have got it, it requires ten times as much wit to keep it.—*Baron Rothschild.*

Table showing the net amount of earnings of One Cent to Twenty-five Dollars per Day for Ten Years of 313 working days, without interest, and with interest at 6, 7 and 8 per cent., compounded each Six Months.

Savings per day.	Without Interest	With interest at 6 per cent.	With interest at 7 per cent.	With interest at 8 per cent.
1	\$31 13	\$42 05	\$44 26	\$46 60
2	62 26	84 10	88 52	93 21
3	93 39	126 16	132 77	139 81
4	124 52	168 21	177 03	186 41
5	155 50	210 26	222 29	233 01
6	187 80	252 31	265 56	279 63
7	219 10	294 36	309 80	326 22
8	230 40	336 52	354 06	373 83
9	281 70	378 47	398 22	419 43
10	313 00	420 52	442 55	466 03
15	469 50	630 78	666 87	699 04
20	626 00	841 04	885 15	932 05
25	782 50	1,051 30	1,111 44	1,165 07
30	939 00	1,261 56	1,327 73	1,398 08
40	1,252 00	1,682 08	1,770 31	1,864 11
50	1,565 00	2,102 61	2,212 89	2,330 13
60	1,878 00	2,523 13	2,655 46	2,796 16
70	2,191 00	2,943 65	3,098 04	3,262 19
80	2,504 00	3,364 17	3,540 62	3,728 22
90	2,817 00	3,784 69	3,983 19	4,194 24
\$1 00	3,130 00	4,205 21	4,425 77	4,660 27
2 00	6,260 00	8,410 43	8,851 54	9,330 54
3 00	9,390 00	12,615 64	13,277 31	13,980 81
4 00	12,520 00	16,820 85	17,703 08	18,641 08
5 00	15,650 00	21,026 07	22,228 85	23,301 35
6 00	18,750 00	25,251 28	26,554 32	27,961 62
7 00	21,910 00	29,436 50	30,980 59	32,621 89
8 00	25,040 00	33,642 71	35,416 16	37,282 14
9 00	28,170 00	37,848 92	39,821 93	41,942 42
10 00	31,300 00	42,052 14	44,257 70	46,602 69
15 00	46,950 00	63,078 20	66,668 55	69,904 04
20 00	62,600 00	84,104 27	88,515 40	93,205 39
25 00	78,250 00	105,630 00	111,144 00	116,507 00

From the above table it can readily be observed why "Fortunes are Spent by Trifles," and the advantage in saving, if one desires to obtain a competency. This table is worthy the careful attention of our young men who desire success in life.

THE "MODERN" BUSINESS GUIDE.
**FACTS CONCERNING STONE-WORK, BRICK-
WORK AND PLASTERING.**

STONE-WORK.

1. About $\frac{1}{2}$ perch of stone, 4 bushels of lime, $1\frac{1}{2}$ cubic yards of sand, will make 162 cubic feet of wall.
2. One and one-half barrels, or 3 bushels of lime and 1 yard of sand, will lay 100 feet of stone.
3. One and one-fourth barrels of good cement, and $\frac{3}{4}$ yard of sand, will lay 100 feet of rubble stone.
4. One cubic foot of stone weighs from 130 to 175 pounds.

BRICK-WORK.

1. Four courses of brick will make 1 foot in height on a chimney.
2. One cubic foot of brick-work with common mortar weighs from 100 to 110 pounds.
3. Two bushels of lime with 1 yard of sand will make sufficient mortar for 1,000 bricks. Some use $2\frac{1}{2}$ bushels of lime and only $\frac{3}{4}$ yard of sand.

FOR PLASTERING.

1. One and one-half bushels of hair, $1\frac{1}{4}$ yards of good sand, and $\frac{1}{2}$ barrel of plaster paris, is sufficient for 100 yards of plastering.
2. Six bushels of lime,* 40 cubic feet of sand,* and $1\frac{1}{2}$ bushels of hair,* will plaster 100 square yards with two coats of mortar.
3. **CELLAR FLOORS.**—One bushel of good cement and 2 bushels of sand will cover 1 inch thick $3\frac{1}{2}$ square yards; $\frac{3}{4}$ inch thick, $4\frac{1}{2}$ square yards; $\frac{1}{2}$ inch thick, $6\frac{1}{4}$ square yards.

SHORT METHODS OF ESTIMATING STONE-WORK.

Rule.—Multiply the length in feet by the height in feet by the thickness in feet, and divide the result by $16\frac{1}{2}$, and the quotient will be the number of perches of stone in the wall.

Ex.—A wall is 66 feet long, 8 feet high, and 2 feet thick. $66 \times 8 \times 2 = 1,056$ cubic feet. $1,056 \div 16\frac{1}{2} = 64$ perches.

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The above rule is now generally in use in this country. In Quebec, the mason's toise contains 54 cubic feet. Generally, half the space occupied by doors and windows is allowed.

*There are about $1\frac{1}{4}$ cubic feet in a bushel of sand, and 2 bushels in a barrel of lime. Washed hair is usually sold by the bag of 30 pounds. There are about 3 bushels in a bag.



HOW TO FIND THE WEIGHT OF CATTLE BY MEASUREMENT.

To find the approximate weight, measure as follows: 1. The girth behind the shoulders. 2. The length from the fore-part of the shoulder-blade along the back to the bone at the tail, in a vertical line with the buttocks. Then multiply the square of the girth in feet by five times the length in feet. Divide the product by 1.5 for average cattle (if cattle be very fat, by 1.425; if very lean, by 1.575; and the quotient will be the dressed weight of the quarters. Thus: the girth of a steer is 6.5 feet, and the length from the shoulder-blade to the tail bone is 5.25. The square of 6.5 is 42.25, and 5 times 5.25 is 26.25. Multiplying these together gives 1109.0625, which, when divided by 1.5, produces 739.375 lbs., the approximate net weight of the steer after being dressed.

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THE SHORT METHOD.

Multiply the square of the girth (back of the fore-shoulder) by length, then multiply that result by 7, and divide the product thus obtained by 2, and you have the weight of the animal (nearly).

HOW TO FIND THE AMOUNT OF PAPER TO PAPER A ROOM.

Measure the distance around the room; deduct the width of each window and door; take $\frac{2}{3}$ of the result and it will equal the number of strips required. Divide the result thus found by the number of strips that can be cut from one roll, and it will equal the number of rolls required to paper the room.

Each roll is $1\frac{1}{2}$ feet wide, 24 feet long and contain 36 square feet or 4 square yards.

HOW TO FIND THE NUMBER OF YARDS OF CARPET TO COVER A FLOOR.

RULE.—Multiply the length of the room in feet by the width in feet, and divide the result by the number of square feet in one yard of carpeting, and the result will equal the number of yards of carpeting it will take to cover the floor.

NOTE.—To find the number of square feet in one yard of carpet, multiply the width of your carpet by 3 (the length of one yard), and the result will be the number of square feet in one yard.

Or for greater accuracy, multiply the length of the room in inches by the width in inches, and divide the result by the number of square inches in one yard of your carpet.

Or divide the width of your carpet in inches into the width of the room in inches, and the result will be the number of strips, multiply the number of strips by the length of your room, and the result will equal the number of yards of carpeting to cover the floor.

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Example: A room is 12 feet 9 inches by 14 feet 6 inches, which I wish to cover with carpet one yard wide.

Solution: $12\frac{3}{4} \times 14\frac{1}{2} = 184\frac{7}{8}$ square feet in the room.

$184\frac{7}{8} \div 9 = 20\frac{1}{2}$ yards, nearly.

Or by inches, 12 ft. and 9 in. = 153 inches.

14 ft. and 6 in. = 174 inches.

$153 \times 174 = 26622$ square inches in the floor.

$26622 \div 1296$ (sq. in. in one yd.) = $20\frac{1}{2}$ yds. nearly.



HOW TO MIX PAINTS OF VARIOUS COLORS.

A correspondent asks us a question on this subject, and we have no doubt there are numerous painters' manuals, or books of instruction, in existence; but many of these are not very reliable. We give the following table of compound colors, showing the simple colors which produce them, which may be of some service to our inquirer.

Buff—White, yellow ochre and red.

Chestnut—Red, black and yellow.

Chocolate—Raw umber, red and black.

Claret—Red, umber and black.

Copper—Red, yellow and black.

Dove—White, vermilion, blue and yellow.

Drab—White, yellow ochre, red and black.

Fawn—White, yellow and red.

Flesh—White, yellow ochre and vermilion.

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- Freestone—Red, black, yellow ochre and white.
French Grey—White, prussian blue and lake.
Grey—White lead and black.
Gold—White, stone ochre and red.
Green Bronze—Chrome green, black and yellow.
Green Pea—White and chrome green.
Lemon—White and chrome yellow.
Limestone—White, yellow ochre, black and red.
Olive—Yellow, blue, black and white.
Orange—Yellow and red.
Peach—White and vermilion.
Pearl—White, black and blue.
Pink—White, vermilion and lake.
Purple—Violet, with more red and white.
Rose—White and madder lake.
Sandstone—White, yellow ochre, black and red.
Snuff—Yellow and vandyke brown.
Violet—Red, blue and white.

In the table on preceding page of the combination of colors required to produce a desired tint, the first-named color is always the principal ingredient, and the others follow in the order of their importance. Thus in mixing a limestone tint, white is the principal ingredient, and the red the color of which the least is needed. The exact proportions of each color must be determined by experiment with a smaller quantity. It is best to have the principal ingredient thick, and add to it the other paints thinner.

PAINTING RULES.

One coat, or priming, will take, per 100 yards of painting, 20 pounds of lead and 4 gallons of oil. Two-coat work, 40 pounds of lead and 4 gallons of oil. Three-coat, the same quantity as two-coat; so that a fair estimate for 100 yards of three-coat work would be 100 pounds of lead and 16 gallons of oil.

One gallon priming color will cover 50 superficial yards; white zinc, 50 yards; white paint, 44 yards; lead color, 50 yards; black paint, 50 yards; stone color, 4 yards; yellow paint, 44 yards; blue color, 45 yards; green paint, 45 yards; bright emerald green, 25 yards; bronze green, 75 yards.

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One pound of paint will cover about four superficial yards the first coat, and about 6 each additional coat. One pound of putty, for stopping, every 20 yards. One gallon of tar and one pound of pitch will cover 12 yards superficial the first coat, and 17 yards each additional coat. A square yard of new brick wall requires, for the first coat of paint in oil, $\frac{3}{4}$ pound; for the second, 3 pounds; for the third, 4 pounds.

A day's work on the outside of a building is 100 yards of the first coat, and 80 yards of either second or third coat. An ordinary door, including casings, will, on both sides, make 8 to 10 yards of painting, or about 5 yards to a door without the casings. An ordinary window makes about $2\frac{1}{2}$ or 3 yards.

BUTTER-FAT AND BUTTER.

How to find the number of pounds of butter-fat in any quantity of cream when the percentage of test is given.

Rule.—Multiply the pounds of cream by the test and divide the product by 100.

Ex.—How many pounds of butter-fat are there in 256 pounds cream, testing 35 per cent.?

$$256 \times 35 \div 100 = 89.6 \text{ pounds of butter-fat.}$$

How to find the number of pounds of butter that can be made from a certain number of pounds of butter-fat.

Rule.—Multiply the pounds of butter-fat by 100 plus the per cent. of over-run, and divide the product by 100.

Ex.—How many pounds of butter can be made from 89.6 pounds butter-fat, if the over-run is 16 per cent.?

$$89.6 \times 116 \div 100 = 103.93 \text{ pounds of butter.}$$

Note.—When the over-run is 16 per cent., it means that from 100 pounds butter-fat there can be made 116 pounds butter.



THE LIGHTNING METHOD FOR MEASURING LUMBER.

1. A FOOT OF LUMBER is one foot long, one foot wide and one inch thick.
2. PIECE STUFF OR DIMENSION STUFF is lumber that is two or more inches thick and of uniform width and length.
3. SCANTLING is usually from three to four inches wide and from two to four inches thick.
4. JOIST is 2-inch lumber of any width.
5. PLANK is two inches in thickness and wider than a scantling.

Rule for 12-foot Boards.—Find the width of the boards in inches and add together, and the sum obtained will be equal to the number of feet in the pile. (Each inch in width equals one foot of lumber).

NOTE.—Use no fractions. If a board is between 9 and 10 inches wide, but nearer 9 than 10, call it 9; if nearer 10 than 9, call it 10. If it is $9\frac{1}{2}$, call it either 9 or 10.

For 14-foot Boards add the width of the boards in inches, and to the sum add $\frac{1}{6}$ of itself, and the result will equal the number of feet in the pile.

For 16-foot Lumber, add the width of the boards in inches and to that sum add $\frac{1}{3}$ of itself, and you will have the number of feet in the pile.

Example: How many feet of lumber in 10 boards, 9 inches wide and 16 feet long?

Solution, $10 \times 9 = 90$.

$\frac{1}{3}$ of $90 = 30$.

$30 + 90 = 120$, the number of feet.

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JOISTS, SCANTLING AND TIMBER MEASUREMENT.

Size in Inches	Length in Feet.									
	12	14	16	18	20	22	24	26	28	30
2 x 4.....	8	9	11	12	13	15	16	17	19	20
2 x 6.....	12	14	16	18	20	22	24	26	28	30
2 x 8.....	16	19	21	24	27	29	32	35	37	40
2 x 10.....	20	23	27	30	33	37	40	43	47	50
2 x 12.....	24	28	32	36	40	44	48	52	56	60
3 x 4.....	12	14	16	18	20	22	24	26	28	30
3 x 6.....	16	21	24	27	30	33	36	39	42	45
3 x 8.....	24	28	32	36	40	44	48	52	56	60
3 x 10.....	30	35	40	45	50	55	60	65	70	75
3 x 12.....	36	42	48	54	60	66	72	78	84	90
4 x 4.....	16	19	21	24	27	29	32	35	37	40
4 x 6.....	24	28	32	36	40	44	48	52	56	60
4 x 8.....	32	37	42	48	53	59	64	69	75	80
4 x 10.....	40	47	53	60	67	73	80	87	93	100
4 x 12.....	48	56	64	72	80	88	96	104	112	120
6 x 6.....	36	42	48	54	60	66	72	78	84	90
6 x 8.....	48	56	64	72	80	88	96	104	112	120
6 x 10.....	60	70	80	90	100	110	120	130	140	150
6 x 12.....	72	84	96	108	120	132	144	156	168	180
8 x 8.....	64	75	86	96	107	117	128	139	149	160
8 x 10.....	80	93	107	120	133	147	160	173	187	200
8 x 12.....	96	112	128	144	160	176	192	208	224	240
10 x 10.....	100	117	134	150	167	183	200	217	233	250
10 x 12.....	120	140	160	180	200	220	240	260	280	300
12 x 12.....	144	168	192	216	240	264	288	312	336	360
12 x 14.....	168	196	224	252	280	308	336	364	392	420
14 x 14.....	196	229	261	294	327	359	392	425	457	490

Example: A timber 12 by 14 inches, 18 feet long, contains 288 square feet.

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Board and Plank Measurement—At Sight.

This table gives the sq. ft. and inches in Board from 6 to 25 in. wide, and from 8 to 36 ft. long. If a board be longer than 36 ft., unite two numbers. Thus, if a board is 40 ft. long and 16 in. wide, add 30 and 10 and you have 63 ft. 4 inches. For 2 in. plank double the product.

Feet Long.	6 in. w.		7 in. w.		8 in. w.		9 in. w.		10 in. w.		11 in. w.		12 in. w.		13 in. w.		14 in. w.		15 in. w.																				
	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.	ft.in.																			
	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.																			
8...	4	0	4	8	5	4	6	0	6	8	7	4	8	0	8	8	9	4	10	0																			
9...	4	6	5	3	6	0	6	9	7	6	8	3	9	0	9	9	10	6	11	3																			
10...	5	0	5	10	6	8	7	6	8	4	9	2	10	0	10	10	11	8	12	6																			
11...	5	6	6	5	7	4	8	3	9	2	10	1	11	0	11	11	12	10	13	9																			
12...	6	0	7	0	8	0	9	0	10	0	11	0	12	0	13	0	14	0	15	0																			
13...	6	6	7	7	8	8	9	9	10	10	11	11	12	10	13	0	14	0	15	2																			
14...	7	0	8	2	9	4	10	6	11	8	12	10	13	0	14	0	15	2	16	3																			
15...	7	6	8	9	10	0	11	3	12	6	13	9	15	0	16	8	17	6	18	4																			
16...	8	0	9	4	10	8	12	0	13	4	14	8	16	0	17	4	18	8	19	9																			
17...	8	6	9	11	11	4	12	9	14	2	15	7	17	0	18	5	19	10	21	8																			
18...	9	0	10	6	12	0	13	6	15	0	16	6	18	0	19	6	21	0	22	6																			
19...	9	6	11	1	12	8	14	3	15	10	17	5	19	0	20	7	22	2	23	9																			
20...	10	0	11	8	13	4	15	0	16	8	18	4	20	0	21	8	23	4	25	0																			
21...	10	6	12	3	14	0	15	9	17	6	19	8	21	0	22	9	24	6	26	3																			
22...	11	0	12	10	14	8	16	6	18	4	20	2	22	0	23	10	25	8	27	6																			
23...	11	6	13	5	15	4	17	3	19	2	21	1	23	0	24	11	26	10	28	9																			
24...	12	0	14	0	16	0	18	0	20	0	22	0	24	0	26	0	28	0	30	0																			
25...	12	6	14	7	16	8	18	9	20	10	22	11	25	0	27	1	29	2	31	3																			
26...	13	0	15	2	17	4	19	6	21	8	23	10	26	0	28	2	30	4	32	6																			
27...	13	6	15	9	18	0	20	3	22	6	24	9	27	0	29	3	31	6	33	9																			
28...	14	0	16	4	18	8	21	0	23	4	25	8	28	0	30	4	32	8	35	6																			
29...	14	6	16	11	19	4	21	9	24	2	26	7	29	0	31	5	33	10	36	8																			
30...	15	0	17	6	20	0	22	6	25	0	27	6	30	0	32	6	35	0	37	6																			
31...	15	6	18	1	20	8	23	3	25	10	28	5	31	0	33	7	36	2	38	9																			
32...	16	0	18	8	21	4	24	0	26	8	29	4	32	0	34	8	37	4	40	0																			
33...	16	6	19	3	22	0	24	9	27	6	30	3	33	0	35	9	38	6	41	3																			
34...	17	0	19	10	22	8	25	6	28	4	31	2	34	0	36	10	39	8	42	6																			
35...	17	6	20	5	23	4	26	8	29	2	32	1	35	0	37	11	40	10	43	9																			
36...	18	0	21	0	24	0	27	0	30	0	33	0	36	0	39	0	42	0	45	0																			
16 in.																					17 in.	18 in.	19 in.	20 in.	21 in.	22 in.	23 in.	24 in.	25 in.										
8...	10	8	11	4	12	0	12	8	13	4	14	0	14	8	15	4	16	0	16	8																			
9...	12	0	12	9	13	6	14	8	15	0	15	9	16	6	17	8	18	0	18	9																			
10...	13	4	14	2	15	0	15	10	16	3	17	6	18	4	19	2	20	0	20	10																			
11...	14	8	15	7	16	6	17	5	18	4	19	8	20	2	21	1	22	0	22	11																			
12...	16	0	17	0	18	0	19	0	20	0	21	0	22	0	23	0	24	0	25	0																			
13...	17	4	18	5	19	6	20	7	21	8	22	9	23	10	24	11	26	0	27	1																			
14...	18	8	19	10	21	0	22	2	23	4	24	6	25	8	26	10	28	0	29	2																			
15...	20	0	21	3	22	6	23	9	25	0	26	8	27	6	28	9	30	0	31	8																			
16...	21	4	22	8	24	0	25	4	26	8	28	0	29	4	30	8	32	0	33	4																			
17...	22	8	24	1	25	6	26	11	28	4	29	9	31	2	32	7	34	0	35	5																			
18...	24	0	25	6	27	0	28	6	30	0	31	6	33	0	34	6	36	0	37	6																			
19...	25	4	26	11	28	6	30	1	31	8	33	3	34	10	36	6	38	0	39	7																			
20...	26	8	28	4	30	0	31	8	33	4	35	0	36	8	38	4	40	0	41	8																			
21...	28	0	29	9	31	0	33	3	35	6	38	9	39	8	41	3	42	0	43	9																			
22...	29	4	31	2	33	0	34	10	36	8	38	6	40	4	42	2	44	0	45	10																			
23...	30	8	32	7	34	6	36	5	38	4	40	8	42	0	44	7	46	0	47	11																			
24...	33	0	34	0	36	0	38	0	40	0	42	0	44	0	46	0	48	0	50	0																			
25...	34	4	35	5	37	6	39	7	41	8	43	9	45	10	47	11	50	0	52	1																			
26...	35	8	36	10	39	0	41	2	43	4	45	6	47	8	49	9	52	0	54	2																			
27...	36	0	38	3	40	6	42	9	45	0	47	3	49	6	51	5	54	0	56	3																			
28...	37	4	39	6	42	0	44	4	46	8	49	0	51	4	53	8	56	0	58	4																			
29...	38	8	41	1	43	6	45	11	48	4	50	9	53	2	55	7	58	0	60	5																			
30...	40	0	42	5	45	9	47	6	50	0	51	6	55	0	57	6	60	0	62	6																			

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HOW TO USE THE LOG TABLE.

First find the average diameter of the log by adding together the two ends of the log, in inches; then divide by two and the result will equal the average diameter, and then apply the above table.

Example.—How many feet of lumber is there in a log 15 inches at one end and 21 inches at the other, and 22 feet long?

Solution.— $15 + 21 = 36$, one-half of $36 = 18$ inches, the average diameter.

Then refer to the column under 18 inches opposite of 22 and you will find the answer—269 feet.



**HOW TO ASCERTAIN THE NUMBER OF FEET
(BOARD MEASURE) IN A LOG.**

RULE.—Subtract from the diameter of the log in inches, 4 inches (for slabs), one-fourth of this result squared and multiplied by the length in feet, will give the correct amount of lumber made from any log.

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Example.—How many feet of lumber can be made from a log which is 36 inches in diameter and 10 feet long?

Solution.—From 36 (diameter) subtract 4 (for slabs) = 32. Take $\frac{1}{4}$ of 32 = 8, which multiplied by itself equals 64. Then multiply 64 by 10 (length) = 640. Ans.

HOW TO FIND THE NUMBER OF CUBIC FEET IN A LOG.

RULE.—Multiply $\frac{1}{4}$ of the average circumference by itself and this product by the length, the result will be the contents in cubic feet.

HOW TO MEASURE WOOD.

Wood is measured by the cord, which contains 128 cubic feet.

RULE.—Multiply the length in feet by the height in feet, and that again by the breadth in feet, and divide the result by 128, and you have the number of cords.

Example.—How many cords in a pile of wood 6 feet high, 12 feet long, and 4 feet wide?

Solution.— $4 \times 6 \times 12 \div 128 = 2\frac{1}{4}$ cords. Ans.

ACCURATE WOOD MEASURE.
LENGTH EIGHT FEET.

Width.	Height in Ft.	Height in inches.														
		1	2	3	4	1	2	3	4	5	6	7	8	9	10	11
2	6	20	40	60	80	2	3	5	7	8	10	12	13	15	17	18
	7	21	41	62	82	2	3	5	7	8	10	12	14	15	17	18
	8	21	42	64	85	2	4	5	7	9	11	13	14	16	18	20
	9	22	44	66	88	2	4	6	8	9	11	13	15	17	18	20
	10	23	45	68	91	2	4	6	8	10	11	13	15	17	19	21
	11	23	47	70	94	2	4	6	8	10	12	14	15	17	19	21
3	0	24	48	72	96	2	4	6	8	10	12	14	16	18	20	22
	1	25	49	74	99	2	4	6	8	10	12	14	17	18	20	22
	2	25	51	76	101	2	4	6	8	10	13	15	17	19	21	23
	3	26	52	78	104	2	4	7	9	11	13	15	17	20	22	24
	4	27	53	80	107	2	5	7	8	11	14	16	18	20	23	25
	5	27	55	82	109	2	5	7	9	11	14	16	18	20	23	25
4	6	28	55	84	112	2	5	7	9	12	14	16	19	21	23	26
	7	29	57	86	115	3	5	8	10	12	15	17	19	22	24	27
	8	29	59	88	117	3	5	8	10	12	15	17	19	22	24	27
	9	30	60	90	120	3	5	8	10	13	15	18	20	23	26	28
	10	31	61	92	123	3	5	8	10	13	16	18	21	23	26	29
	11	31	63	94	125	3	5	8	10	13	16	18	21	23	26	29
4	0	32	64	96	128	3	5	8	11	13	16	19	21	24	27	29

EXPLANATION.—Find the width of the load in the left hand column of the table; then move to the right, on the same line, till you come under the height in feet, and you have the contents in feet; then move to the right, on the same line, till you come to the height in inches, and you will have the additional contents in feet for the height in inches. The sum of these two gives the true contents in feet. For loads twelve feet long, add one-half, and for four feet, subtract one-half.

EXAMPLE.—If a load of wood be 2 feet 10 inches wide, and 3 feet 7 inches high, what are the contents? Against 2 feet 10 inches, and under 3 feet, stands 68; and under 7 inches at the top, stands 13; then $13 + 68 = 81$, the true contents in feet.



**A COMPLETE SET OF CARPENTER'S RULES
PLAIN, SIMPLE AND PRACTICAL.**

1. THE GABLE is a space the form of a triangle on the end of a building, with a common double roof.
2. QUARTER PITCH.—Is a roof that is one-fourth as high as the width of the building.



RULE.—To find the area of the gable end, multiply the width of the building by the height of the roof, and take one-half of the result. Or, if the roof is "quarter pitch," find the area by multiplying the width of the roof by $\frac{1}{2}$ of itself.

3. To find the number of feet of stock boards to cover a house or barn.

RULE.—Multiply the distance around the barn by the height of the posts, and to this result add the area of the two gable ends. (If there are many openings, allowance should be made for them).

4. SHINGLES.—There are 250 shingles in a bunch.

RULE.—Nine Hundred shingles, laid 4 inches to the weather, will cover 100 square feet, and 800 shingles, laid $4\frac{1}{2}$ inches to the weather, will cover 100 square feet.

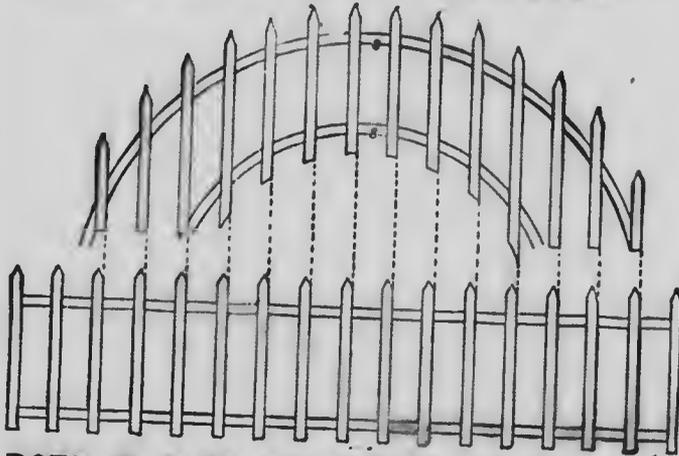
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5. FLOORS AND SIDING.—To find the number of feet of six-inch *matched flooring* for a given floor. Find the number of square feet of surface to be covered, and add $\frac{1}{5}$ of itself to it, and the result will be the required number of feet.

6. For 3-INCH FLOORING.—Find the number of square feet to be covered, to which add $\frac{1}{3}$ of itself.

7. LATH are usually put up in bunches of 100.

Contractor's Rule.—Ten bunches, or 1,000, of lath and 11 pounds of lath-nails will put on 70 yards of surface.



DOES IT TAKE MORE PICKETS TO BUILD OVER A HILL THAN ON A LEVEL?

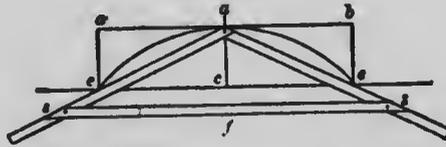
Many arguments and discussions have taken place over this simple problem. It takes no more pickets to build over a hill than on a level. You can see from the above figure, that the number of pickets are the same by actual count. The curve lines represent the hill, and the lower lines the level ground. The dotted lines join the two, and they make the same fence over the hill, and are no farther apart than on the level.



HOW TO FIND THE LENGTH AND BEVELS OF RAFTERS.

1. Place your steel square on a board (say the building is 40 feet long) 20 inches from the corner one way, and seven inches the other, and mark it as shown in the above figure. Now the angle at *c* will be the bevel of the upper end, and the angle at *d*, the bevel at the lower end of the rafter.

2. LENGTH OF RAFTER.—The length will be from *a* to *b* on the outer edge of the board. The 20 inches shows the 20 feet or half of the width of the building, the 7 inches the seven foot rise. Now the distance from *a* to *b*, on the edge of the board, is 21 inches, two-twelfths and one-quarter of a twelfth (always use a square with inches on one side divided into twelfths), therefore this rafter will be 21 feet and $2\frac{1}{4}$ inches long.



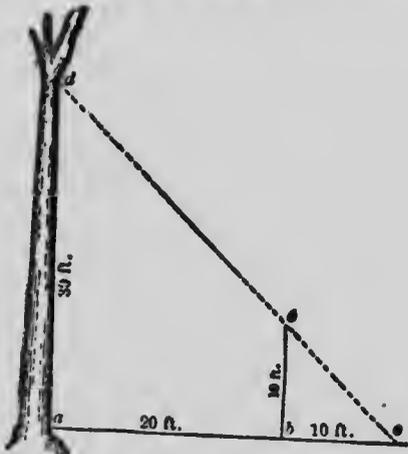
HOW TO MAKE A CURVE WITH A SET TRIANGLE.

1. In the above figure let *a*, *b*, represent the length, and *c*, *d*, the height of the curve. Drive two awls at *e* and *e*; then take two strips, marked *s s*, and nail them together at the point *d*, and spread out the sides to the awls at *e* and *e*. Then tack on the brace *f*, hold a pencil at the point *d*, then move the point towards the point *e* both ways, be sure and keep the strips *s s* hard against the awls at *e* and *e*, and the pencil will mark out the exact curve.



HOW TO MAKE THE CURVES FOR BRICK AND STONE ARCHES.

Measure the width, and draw the figure as above. If the points in 1, 2, 3, 4, etc., are equal on both sides, the curve will be an exact part of a circle.



HOW TO FIND THE HEIGHT OF A TREE.

Suppose you desire a log 30 ft. long, measure off from the base of the tree 30 ft. (allow for the height of the stump), then measure ten feet back, and put your ten-foot pole at *b*; let some one hold it the height of the stump from the ground, then put your eye at *c*, looking over the top of the pole at *c*, and where the eye strikes the tree at *d*, will be 30 feet from *a*.

N.B.—This rule will apply to any tree, or any height. The principles hold true in any case.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



1.50

1.56

1.63

1.71

1.80

1.88

1.96

2.04

2.12

2.20

2.29

2.38

2.47

2.56

2.65

2.74

2.83

2.92

3.01

3.10

3.19

3.28

3.37

3.46

3.55



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HOW TO FIND THE HEIGHT BY MEASURING THE SHADOW.

RULE.—Measure a pole, and hold it perpendicular in the sun, and measure its shadow, then measure the shadow of the tree whose height is desired. Then multiply the length of the pole by the length of the tree's shadow, and divide the product by the length of the shadow of the pole, and the result will be the height of the tree.

Example:—If a pole 3 feet long casts a shadow $4\frac{1}{2}$ feet long, what is the height of a tree whose shadow measures 180 feet?

Solution:— $180 \times 3 \div 4\frac{1}{2} = 120$ feet, the height of the tree.

SHORT RULES OF ARITHMETIC.

In these short rules, which we have developed and compiled, our aim has been to make them superior to anything that has ever been published. We have endeavored to teach the how, and not the why. Our object is brevity and completeness. Business demands brief and practical rules. To every farmer, teacher, mechanic, merchant, lawyer and laborer, these rules will prove available and valuable knowledge.

HOW TO MULTIPLY BY ELEVEN.

To multiply any two figures by 11, add two figures together and place their sum between the two figures of that number.

Example:— $43 \times 11 = 473$, or 4, (4 + 3) and 3. If the sum of the two figures exceed 9, the left-hand figure must be increased by 1. Thus $48 \times 11 = 528$.

LIGHTNING METHOD OF MULTIPLICATION AND DIVISION.

To multiply by 125, divide by 8, and call it thousands, because 125 is $\frac{1}{8}$ of a thousand.

To multiply by $12\frac{1}{2}$, divide by 8; call it hundreds.

To multiply by $1\frac{1}{4}$, divide by 8; call it tens.

To multiply by $62\frac{1}{2}$, divide by 16, and call it thousands.

To multiply by $6\frac{1}{4}$, divide by 16, and call it hundreds.

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To multiply by $31\frac{1}{4}$, divide by 32, and call it thousands.

To multiply by $333\frac{1}{3}$, divide by 3, and call it thousands.

To multiply by $33\frac{1}{3}$, divide by 3, and call it hundreds.

To multiply by $3\frac{1}{3}$, divide by 3, and call it tens.

To multiply by 50, divide by 2, and call it hundreds.

To multiply by $66\frac{2}{3}$, divide by 15, and call it thousands.

To multiply by $833\frac{1}{3}$, divide by 15, and call it ten thousands, by annexing four ciphers.

To multiply by $83\frac{1}{3}$, divide by 12, and call it thousands.

To multiply by $8\frac{1}{3}$, divide by 12, and call it hundreds, because $8\frac{1}{3}$ is $\frac{1}{12}$ of a hundred. The reason is similar in each case.

To multiply by $166\frac{2}{3}$, divide by 6, and call it thousands.

To multiply by $16\frac{2}{3}$, divide by 6, and call it hundreds.

To multiply by $1\frac{2}{3}$, divide by 6, and call it tens.

To multiply by $37\frac{1}{2}$, take $\frac{3}{8}$ of the number, and call it hundreds; $87\frac{1}{2}$, $\frac{7}{8}$ of the number, and call it hundreds, etc.

We simply reverse these methods to divide. To divide by 10, 100, 1,000, etc., we remove the point one, two and three places to the left.

To divide by 25, remove the decimal point two places to the left, and multiply by 4.

Removing the point two places divides by one hundred; hence the quotient is four times too small; hence we remove the point two places, and multiply by 4.

To divide by $2\frac{1}{2}$, remove the point one place to the left, and multiply by 4.

To divide by 125, remove the point three places to the left, and multiply by 8.

To divide by $12\frac{1}{2}$, remove the point two places to the left, and multiply by 8.

To divide by $1\frac{1}{4}$, remove the point one point to the left, and multiply by 8. There are about $1\frac{1}{4}$ cubic feet in one bushel. Hence dividing the number of cubic feet by $1\frac{1}{4}$ gives the number of bushels nearly.

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How to Estimate all Kinds of Produce, and Figure Up Wheat, Oats, Potatoes, etc., Sold by the Bushel.

Cancellation Method.

EXAMPLE: What will 1660 pounds of wheat cost at 80 cents a bushel?

SOLUTION:

$$\begin{array}{r|l} 3 \cdot & 1660 \\ 60 & \\ \hline & .80 \\ & 4 \end{array}$$

$$3 \mid 66.40 = \$22.13\frac{1}{3} \text{ Ans.}$$



EXPLANATION: It will be seen at a glance that the number of pounds and the price are to be multiplied together and the result divided by 60; so place 1660 and 80 on one side of the line and 60 on the other and determine the result by cancellation as shown in the above. This principle will apply to any commodity and is one of the best and most rapid methods in solving practical examples.

EXAMPLE: What will 2840 pounds of corn cost at 36 cents per bushel?

SOLUTION:

$$\begin{array}{r|l} 78 & 2840 \\ & .36 \\ \hline 7 & 102.24 \end{array}$$

$$7 \mid 102.24 = \$14.60\frac{2}{3} \text{ Ans.}$$

How to Figure Lumber by Cancellation.

RULE: Lumber is measured by the running foot. A foot square and one inch thick is the unit of measurement. It is easily seen that the number of pieces of lumber, multiplied by the length and that result multiplied by the cost, and the total result divided by 12, will determine the cost of any quantity of lumber that may be desired.

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EXAMPLE: How many feet in a stick of lumber 6 x 8 and 18 feet long?

SOLUTION:

$$\begin{array}{r|l} 12 & \\ \hline 2 & 189 \end{array}$$

72 feet. *Ans.*

EXAMPLE: What will be the cost of ten planks 14 inches wide, 2 inches thick, 14 feet long, at \$20 per thousand?

SOLUTION:

$$\begin{array}{r|l} 147 & \\ 3 & 8 \\ \hline & 14 \\ & 10 \\ & 20 \end{array}$$

3 | 19600 = \$6.53 $\frac{1}{3}$. *Ans.*

EXAMPLE: What will be the cost of twenty pieces 2 x 4, 18 feet long, at \$12 per thousand?

SOLUTION:

$$\begin{array}{r|l} 2 & \\ 4 & \\ \hline 12 & 18 \\ & 20 \\ & 12 \\ \hline & \$2.88 \end{array}$$

Ans.

How to Figure Up the Plastering of a Room by Cancellation.

RULE: Multiply the distance around the room in feet by the height of the room in feet and this result by the price per square yard, and divide the product by 9, because there are 9 square feet in a square yard. For the ceiling multiply the length of the room by the width of the room in feet and this by the price per square yard, and divide the product by nine. Add the two results and you have the cost of plastering the room.

EXAMPLE: What would it cost to plaster a room 18 feet wide, 22 feet long, and 9 feet high, at 20 cents per square yard?

SOLUTION:

$$\begin{array}{r|l} 80 & \\ 18 & \\ \hline 20 & \\ \hline 16.00 & \end{array} \quad \begin{array}{r|l} 182 & \\ 22 & \\ \hline 20 & \\ \hline 8.80 & \end{array}$$

\$16.00 + \$8.80 = \$24.80. *Ans.*

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SHORT METHODS OF MULTIPLICATION.

**HOW TO MULTIPLY ANY SMALL NUMBER
ENDING WITH 5.**

Example:— 25×85 . To the product of 2 and 8 add one-half their sum, and to this result annex 25.

Solution:— $25 \quad 5 \times 5 = 25$
 $85 \quad 2 \times 8 = 16, 16 + \frac{1}{2}(2 + 8) = 21$

2125

This rule is very simple and useful; practise it, it never fails.

THE COMPLEMENT RULE.

98—2

91—9

8918

The complement of a number added to the number makes it 10, or 100, or 1,000, etc. The complement of 98 is 2, of 91 is 9. To find the product of these two numbers, multiply the complements together; and for the other two figures subtract across, either the 2 from the 91, or the 9 from the 98.

**HOW TO MULTIPLY ANY NUMBER BY
21, 22, 23, 24, ETC.**

2102

23

48346

Multiply each figure in the multiplicand by the units figure in the multiplier, increasing each separate product by double the figure to the right of the one multiplied; double the last figure.

Solution:— $3 \times 2 = 6$, $3 \times 0 = 0$, and double the right-hand figure, 2, = 4. $3 \times 1 = 3$, and double the right-hand figure, 0, = 3. $3 \times 2 = 6$, double the 1, = 8. Double the last figure.

**THE "MODERN" BUSINESS GUIDE.
HOW TO MULTIPLY ANY NUMBER BY
21, 31, 41, ETC.**

230412
460824

4836652

To multiply any number of two figures when the last is 1, or of three figures when the last two are 01.

Example:—Multiply 230412 by 21. Instead of the ordinary long process, simply multiply by 2, placing the product one figure to the left, and then add. This rule is as practical as it is simple; try it, using 31, 51, 201, etc.

**HOW TO MULTIPLY ANY TWO NUMBERS WHOSE
RIGHT-HAND FIGURES ADD TO TEN AND THE
LEFT-HAND FIGURES ARE THE SAME.**

87
83

7221

Example:—Three times 7 are 21. Put down both figures, add one to the second figure, and then say 9 times 8 are 72. Put down both figures, and you have the correct result. This rule is practical, and the application of it is simple.

Try it with, 21 32 43 54 65 76 87 98
29' 38' 47' 56' 65' 74' 83' 92'

TO MULTIPLY BY 9's.

To multiply by 9, 99, or any number of 9's, annex as many ciphers to the multiplicand as there are 9's in the multiplier, and from the result subtract the multiplicand.

Example:—Multiply 2,736 by 999 = 2,736,000

2,736

2,733,264 Ans.

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WEIGHT AND VALUE OF GOLD AND SILVER.

A ton of pure gold is valued at \$602,799.21. The weight of a million dollars in gold coin is 3,685.8 pounds.

A ton of pure silver is valued at \$37,704.84. The weight of a million dollars in silver coin is 58,929.9 pounds.

RULES IN MENSURATION.

To find the area of a rectangle.—Multiply the length by the breadth.

To find the contents of an irregular body.—Immerse the body in a vessel full of water, and measure the quantity of water displaced.

To find the area of a triangle.—Multiply the base by one-half the altitude. *Or:*—From half the sum of the three sides subtract each side separately; multiply together the half sum and the three remainders, and extract the square root of the product.

To find the diameter of a circle.—Divide the circumference by 3.14156; or multiply it by .318309.

To find the circumference of a circle.—Multiply the diameter by 3.14156, or $3\frac{1}{7}$.

To find the area of a circle.—Multiply half the diameter by half the circumference. *Or:*—Multiply the square of the diameter by .785398.

To find the side of a square equal to a given circle.—Multiply the diameter by .886227 or $\frac{1}{2}$ of $\sqrt{3.14156}$.

To find the diameter of a circle equal to a given square.—Multiply the side of the square by 1.12838.

To find the diameter of the three largest equal circles that can be inscribed in a given circle.—Divide the diameter of the given circle by 2.155.

WANAMAKER'S DISCOUNT RULE.

This rule is extensively used by many firms, where more than one discount is allowed from the list price.

Example:—What must be paid for a bill of goods listed at \$500, with a discount of 20, 10 and 5% off?

$$\begin{array}{r} \text{Solution: } 100 \quad 100 \quad 100 \\ \quad \quad 20 \quad 10 \quad 5 \\ \quad \quad \hline 80 \times 90 \times 95 = .684 \end{array}$$

$$\$500 \times .684 = \$342 \text{ Ans.}$$

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HOW TO DISCOUNT BILLS AND INVOICES.

First deduct the trade or general discount from the amount of the bill, and from this remainder subtract the discount for cash.

Example:—What must be paid for a bill of goods amounting to \$200, with a discount of 25% and 10% off?

Solution: $\$200 \times 25\% = \50.00 trade discount.

$\$200 - 50 = \$150.$

$\$150 \times 10\% = \15.00 discount for cash.

$\$150 - \$15 = \$135.$ Ans.

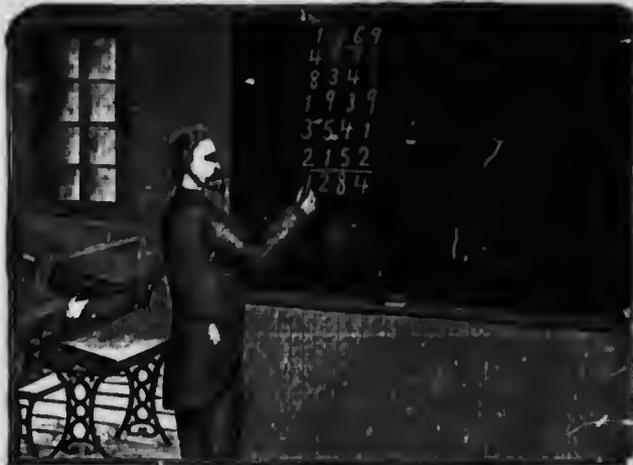
ADDITION.

Lightning Method

7	8	5	7	6	8	9
5	4	3	1	0	7	4
4	5	6	8	9	2	5
4	8	3	2	6	5	0
3	7	5	5	5	4	2
5	2	0	3	7	5	9
						6
						3
						9

"Lightning addition" lies in the ability to see and take in the result of two or more figures without stopping to add each figure separately, i.e., to read results in figures as in reading a book, the meaning of the word or sentence is known without spelling out each syllable or word.

Process.—Commence at the bottom at the right and add thus in the above example: 11, 20, 29; then carry the 2 tens to the second column; then add, 7, 16, 25, 33; carry the 3 hundreds to the third column and add the same way; 10, 21, 30, 36, etc., etc.



AN EASY WAY TO ADD.

This is a very simple and easy method, and will be a great help to those who find difficulty in adding long columns of figures correctly:

4'

EXAMPLE:

7 . *Process.*—Begin at 9 to add as near 20 as you can, 6 thus: $9 + 2 + 4 + 3 = 18$, reject the tens and place 3 the 8 to the right of 9, as in example; begin 4 at 6 and add $6 + 7 + 4 = 18$, reject the tens, as before, and place 8 to the right of 4, as in example; 4' begin at $6 + 7 + 4 = 17$, reject tens, place 7 to the 7 right of 4, as in example; then $3 + 4 + 3 = 16$, reject tens, place 6 to the right of 3; then $6 + 7 + 4 = 17$, reject tens, and place 7 to the right, as 8 before; having arrived at the top of the column, 6 add the figures in the new column, thus: $8 + 8 + 7 3 + 6 + 7 = 36$, or 3 tens and 6 units; place the 6 4 units as the unit's figure of the sum, having 3 tens 2 to carry to 5 tens, the number of integers or catch 9 figures already rejected. $3 + 5 = 8$ tens, which pre- 86 fixed with the 6, makes 86 the sum.

N.B.—Two or more columns may be added in the same way by using a lead pencil, and then erasing the figures used after the addition is completed.

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Never allow yourself to add up a column in this manner: 9 and 2 are 11 and 5 and 16 and 4 are 20 and 9 are 29. It is just as easy to name the results of two or more figures at once, and five times as rapid.

Practice adding columns of figures fifteen minutes each day for six months, and you will become an expert in addition.

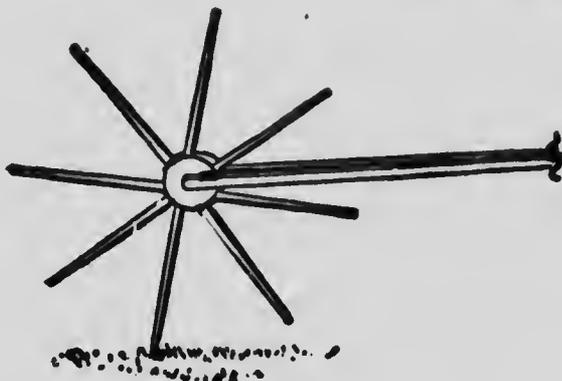


Fig. 2.

RAPID FIELD MEASURING.

1. The above machine, Fig. 2, is used for rapid measuring of fields. Every farmer should know the number of acres in each field, and this can be readily ascertained by the little, simple contrivance. It is much better than a surveyor's chain or tape line, because it can be used by one person.

2. It is made by taking a small hub and putting in spokes a little larger than a lath, or even a lath may be used, and make them of such size that one revolution measures exactly one rod or $16\frac{1}{2}$ feet; this is done by having each spoke $32\frac{1}{2}$ inches in length. The hub is made of two circular pieces of inch board screwed face to face together, holding the spokes firmly in the grooves previously cut. There should be eight spaces between the points, as there are eight spokes, and at the end they should be just $24\frac{3}{4}$ inches apart.

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3. The points on the wheel should not be very sharp, because they would sink into soft ground and the distance would not be accurate.

4. Tie a white string on one of the spokes, or paint a spoke red or some other color, or mark it in any way, so that it can be easily counted every time it comes round, and with this simple contrivance any field may be measured in a very short time by a single person.



Fig. 5.

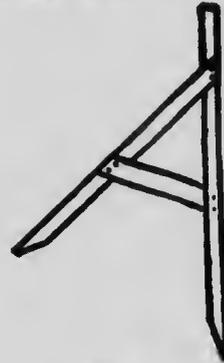


Fig. 9.

1. Figure No. 5 in the above illustration represents a simple contrivance for laying off a field at right angles.

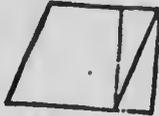
2. Determine one line either by the sun or some other object and then sight along the square in that direction, and then sight along the other side, and you have a right angle or the corner of a field in the form of a right angle.

3. Figure No. 9 represents a simple contrivance for laying off drills or hills for a garden or field. If you desire to be correct in making garden, you measure the distance you desire to have the rows apart and then take a couple of laths and make the contrivance illustrated in Figure 9, and you will find it very convenient. The rows will always be straight and parallel.

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Square.



Rhombus.



Rectang'le.



Rhomboid.

SHORT CUTS IN MEASUREMENT.

To find the area of a rectangle: Multiply the length by the breadth.

To find the contents of an irregular body:—Immerse the body in a vessel full of water, and measure the quantity of water displaced.



Pyramid.



Frustum.



Cone.



Frustum.

To find the solid contents of a pyramid or cone:—Multiply the area of the base by $\frac{1}{3}$ the height.

To Find Contents of Frustum of Pyramid.—Find the area of the base and top; multiply together and extract the square root of the product, then add the area of base, top and the square root together and multiply the sum by one-third the height of the frustum and the result will be solid contents.



Triangular Prism.



Quadrangular Prism.



Pentagonal Prism.



Cylinder.

To find the area of a triangle:—Multiply the base by one-half the altitude. Or:—From half the sum of the three sides subtract each side separately; multiply together the half sum and the three remainders, and extract the square root of the product.

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Parallelogram.



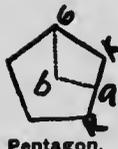
Trapezoid.



Trapezium.

To find the area of a trapezoid, or rhomboid, or rhombus:—Add the two parallel sides together, multiply by the height and divide the result by 2.

To find the area of a trapezium:—Divide the trapezium in triangles and find the area according to previous rules in this book.



Pentagon.



Hexagon.



Heptagon.



Octagon.



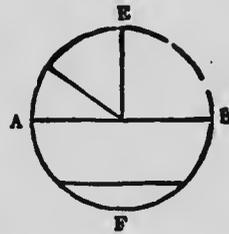
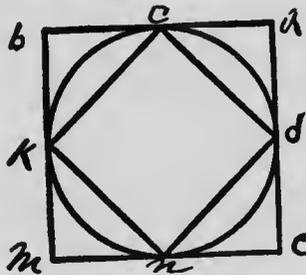
Nonagon.



Decagon.

TO FIND THE AREA OF ANY OF THE ABOVE FIGURES.

Find the center of the figure and multiply distance around the figure (perimeter) by one-half of the diameter and the result will equal the area.



The square described within the above circle is exactly half as large as the square described outside of the circle, that is, the inscribed one is half the area of the circumscribed square.

The square $c d n k$ contains exactly one-half the area of the square $a c m b$.

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It is thus easily seen that the area of the circumscribed square (that is, the square *a c m b*) is equal to the square of the diameter of the circle.

To find the diameter of a circle:—Divide the circumference by 3.14156; or multiply it by .318309; or for rough estimates or approximate results, divide the circumference of the circle by 3.

To find the circumference of a circle:—Multiply the diameter by 3.14156. For approximate results, multiply the diameter by 3.

To find the area of a circle:—Multiply half the diameter by half the circumference. *Or:*—Multiply the square of the diameter by .785398. For approximate results, multiply the square of the diameter by 8, and cut off the right hand figure.



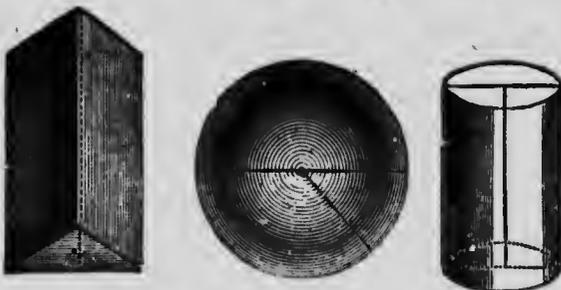
ILLUSTRATING SURFACE.

To find the side surface of a prism or cylinder:—Multiply the distance around the base by the height. (To find the entire surface the area of the base and top must be added to the surface of the sides).

To find the contents of a prism or cylinder:—Multiply the area of the base by the height.

To find the surface of a regular pyramid or cone:—Multiply the distance around the base by one-half the height. (And to find the entire surface add the area of the base to the surface already found).

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To find the contents of a cube:—Multiply three sides together.

To find the surface of a cube:—Multiply the square of the length of one of the sides by 6.

To find the surface of a sphere:—Multiply the diameter by the circumference.

To find the solidity of a sphere:—Multiply the square of the diameter to .3.1416. Or:—Multiply the cubo of the diameter by .5236.

To find the solidity of a cylinder:—Multiply the area of one end by the length.

HOW TO FIND THE NUMBER OF TONS OF ENSILAGE IN A ROUND SILO.

Example:—A round silo is 10 feet in diameter and 28 feet high. How many tons of ensilage will it contain?

Solution:—Area of the base = square of the radius multiplied by 3.14 = $(5 \times 5 \times 3.14)$ sq. feet cubic contents = $5 \times 5 \times 3.14 \times 28 = 2200$ cub. feet. Allowing 40 cubic feet to the ton, we have $2200 \div 40 = 55$ tons. Ans.

HOW TO FIND THE NUMBER OF POSTS REQUIRED FOR A FENCE.

Example:—How many posts placed 30 feet apart will be required for a fence 60 rods long?

Solution:—60 rods = $16\frac{1}{2}$ feet $\times 60 = 990$ feet. Then $990 \div 30 = 33$ spaces, and the number of posts required = $33 + 1 = 34$.

If two other anchor posts are used, viz., one at each end, then the total number of posts will be 36. Ans.

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HOW TO FIND THE DAY OF THE WEEK FOR ANY DATE.

RULE.—Take the last two figures of the given year and add one-fourth of itself to it; add also to this the day of the month and the ratio of the month and divide the sum by 7, and the remainder will be the day of the week, 1 denoting Sunday, 2 Monday, 3 Tuesday, and so on.

Ratio.—For February, March and November is 6; for September and December, 1; for April and July, 2; for May, 4; for January and October, 3; for August, 5, and for June, 0.

Example.—On what day of the week was John born if the date was September 16, 1841?

Last 2 figures 41 of the year
 Solution: $41 \div 4 = 10$
 Day of the month 16
 Ratio 1

—
 Total 68
 $68 \div 7 = 9$ with 5 remainder.

Hence John was born on the 5th day of the week, or Thursday.

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N.B.—The above rule is for the present century; for the last century, add 2 before dividing by 7, and for the next century subtract 2 before dividing by 7. For leap years subtract 1 from the ratio of January and February.

HOW TO FIND THE NUMBER OF YARDS OF CARPET THAT MUST BE PURCHASED FOR A ROOM WHEN ALLOWANCE IS MADE IN MATCHING THE PATTERNS.

Example:—A room is 24 feet long by 18 feet wide. How many yards of carpet 27 inches wide must be bought (1) if the strips run lengthwise, (2) if they run crosswise, 9 inches per strip waste being allowed in matching?

Solution:—(1) 18 feet = 216 inches. $216 \div 27 = 8$ strips. Waste in matching = 9 inches \times 8 = 72 inches or 2 yards. Each strip is 24 feet or 8 yards long. Therefore, 8 strips = 8 yards \times 8 = 64 yards, and the total number of yards required = 64 + 2, or 66 yards. Ans.

(2) 24 feet = 288 inches. $288 \div 27 = 10$ strips and 18 in. on the floor to cover. Then there will be required 11 strips and 27 — 18, or 9 inches, will have to be turned under. Waste in matching = 9 inches \times 11 = 99 inches or 2 $\frac{3}{4}$ yards. Each strip is 18 feet or 6 yds. long. Therefore, 11 strips = 6 yds. \times 11 = 66 yards, and the total number of yards of carpet required = 66 + 2 $\frac{3}{4}$ or 68 $\frac{3}{4}$ yds. Ans.

PERCENTAGE.

The term, per cent., means by or on a hundred; thus 2 per cent. on anything means 2 on every hundred of it. Hence, 5 per cent. of a number is $\frac{5}{100}$ of it; 8 per cent. is $\frac{8}{100}$ of it; $\frac{1}{4}$ per cent. is $\frac{1}{400}$ of it, etc. The sign % is generally used to represent the words per cent. Thus, 6% means 6 per cent.

Example:—Find 14% of 700 acres.

Solution:—

On 100 acres it is 14 acres.

1 acre it is $\frac{14}{100}$ acres.

700 acres it is $\frac{700 \times 14}{100} = 98$ acres. Ans.

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**A COMPLETE SET OF PARLIAMENTARY
RULES AND USAGES FOR PUBLIC
MEETINGS, POLITICAL GATH-
ERINGS AND DEBATING
SOCIETIES.**

OVER THREE HUNDRED POINTS OF ORDER.

Trace up each reference at the right, and then look up the corresponding marks on opposite page, which will give the full information desired.

Forms in which questions may be put.....	13 14 15 16 17 18 19
Questions of precedence of questions.....	5 6 7 8 9 10 12
Motion to withdraw a motion.....	1 a * A a II x
To take up a question out of its proper order.....	1 a * A b II x
Motion to take from the table.....	1 a * C b II x
Motion to suspend the rules.....	3 a † B a II x
To substitute in the nature of an amendment.....	3 a † A a II x
Motion to make subject a special order.....	3 a † A b II x
Question whether subject shall be discussed.....	1 a * A b III y
Motion that committee do not rise.....	1 a * B a II x
Motion to refer a question.....	3 b † B a II x
Motion to reconsider an undebatable question.....	1 a * B a II z
Motion to reconsider a debatable question.....	3 b * B a II x
Reading papers.....	1 a * A a II x
Questions of privilege.....	3 a † A a II x
Questions touching priority of business.....	1 a † A a II x
Motion for previous question.....	1 n * A b II x
Motion to postpone indefinitely.....	3 b * A a II x
Motion to postpone to a definite time.....	4 a † A a II x
Motion for the orders of the day.....	1 a * A a III y
Objection to consideration of question.....	1 a * A b III y
Motion to limit debate on question.....	1 a † A b II x
Motion to lay on the table.....	1 a * C a II x
Leave to continue speaking after indecorum.....	1 a * A a II x
Motion to extend limits of debate on question.....	1 a † A a II x
Motion to commit.....	3 b † A a II x
Motion to close debate on question.....	1 a † A b II x
Call to order.....	1 a * A a III y
Motion to appeal from Speaker's decision generally.....	3 a * A a II y
Motion to appeal from Speaker's decision <i>re</i> indecorum.....	1 a † A a II y
Motion to amend the rules.....	3 a † A b II x
Motion to amend an amendment.....	3 a * A a II x
Motion to amend.....	3 a † A a II x
Motion to determine time to which to ad- journ.....	2 a † A a II x
Motion to adjourn.....	1 a * B a II x

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1. Question undebatable; sometimes remarks tacitly allowed.
2. Undebatable if another question is before the assembly.
3. Debatable question.
4. Limited debate only on propriety of postponement.
 - a. Does not allow reference to main question.
 - b. Opens the main question to debate.
 - *. Cannot be amended.
 - †. May be amended.
 - A. Can be reconsidered.
 - B. Cannot be reconsidered.
 - C. An affirmative vote on this question cannot be reconsidered.
 - b. Requires two-third vote, unless special rules have been enacted.
 - a. Simple majority suffices to determine the question.
11. Motion must be seconded.
111. Does not require to be seconded.
 - x. Not in order when another has the floor.
 - y. Always in order though another may have the floor.
 - z. May be moved and entered on the record when another has the floor, but the business then before the assembly may not be put aside. The motion must be made by one who voted with the prevailing side, and on the same day the original vote was taken.
5. Fixing the time to which an adjournment may be made; ranks first.
6. To adjourn without limitation; second.
7. Motion for the Orders of the Day; third.
8. Motion to lay on the table; fourth.
9. Motion for the previous question; fifth.
10. Motion to postpone definitely; sixth.
12. Motion to commit; seventh.
13. Motion to amend; eighth.
14. Motion to postpone indefinitely; ninth.
15. On motion to strike out words, "Shall the words stand part of the motion?" unless a majority sustains the words they are struck out.

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16. On motion for previous question the form to be observed is: "Shall the main question be now put?" This, if carried, ends debate.

17. On an appeal from the chair's decision, "Shall the decision be sustained as the ruling of the house?" The chair is generally sustained.

18. On motion for Orders of the Day, "Will the house now proceed to the Orders of the day?" This, if carried, supersedes intervening motions.

19. When an objection is raised to considering question, "Shall the question be considered?" objection may be made by any member before debate has commenced, but not subsequently.



HOW TO WRITE YOUR NAME ON IRON TOOL.

1. Melt a little beeswax or hard tallow and pour it on the iron at the place intended to be marked. After the wax or tallow cools take an awl or sharp piece of iron and write your name on it.

2. Pour a little nitric acid on the wax, where you have written your name, and allow it to remain a few moments. Then wipe off the wax, and your name remains indelibly marked as written in the wax.

3. Be careful and allow none of the acid to come in contact with your clothes or hands.

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HOW TO WRITE YOUR NAME ON GLASS.

1. Apply beeswax and write your name as in the above.
2. Then instead of nitric acid, apply hydrofluoric acid, and your name will remain permanently written on the clear surface of the glass.

COMMISSION AND BROKERAGE.

Commission is the charge made by an agent for buying or selling goods, and is generally a percentage on the money employed in the transaction.

Brokerage is the charge made by a broker for buying or selling stocks, bills of exchange, etc.

Example 1:—My agent sold a consignment of goods to the amount of \$1800. What is his commission at 2%?

For selling \$100 worth of goods he receives \$2.

\$1 worth of goods he receives \$2/100.

\$1800 × 2

\$1800 worth of goods he receives

100

= \$36. Ans.

Example 2:—An agent receives \$5150 with instructions to deduct his commission at 3%, and invest the balance in flour. How much does he invest, and what is his commission?

Commission on \$100 is \$3.

Every \$103 the agent receives he invests \$100 and his commission is \$3.

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Every \$1 the agent receives he invests $\frac{\$100}{\$103}$ and his
 commission is $\frac{\$3}{\$103}$

Out of \$5150 the agent receives he invests $\frac{\$5150 \times 100}{\$103}$
 and his commission is $\frac{\$5150 \times 3}{\$103}$

Thus out of \$5150 the agent invests he receives \$5000
 and his commission is \$150. Ans.

Example 3:—A broker sells \$1200 worth of stock. What
 is his brokerage at $\frac{1}{4}$ per cent.?

Brokerage on \$100 is $\frac{1}{4}$.

Brokerage on \$1 is $\frac{1}{400}$.

Brokerage on \$1200 is $\frac{\$1200 \times 1}{400} = \3 . Ans.





SIR WILLIAM MACKENZIE.

LIABILITY OF RAILROAD AND EXPRESS COMPANIES.

1. *Common Carriers.*—Where goods are entrusted to a common carrier, such as railroads, steamboats, etc., to be transported from place to place, the carrier impliedly promises ordinary diligence, and they are liable for carelessness and negligence. Any accident or delay on account of carelessness will hold the company in whose possession the goods have been entrusted.

2. *Duty of Carriers.*—It is the duty of carriers to take the utmost care of goods from the moment they are received, and to obey the directions of the owner or shipper.

3. *Responsibility.*—Common carriers are not responsible for damages caused by the act of God, such as winds, storms, floods, earthquakes, etc.

4. *Damages.*—Any damages that have occurred to the goods in possession of the carrier must be made good if it occurred by carelessness of any of the employees.

5. *Loss by Fire.*—The carrier is liable for any and all loss occasioned by accidental fire.

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6. *Perishable Goods.*—Carriers are not responsible for loss to fruits that decay in their possession or goods shipped in defective boxes, such as glassware not properly packed, and other articles that are easily broken. Goods must be properly packed in order to make the carrier responsible.

7. *Receipt.*—In shipping goods by freight or express a receipt should always be taken and safely laid away.

8. *Collecting Damages.*—In case of loss or damage the railroad or express company should be duly notified, and the amount of loss or damage clearly stated, and, if required, sworn to before proper officers. If the goods were lost in transit, the company is obliged to pay the market value at the point of destination on all goods intrusted to them for transportation, which, through their fault, are lost or destroyed.

9. *Obligation to Take Goods.*—A common carrier is obliged to take any goods offered him for transportation to any place on his route, provided the freight is paid; but he may refuse to take the goods to be carried if they are of a dangerous or explosive nature, or if his vehicles or conveyances are full.

10. *Carrier's Tariff.*—In case of railroads, etc., they usually have a tariff of rates, and every shipper, whether great or small, is charged the same rate. The law of the country fixes a limitation which governs the rates that must not be exceeded. With truckmen, etc., the rate is charged as mutually agreed upon between the parties.

11. *Carrier's Security.*—Every carrier that transports goods has a lien on the goods for the freight. If he delivers the goods voluntarily he forfeits his lien, but may recover the freight as a personal debt. It is customary, when freight is not paid in advance, for the carrier to collect it from the person to whom he delivers the goods. But, if he chooses to deliver it, he may recover the amount of the freight from the shipper, for it was with him the contract was made, and not with the consignee.

12. *Carriage of Live Stock.*—In the shipment of live stock a passage is usually furnished an attendant, whose duty is to care for, water and feed the animals. The company is, therefore, not responsible for any loss arising from lack of

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food or water, or loss occasioned by the habits or instinct of the animals transported. For example: If transporting a carload of cattle, should one animal gore and kill another, the company is not responsible for the loss that might have been prevented by the care or diligence of its employees.

13. *Neglect to Remove Freight.*—If the carrier gives prompt notice of arrival of freight at its destination, and consignee fails to take it away in a reasonable time, the company may charge storage; besides, they are not responsible for destruction by vermin when freight is shipped by the car to be unloaded by the consignee; and should he fail to unload it within a reasonable time he is liable to demurrage for such time as he detained the car.



SIR DONALD MANN.

TRANSPORTATION OF PASSENGERS.

1. *Definition.*—Any person or company that makes it a business to carry passengers as a public employment, may be called a common carrier of passengers, such are railway and navigation companies, stages, etc.

Since their offers are general, and may be accepted by any one, they are bound to carry any person, wherever he desires to go on their route. On the other hand, they may refuse a passenger for the following reasons:

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(a) If the conveyance is already full, or the passenger has not paid his fare.

(b) If the passenger is disorderly, intoxicated, or affected with a contagious disease.

2. *The Fare.*—Parli- at has fixed the maximum rate for carrying a passenger by railway companies at 3 cents per mile. The company may charge less, but never a larger sum.

This rate will also entitle the passenger to have his necessary baggage carried, to a certain weight, free.

Baggage includes clothes and other necessaries, but does not include a case of books, or a barrel of potatoes, or jewelry, etc. The company is responsible for the safe delivery of baggage, the same as for ordinary freight, and has a lien on it for unpaid fare. A passenger may be put off if he refuses to show his ticket.

The passenger can only claim his baggage by presenting his check, which is evidence that the baggage has been delivered to the company.

On stages, etc., the fare is usually a matter of agreement between the parties.

Tickets Unused.—Every railway company shall repay to every holder of a ticket the cost of his ticket if unused in whole or in part, less the ordinary regular fare for the distance for which such ticket has been used. The claim for such redemption must be made within thirty days from the expiration of the time for which the ticket was issued, at any station or office of the railway company between and including the points covered by the ticket.

Every passenger who presents a single journey ticket while valid may obtain from the conductor the privilege of stopping over and the time extended for two days for every fifty miles travelled in Canada.

No person, except authorized agents, shall offer for sale any railway ticket, or part of a ticket, for use on any railway in Canada, and any person guilty of such offence is liable to a penalty not exceeding \$50, nor less than \$20, and costs.

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Every railway company shall repay to holder of a ticket the cost of ticket if unused, or in part, less the regular fare for distance travelled; applications for same must be made within thirty days.

Every passenger holding a single journey ticket may require the conductor to give a stop-over privilege and have time extended, which extension is limited to two days for every fifty miles travelled in Canada.

4. *Responsibility.*—The carrier is responsible for injury occasioned by his negligence, either to persons he is carrying in his conveyance. or to persons he hurts or injures with his conveyance.

Proof of great care will excuse the carrier from liability for injury to a passenger, but no proof of care will relieve him of responsibility for loss of freight or baggage.

Wherever skilful employees, such as pilots, engineers, conductors, masters of ships, etc., are necessary, the company is bound to provide them, and all such employees must obey all the laws of the country made for their special guidance.

HOST AND GUEST.

1. *The Host.*—Any person supplying board and lodging to travellers is called the host or landlord. His place of business may be called Hotel, Inn, Tavern, Public-house, etc., and the persons he entertains, his guests.

His Duties.—Since the hotelkeeper is in the business of supplying board and lodging to travellers, his offers are general and may be accepted by any person; hence he is bound to accept all travellers that desire entertainment. Exceptions are: In case his house is already full, or the person is drunk or disorderly, or has some infectious or contagious disease, or refuses to pay in advance, or is reported a thief or burglar.

His Lien.—The host has a lien on all the goods and property of the guest for the payment of all board, lodging, etc., furnished him or his family or his servants who travelled with him. He may hold such articles until the bill is paid; and also the property of a third person in the possession of the guest, unless it was known by the host before making the contract for lodging that such property did not belong to the guest.

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2. *The Guest* is any person absent from home, travelling for pleasure or business, who applies at a hotel for board or lodging, or both, and is accepted by the host.

A traveller simply leaving his baggage at a hotel is not considered a guest, and the landlord is not responsible for same to any great extent; but should he leave his horse there for entertainment he is a guest, and the host at once becomes responsible for the baggage left with him.

(a) *His Duties* are to conduct himself in a proper and becoming manner, to place his money, baggage or property under the landlord's control if requested, and to pay the required compensation in advance or whenever requested.

3. *Boarding House* differs from hotels in the following particulars:

(a) They are not open to the public, and are only intended for permanent boarders.

(b) They may refuse any person at their pleasure.

Every innkeeper, boarding house and lodging house keeper has a lien on the baggage property of his guest, boarder or lodger for the value or price of food and accommodation furnished, and, in addition to other rights, has the right, in case the same remains unpaid for three months, to sell such baggage or property by public auction after giving one week's notice by advertisement in a newspaper of that locality, stating name of party, amount of indebtedness, description of property, time and place of sale, and name of auctioneer. Any surplus realized over debt and costs shall be paid to party entitled on application.

Innkeepers are not liable for loss of goods and property of a guest beyond \$40, unless lost by their wilful default, or unless deposited with him for safe-keeping.

GENERAL FACTS REGARDING PATENTS IN CANADA.

1. *What*.—A patent for an invention is a grant for a specified time, to the inventor or his legal representative, of the exclusive right to make, use and sell the invention claimed in the specifications thereto annexed.

2. *Why*.—Inventors and discoverers are the vanguards in the march of improvements. Without them society would stagnate and retrograde. The Government, therefore, issues

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patent grants to encourage them to greater research, and so perfect machines and other devices that business and manufacturing interests may be benefited.

3. *What Patentable, and by Whom.*—Any person who has invented any new and useful article not in use or for sale for more than a year before the date of application, may have it patented. It may be a whole or part of a machine, a medicine, a mixture, a process of manufacture, or design, or any new and useful improvement thereto. If foreign, it must not have been patented longer than one year.

Joint inventors are entitled to joint patents, but neither can claim one separately.

4. *How Obtained.*—Applications should be made to the Commissioner of Patents, Department of Agriculture, Ottawa, accompanied by a drawing, model, or specimen of the invention, together with full explanations of the parts claimed as new, and a complete descriptive specification of the invention; also a fee of \$60 if patent is required for eighteen years, \$40 if for twelve years, and \$20 if for six years. Patents taken out for six years may be extended six or twelve years at same rates.

5. *Why Refused.*—The Commissioner may refuse a patent grant when it appears to him that there is no novelty in the invention, that the invention has been described in a book or printed publication before the date of application, that the invention is already in the possession of the public with the consent or allowance of the inventor, that the invention has already been patented in Canada or elsewhere, or that the applicant is not the first inventor.

6. *Caveats.*—Inventors requiring any further time or means for the completion and perfection of their invention, should invariably be protected by a caveat, which is a description of the invention desired to be patented, lodged in the Patent Office before the patent right is taken out, operating as a bar to applications respecting the same invention from any other quarter. A caveat continues in force one year, but may be renewed annually. In the United States only her own citizens can file a caveat; but anyone, whether subject or alien, can file a caveat in the Canadian Patent Office.

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7. *Infringement.*—Any person who makes or sells a patented article, without the consent of the patentee, is liable to have the articles he has made confiscated and the manufacture and sale of same stopped, to pay the patentee for all losses sustained, and to be fined, and also to be the cause of his customers being fined for using the patented article without leave.

8. *The mark "Patented" on each article.*—Every patentee, in order to give due notice to all that his rights are protected by a patent, must paint or fix the word "Patented" and the date of the patent to all of his articles made under the patent, thus: "Patented May 8, 1914." The penalty for neglect is a fine of not more than \$100, or two months' imprisonment.

9. *Forfeiture of Canadian Patents.*—The patentee, or his legal representative or assignee, must, within two years from the date of the patent, begin to manufacture the patented article in Canada, and continue the manufacture in Canada, or the patent will be forfeited; and further, if after the expiration of twelve months from the issue of such patent, or any authorized extension thereof, the patentee or his legal representative import into Canada the invention for which patent is granted, the patent on said invention is null and void.

10. *Canadian Patent Laws.*—When an inventor holds patent of invention from a foreign Government, he must make application for Letters Patent of Canada before the expiration of twelve months after the issue of his foreign patent, and if during such twelve months any person has commenced to manufacture the invention in Canada, for which a patent is afterward obtained, such person will have the right to continuously carry on the manufacture of the invention, even after the Canadian patent is issued.

COPYRIGHT.

1. *Definition.*—It is the legal and exclusive right given by the Government to an author of any book, map, chart, dramatic or musical composition, engraving, etc., to print, publish and sell such production for his own benefit during a period of 28 years.

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2. *Who may Copyright.*—Any person residing in Canada or any part of Great Britain or her Colonies, or domiciled in any country having an International Copyright Treaty with the United Kingdom, who has written, drawn, engraved or invented such book, map, chart, etc., may have it copyrighted in Canada.

An alien to secure a copyright in the United States must be a resident. Resident in the United States, according to the Act of 1839, means any person who has taken up his abode with the intention of remaining.

Any book published anonymously may be copyrighted by the first publisher instead of the author. The author may sell his right, and in that case the publisher may copyright the production.

3. *Condition of Copyright.*—The following are the essentials for obtaining and holding a copyright in Canada:

(a) The work must be printed, published or reproduced in Canada.

(b) No book of immoral, treasonable, licentious or irreligious character can be copyrighted.

(c) Three copies of the work must be deposited in the Department of Agriculture at Ottawa; one of which shall be deposited in the Parliamentary Library of Canada.

(d) A written description (instead of a copy of the work) will do in the case of paintings, drawings, statuary, sculpture, etc.

(e) On the face or the back of the title page a notice "Entered according to the Act of Parliament of Canada," in the year 18—, by A— B—, at the Department of Agriculture, at Ottawa," must be inserted by the author. This must be put on the face of maps, charts, drawings, etc., but the signature of the artist on a painting is sufficient.

A copyright is granted for 28 years, and an extension of 28 years more can be had on application.

4. *Penalties.*—In case an author fails to comply with the regulations, he loses his copyright.

Any infringement upon the rights of the author is a misdemeanor, and the person so infringing may be punished by fine, part of which goes to the Crown and part to the author; and all such works that are infringements are also confiscated.

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5. *The Fees, etc.*—One dollar and fifty cents pays for registering a copyright, and for a Certificate of Registration of the copyright, which is sent to the author.

All the business may be done by correspondence with the Minister of Agriculture, free of postage.



"Whom Should I Marry"?

THE RIGHT OF MARRIED WOMEN TO OWN PROPERTY.

By the old common law a married woman had few rights. She was subject to the authority of her husband, and he could rule over her, but the Provinces have changed the

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common law, and the rights of married women are now recognized by every court.

1. All property owned by the wife before marriage, or received after marriage and held as her separate property, can be sold and transferred without the consent of her husband.

2. If a husband fails to make proper provision for the support of his wife, the law will compel him to furnish her proper support if he has sufficient property.

3. The wife must support her husband out of her separate property when he has no separate property and is without help or means of self-support.

4. The earnings of the wife are not liable for the debts of the husband.

5. The separate property of the wife is not liable for the debts of her husband.

6. The property owned by the husband before marriage, or acquired after marriage by gift or inheritance, is his separate property; but his wife, however, has a dower interest in the real estate.

7. The wife who deserts her husband cannot hold him for her support, unless she was justified in leaving, or offers to return.

8. The earnings of the wife and her minor children after living separate from her husband are the property of the wife.

9. If husband or wife transfer real estate of any kind, both must sign the deed, mortgage or contract.

10. In Manitoba, the right to dower does not attach until the death of the husband.

11. In case of separation of man and wife, without wife having adequate means of support, she is entitled to pledge her husband's credit for necessaries.—*Tait vs. Lindsay*, 12 C.P. 414.

AN ACT TO AMEND THE MARRIAGE ACT.

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. Section 17 of The Marriage Act is repealed and the following substituted therefor:

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17. If any issuer of marriage licenses issues a license for a marriage or if any minister, clergyman or other person solemnizes a marriage, knowing or having reason to believe that either of the parties to the intending marriage or to the marriage is an idiot or insane or is under the influence of intoxicating liquor, he shall incur a penalty not exceeding \$500 and shall also be liable to imprisonment for any term not exceeding twelve months.

17a. If any person who having been a minister, clergyman or other person having the right to solemnize marriage, has been deposed from his ministry, or deposed or removed from the office by virtue of which he was authorized to solemnize marriage, thereafter solemnizes or undertakes to solemnize any marriage, he shall incur a penalty of \$500 and shall also be liable to imprisonment for any term not exceeding twelve months.

2. Section 18 of The Marriage Act is amended by striking out all the words in Clause (c) of subsection 1 thereof after the word "lies," in the seventh line of the said clause, and by inserting in the said section the following subsections:

1a. If the city, county or district in which it is intended that the marriage shall be solemnized is not that in which either of the parties has for the space of fifteen days immediately preceding the issue of the license or certificate, had his or her usual place of abode, the license or certificate may nevertheless be issued upon the production of an affidavit by one of the parties stating that notice of the intending marriage, stating the name, occupation, usual place of abode of each of the parties, has been published once a week for three successive weeks immediately preceding the application for the license or certificate in some newspaper published in the municipality in which the marriage is to take place, or if there is no such newspaper, then in a newspaper published in the nearest adjoining municipality, and accompanied by the production of the respective issues of such newspaper containing such notice.

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1b. Upon an applicant for a license or certificate stating that he is unable to make the affidavit mentioned in the preceding subsection, and requesting the issuer or deputy issuer to report the circumstances of the case to the Registrar General, the issuer or deputy issuer shall do so, and the Registrar General, upon being satisfied that the reason for having the marriage solemnized in the place mentioned in the affidavit is not to evade due publicity or for any other improper purpose, may in writing authorize the issue of the license or certificate.

1c. Nothing in the two next preceding subsections shall dispense with the proofs required by subsection 1, except that of residence as set out in clause (c) of that subsection.

3. This Act shall come into force on the 15th day of May, 1913.

LAW ON OPENING LETTERS, ETC.

Any person who unlawfully opens, or wilfully keeps, or in any way detains a letter, or suffers another so to do, whether the same comes into possession by finding or otherwise, is guilty of a misdemeanor, and may be punished by fine, imprisonment, or both.

HOW TO FIND THE ANNUAL PAYMENT OF MUNICIPAL DEBENTURES WHEN INTEREST IS COMPOUNDED YEARLY.

Example:—A town borrows \$5000 for ten years, principal and interest to be paid in ten equal annual instalments. Find the annual payment, money being worth 5% compound interest.

If the loan company had retained the \$5000 it could have been loaned for ten years at 5% compound interest, and it would have amounted to $\$1.62889 \times 5000 = \8144.45 , since the amount of \$1 for ten years at 5% is \$1.62889. When the first annual payment is made it can be loaned for 9 years at 5% compound interest and will amount to \$1.55133.

The second annual payment can be loaned for 8 years and will amount to \$1.47746, etc. Using \$1 for the annual payment we have:—

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Amount of 1st annual payment in 9 years	= \$1.55133
Amount of 2nd annual payment in 8 years	= 1.47746
Amount of 3rd annual payment in 7 years	= 1.40710
Amount of 4th annual payment in 6 years	= 1.34010
Amount of 5th annual payment in 5 years	= 1.27628
Amount of 6th annual payment in 4 years	= 1.21551
Amount of 7th annual payment in 3 years	= 1.15763
Amount of 8th annual payment in 2 years	= 1.10250
Amount of 9th annual payment in 1 year	= 1.10500
And the last annual payment	= 1.00000
Therefore the amount of \$1 paid annually for ten years	= \$12.57791

The yearly instalment required to be paid to amount to \$8144.45 = \$8144.45 ÷ 12.57791, or \$647.52.

The work may be shortened by using algebra, but for those who do not understand algebra, the foregoing method will answer the purpose. The following table shows the principal and interest paid annually:—

Principal.	Interest.
\$397.52	\$250.00
417.40	230.12
438.27	209.25
460.18	187.34
483.19	164.33
507.35	140.17
532.72	114.80
559.36	88.16
587.32	60.20
616.69	30.93
<hr/> \$5,000.00	<hr/> \$1,475.20

Interest coupons attached to Debenture No. 1 = 5% of principal paid annually for 10 years = \$19.88, \$20.87, \$21.91, \$23.02, \$24.15, \$25.37, \$26.63, \$29.97, \$29.37, \$30.83.

To Debenture No. 3 the same amounts omitting the 1st.

To Debenture No. 3 the same amounts omitting the 1st and 2nd.

To Debenture No. 4 the same amounts omitting the 1st, 2nd and 3rd.

Similarly each of the other year's coupons may be found.

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HOW TO CALCULATE TAXES WHEN THE RATE ON THE DOLLAR IS GIVEN.

1. Example.—A person owns property in a town assessed at \$4,800. If the rate is $18\frac{1}{2}$ mills on the \$, what amount of taxes does he pay?

Solution—

On \$1 he pays $18\frac{1}{2}$ mills.

On \$4,800 he pays $18\frac{1}{2}$ mills \times 4800 = 88800 mills, or \$88.80.

The following is a Table of Rates in a Township:

County Rate	3.532 mills.
Township Rate	3.5 mills.
Township Schoo. Rate	1.451 mills.
S.S. No. 1, current expenses	2.208 mills.
S.S. No. 1, debenture	1.48 mills.
S.S. No. 2, current expenses	0.96 mills.
S.S. No. 3, current expenses	1.087 mills.
S.S. No. 4, current expenses	1.064 mills.
S.S. No. 5, current expenses	0.716 mills.
S.S. No. 6, current expenses	0.844 mills.
S.S. No. 7, current expenses	0.745 mills.
S.S. No. 8, current expenses	1.389 mills.
S.S. No. 9, current expenses	1.746 mills.
S.S. No. 10, current expenses	1.01 mills.
U.S.S. No. 1, current expenses	1. mills.

Example.—A person owns property in S.S. No. 1, assessed at \$7,250, and he also owns property in S.S. No. 6, assessed at \$6,825. What is the total amount of his taxes?

Solution—

County Rate	3.532 mills.
Township Rate	3.5 mills.
Township School Rate	1.451 mills.
S.S. No. 1, current expenses	2.208 mills.

Solution—

County Rate	3.532 mills.
Township Rate	3.5 mills.
Township School Rate	1.451 mills.
S.S. No. 1, current expenses	2.208 mills.
S.S. No. 1, debenture	1.48 mills.

Total rate in S.S. No. 1 12.171 mills.

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On \$1 he pays 12.171 mills.

On \$7,250 he pays $12.171 \text{ mills} \times 7250 = 88239.750 \text{ mills}$,
or \$88.24.

County Rate 3.532 mills.

Township Rate 3.5 mills.

Township School Rate 1.451 mills.

S.S. No. 6, current expenses 0.844 mills.

Total rate in S.S. No. 6 9.327 mills.

Taxes he pays— $9.327 \text{ mills} \times 6825 = 63656.775 \text{ mills}$, or
\$63.65, and the total amount of his taxes is \$88.24 +
\$63.65 = \$151.89.

**HOW TO FIND THE PRICE OF GRAIN PER BUSHEL
WHEN THE PRICE PER CWT. IS GIVEN.**

Example.—Wheat is selling at \$1.65 per cwt., what is
the price per bushel?

Solution— $165 \times 60 \div 100 = 99c.$ Ans.

When the price per bushel is given, to find the price
per cwt.

Example.—Wheat is selling at 84c. per bushel, how
much is the price per cwt.?

Solution— $84 \times 100 \div 60 = \$1.40.$ Ans.

In finding the No. of bushels of grain in a bin or box
divide the cubic contents by 2218.192. or for ordinary
purposes use 2218.

**HOW TO REDUCE ROUND TIMBER TO
SQUARE TIMBER, CUBIC MEAS-
UREMENT.**

Rule:—Add together the two extreme diameters, and di-
vide by two for the mean diameter. Subtract one-third for
the side of the square the log will make when hewn. Square
the side thus obtained and multiply the product by the
length of the log in feet, and divide the last product by
144; the quotient will be the cubic contents in feet, and
twelfths of a foot.

Example:—A log measures 48 feet in length, and the
extreme diameters are 40 and 32 inches. How many cubic
feet does it contain?

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Solution:— $40+32=72$, and $72+2=36$ inches, the average diameter. $\frac{1}{4}$ of $36=12$, then $36-12=24$, and $24 \times 24=576$. Therefore, $576 \times 48+144=192$ C. ft. Ans.

If the length is reduced to inches then the last product must be divided by 1728, thus: $48 \text{ ft.}=576$ inches. Then $576 \times 576+1728=192$ C. ft.

HOW TO FIND THE BALANCE OF CASH DUE A PURCHASER WHEN MERCHANT ALLOWS LESS FOR CASH THAN FOR GOODS.

Example:—A farmer sells 25 dozens of eggs to a merchant for part cash and part goods. For goods the merchant allows 30 cents a dozen, for cash 1 cent less per dozen. The farmer buys goods to the value of \$2.70. How much cash does the farmer receive?

Solution:—Value of eggs= $30 \times 25=\$7.50$.

Merchant allows $\frac{1}{30}$ off the price of eggs per dozen for cash.

Therefore, $\$7.50-\$2.70=\$4.80$ due to farmer in goods.

Amount of cash the farmer receives= $\frac{29}{30}$ of $\$4.80=\4.64
Ans. 30

HOW TO FIND THE BALANCE DUE ON A NOTE AFTER A CERTAIN NUMBER OF PAYMENTS HAVE BEEN MADE.

Example:—On a demand note of \$1,700 dated Sept. 14, 1911, bearing interest at 5%, the following payments were made:—April 20, 1912, \$400; July 2, 1912, \$300; July 2, 1913, \$500. What sum was due on January 31, 1914?

Solution:—From Sept. 14, 1911, to April 20, 1912, is 219 days.

Int. on \$1700 for 219 days at 5% is $\frac{1700 \times 5 \times 219}{100 \times 365} = \51

Amount due on April 20= $\$1700+\$51=\$1751$.

First payment is \$400.

Amount still due is \$1351.

From April 20 to July 2 is 73 days.

Int. on \$1351 for 73 days $\frac{1351 \times 5 \times 73}{100 \times 365} = \13.51 .

Amount due on July 2= $\$1351+\$13.51=\$1364.51$.

Second payment is \$300.

Amount still due= $\$1064.51$.

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From July 2, 1912, to July 3, 1913, is 366 days.

$$\text{Int. on } \$1064.51 \text{ for 366 days} = \frac{1064.51 \times 5}{100} \times \frac{366}{365} = \$53.37$$

Amount due on July 3, 1913 = $\$1064.51 + \$53.37 = \$1117.88$.

Third payment = $\$500$.

Amount still due = $\$617.88$.

From July 3, 1913, to Jan. 3, 1914, is 184 days.

$$\text{Int. on } \$617.88 \text{ for 184 days} = \frac{617.88 \times 5 \times 184}{100 \times 365} = \$15.58.$$

Therefore the amount due on Jan. 3, 1914 = $\$617.88 + \15.58 , or $\$633.46$. Ans.

SHORT METHODS FOR FIGURING TOLLS ON TELEGRAPH MESSAGES.

(a) When rate is 25c for 10 words, and 1c a word for each additional word, add 15 to the number of words.

(b) When rate is 25c for 10 words and 2c a word for each additional word, double the number of words and add 5.

(c) When rate is 30c for 10 words and 2c for each additional word, double the number of words and add 10.

(d) When rate is 35c for 10 words and 2c for each additional word, double number of words and add 15.

(e) When rate is 40c for 10 words and 3c for each additional word, multiply the number of words by three and add 10.

(f) When rate is 50c and 3c, multiply the number of words by 3 and add 20.

(g) When rate is 60c and 4c, multiply by 4, add 20.

(h) When rate is 75c and 5c, multiply by 5, add 25.

(i) When rate is \$1 and 7c, multiply by 7, add 30.

Example:—Find the cost of sending a telegram of 32 words when the rate is 40c for the first ten words and 3c for each additional word.

Solution:— $32 \times 3 = 96$.

Then $96 + 10 = \$1.06$.

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COMPOUND INTEREST TABLE.

Showing the amount of \$1 from 1 to 30 years at Compound Interest, interest added annually, at different rates.

Yr.	Per Cent.					
	2	2½	3	3½	4	4½
1	1.02000	1.02500	1.03000	1.03500	1.04000	1.04500
2	1.04040	1.05063	1.06090	1.07123	1.08160	1.09203
3	1.06121	1.07689	1.09273	1.10872	1.12486	1.14117
4	1.08243	1.10381	1.12551	1.14752	1.16986	1.19252
5	1.10408	1.13141	1.15927	1.18769	1.21665	1.24618
6	1.12616	1.15969	1.19465	1.22926	1.26532	1.30226
7	1.14869	1.18869	1.22987	1.27228	1.31593	1.36086
8	1.17166	1.21840	1.26677	1.31681	1.36857	1.42210
9	1.19509	1.24886	1.30477	1.36290	1.42331	1.48610
10	1.21899	1.28008	1.34392	1.41060	1.48024	1.55297
11	1.24337	1.31209	1.38423	1.45997	1.53945	1.62285
12	1.26824	1.34489	1.42576	1.51107	1.60103	1.69588
13	1.29361	1.37851	1.46853	1.56396	1.66507	1.77220
14	1.31948	1.41297	1.51259	1.61869	1.73168	1.85194
15	1.34587	1.44830	1.55797	1.67535	1.80094	1.93523
16	1.37279	1.48451	1.60471	1.73399	1.87298	2.02237
17	1.40024	1.52162	1.65285	1.79468	1.94790	2.11338
18	1.42825	1.55966	1.70243	1.85749	2.02582	2.20848
19	1.45681	1.59865	1.75351	1.92250	2.10685	2.30786
20	1.48595	1.63862	1.80611	1.98979	2.19112	2.41171
21	1.51567	1.67958	1.86029	2.05943	2.27877	2.52024
22	1.54598	1.72157	1.91610	2.13151	2.36992	2.63365
23	1.57690	1.76461	1.97359	2.20611	2.46472	2.75217
24	1.60844	1.80873	2.03279	2.28333	2.56330	2.87601
25	1.64060	1.85394	2.09378	2.36324	2.66584	3.00543
26	1.67342	1.90029	2.15659	2.44596	2.77247	3.14068
27	1.70689	1.94780	2.22129	2.53157	2.88337	3.28201
28	1.74102	1.99650	2.28793	2.62017	2.99870	3.42970
29	1.77584	2.04641	2.35657	2.71188	3.11865	3.58404
30	1.81136	2.09757	2.42726	2.80679	3.24340	3.74532

Yr.	Per Cent.					
	5	6	7	8	9	10
1	1.05000	1.06000	1.07000	1.08000	1.09000	1.10000
2	1.10250	1.12360	1.14490	1.16640	1.18810	1.21000
3	1.15763	1.19102	1.22504	1.25971	1.29503	1.33100
4	1.21551	1.26248	1.31035	1.36049	1.41158	1.46410

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Compound Interest Table (Cont.)

Yr.	Per Cent.					
	5	6	7	8	9	10
5	1.27628	1.33823	1.40255	1.46933	1.53862	1.61051
6	1.34010	1.41852	1.50073	1.58687	1.67710	1.77156
7	1.40710	1.50363	1.60578	1.71382	1.82804	1.94872
8	1.47746	1.59385	1.71819	1.85093	1.99256	2.14359
9	1.55133	1.68948	1.83846	1.99900	2.17189	2.35795
10	1.62889	1.79085	1.96715	2.15893	2.36736	2.59374
11	1.71034	1.89830	2.10485	2.33164	2.58043	2.85312
12	1.79586	2.01220	2.25219	2.51817	2.81266	3.13843
13	1.88565	2.13293	2.40985	2.71962	3.06580	3.45227
14	1.97993	2.26090	2.57853	2.93719	3.34173	3.79750
15	2.07893	2.39656	2.75903	3.17217	3.64248	4.17725
16	2.18287	2.54035	2.95216	3.42594	3.97031	4.59497
17	2.29202	2.69277	3.15882	3.70002	4.32763	5.05447
18	2.40662	2.85434	3.37993	3.99602	4.71712	5.55992
19	2.52695	3.02560	3.61653	4.31570	5.14166	6.11591
20	2.65330	3.20714	3.86968	4.66096	5.60441	6.72750
21	2.78596	3.39956	4.14056	5.03383	6.10881	7.40025
22	2.92526	3.60354	4.43040	5.43654	6.65860	8.14027
23	3.07152	3.81975	4.74053	5.87146	7.25787	8.95430
24	3.22510	4.04893	5.07237	6.34118	7.91108	9.84973
25	3.38635	4.29187	5.42743	6.84848	8.62308	10.83471
26	3.55567	4.54938	5.80735	7.39635	9.39916	11.91818
27	3.73346	4.82235	6.21387	7.98806	10.24508	13.10999
28	3.92013	5.11169	6.64884	8.62711	11.16714	14.42099
29	4.11614	5.41839	7.11426	9.31727	12.17218	15.86309
30	4.32194	5.74349	7.61226	10.06266	13.26768	17.44940

PROFIT AND LOSS.

Example 1:—A horse which cost \$150 was sold at a gain of 20%. Find the selling price.

Gain is $20/100$ or $1/5$ of the cost.

Therefore, Cost + Gain = Selling price.

That is, $\$150 + 1/5$ of $\$150 =$ Selling price.

Or $\$150 + \$30 = \$120$. Ans.

Example 2:—I bought a farm for \$4000 and sold it at a loss of 15%. What did I get for the farm?

Loss is $15/100$ or $3/20$ of the cost.

Therefore, Cost - Loss = Selling price.

That is, $\$4000 - 3/20$ of $\$4000 =$ Selling price.

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Or $\$4000 - \$600 = \$3400$. Ans.

To find the cost when the selling price and the gain per cent. are given.

Example 3:—A house was sold for \$3000 and the gain was 25% of the cost. What did the house cost?

Gain is $25/100$ or $\frac{1}{4}$ of the cost.

Therefore, Cost + Gain = Selling price.

That is, Cost + $\frac{1}{4}$ Cost = \$3000.

Or $5/4$ of Cost = \$3000.

And $\frac{1}{4}$ of Cost = $1/5$ of \$3000.

Thus, $4/4$ of Cost = $4 \times 1/5$ of \$3000 = \$2400. Ans.

To find the cost when the selling price and the loss per cent. are given.

Example 4:—I sold a drove of cattle for \$7200 and I lost 10% of their cost. Find the cost of the cattle.

Loss is $10/100$ or $1/10$ of the cost.

Therefore, Cost — Loss = Selling price.

That is, Cost — $1/10$ of Cost = \$7200.

Or $9/10$ of the Cost = \$7200.

$1/10$ of the Cost = $1/9$ of \$7200.

And $10/10$ of the Cost = $10 \times 1/9$ of \$7200 = \$8000.

Ans.

Example 5:—A piece of silk cost 90 cents a yard. At what price must it be marked so that after allowing 10% off the marked price the merchant may sell it at a profit of 20%.

Gain = $20/100$ or $1/5$ of the cost.

Therefore, Cost + Gain = Selling price.

That is, $90c + 1/5$ of $90c$ = Selling price.

Or $90c + 18c = \$1.08$, which is the price the merchant sold the silk for, after deducting 10% from the marked price.

$10/100$ or $1/10$ off the marked price leaves $9/10$ of the marked price.

Therefore, $9/10$ of the marked price = \$1.08.

$1/10$ of the marked price = $1/9$ of \$1.08.

And $10/10$ of the marked price = $10 \times 1/9$ of \$1.08 = \$1.20. Ans.

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Table of Distances and Railway Fares from Toronto.

(SUBJECT TO SLIGHT CHANGES.)

PLACES	Miles.	Fare.	PLACES	Miles.	Fare.
Allan Craig	121	\$3 65	Dublin	107	\$3 25
Albany N Y	406	8 75	Elora	64	1 90
Almonte	240	7 00	Exeter	129	8 95
Amherstburg	233	6 85	Fergus	66	1 90
Amrrior	277	7 00	Fredericton N B	793	20 75
Aurora	30	0 90	Galt	58	1 75
Aylmer	115	8 35	Gananoque	177	5 60
Ayton	107	3 15	Georgetown	29	0 90
Arthur	72	2 15	Goderich	133	4 05
Allanford	147	4 30	Gravenhurst	112	3 40
Allanburg	79	2 35	Guelph	48	1 50
Banff Hot Springs B C	2208	69 70	Glencoe	145	4 30
Barrie	64	1 95	Halifax N S	1090	24 55
Baltimore Md	514	12 60	Hamilton	40	1 20
Beamsville	61	1 80	Harriston	97	2 85
Beaverton	73	2 15	Ingersoll	97	2 90
Belleville	113	3 75	Iroquois	234	7 80
Berlin	62	1 95	Indian Head N W T	1602	45 90
Blenheim	191	5 45	Kemptville	238	7 10
Boston Mass	582	13 00	Kincardine	151	4 55
Bowmanville	43	1 45	Kingston	161	4 85
Bradford	41	1 30	Lachute Q	336	10 00
Brampton	21	0 65	Leamington	206	6 60
Brandon Man	1421	38 60	Lindsay	75	2 05
Brantford	70	1 95	Listowel	116	2 95
Brighton	92	3 05	London	115	3 40
Brockville	208	6 25	Louisville Ky	623	16 25
Brooklyn N Y	528	10 60	Magog Q	423	12 75
Buffalo "	110	3 15	Madoc	136	4 00
Blyth	133	4 00	Meaford	115	3 50
Burlington	33	1 00	Milton	33	1 00
Calgary Man	2128	68 70	Minneapolis Minn	928	23 95
Carleton Place	233	7 00	Mitchell	98	8 10
Chatham	179	5 30	Moncton N B	964	27 05
Chicago Ill	508	12 45	Montreal Q	533	10 00
Cleveland Ohio	290	8 15	Mount Forest	87	2 65
Cincinnati "	487	13 85	Napanee	135	4 30
Clinton	122	3 70	Newmarket	34	1 05
Cobourg	69	2 35	New Orleans La	1313	33 70
Collingwood	94	2 85	New York N Y	528	10 60
Cornwall	266	8 00	Niagara Falls	83	2 60
Deloraine Man	1490	41 30	New Westminster B C	2761	69 70
Denver Col	1567	40 60	Newark N J	521	10 60
Deseronto	141	4 35	Orangeville	49	1 50
Detroit Mich	225	6 60	Orillia	87	2 60
Dundas	45	1 35	Oshawa	34	1 15
Dunnville	76	2 35	Ottawa	260	7 80
Durham	118	3 15	Owen Sound	122	3 65

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PLACES.	Miles.	Fare.	PLACES.	Miles.	Fare.
Oakville	22	\$0 65	Salt Lake City.... Utah	2066	\$59 70
Paisley	169	3 95	Sarnia	103	5 00
Prince Albert..... Sask	1892	59 90	Sault Ste. Marie... Mich	480	12 75
Paris	69	2 00	Seaforth	111	3 45
Pembroke.....	309	8 20	Sherbrooke..... Q	434	13 35
Penetanguishene.....	102	3 10	Simcoe	80	2 55
Petth	204	6 05	Smith's Falls	216	6 40
Peterboro'	83	2 40	Southampton	149	4 45
Petrolia	162	4 90	Stratford	88	2 75
Philadelphia..... Pa	522	11 85	Strathroy	136	4 00
Pictou	131	4 35	Streetsville	21	0 65
Portage la Prairie... M	1344	36 30	Suspension Bridge.....	83	2 60
Pittsburg	230	8 55	Sudbury	907	10 05
Port Arthur.....	857	25 75	Teeswater	123	3 65
Port Elgin	145	4 30	Thoroid	82	2 25
Port Hope	63	2 10	Three Rivers..... Q	434	11 75
Prescott	221	6 65	Tilbury	195	5 80
Providence..... R I	600	13 45	Trenton	101	3 35
Qu'Appelle..... N V T	1612	46 25	Tweed	133	4 05
Quebec	505	13 50	Uxbridge	41	1 25
Regina	1645	47 53	Vancouver..... B C	2770	69 70
Renfrew	275	7 00	Walkerton	155	3 50
Ridgetown	165	4 95	Walkerville	224	6 60
Rochester..... N Y	169	4 15	Washington..... D C	557	13 80
St. Catharines.....	72	2 15	Weiland	83	2 55
St. John..... N B	815	20 05	Weston	9	0 25
St. Louis..... Mo	705	18 45	Whitby	30	1 00
St. Mary's.....	98	3 05	Windsor	225	6 75
St. Paul..... Minn	918	23 95	Winnipeg..... Man	1238	31 60
St. Thomas	121	3 65	Woodstock	87	2 60
San Francisco..... Cal	2862	73 85	Yarker	150	4 70

CANADA'S CHURCH CENSUS.

The latest Canadian census bulletin shows 79 varieties of religious belief or profession, but the bulk of the people are comprised in nine denominations as follows:

	1911	1901
Roman Catholics	2,833,041	2,229,600
Presbyterians	1,115,324	842,442
Methodists	1,079,892	918,866
Anglicans	1,043,017	681,494
Baptists	382,666	318,005
Lutherans	229,864	92,524
Greek Church	88,507	15,630
Jews	74,564	16,401
Congregationalists	34,054	28,293

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It will be noted that these comparative figures in some cases reflect the extent of European immigration in the past ten years. The increases in that period were:

Roman Catholics	603,441
Anglicans	361,523
Presbyterians	272,882
Methodists	163,006
Lutherans	137,340
Baptists	64,661
Greek Church members	72,877
Jews	58,163

The increase in the Roman Catholic Church has been most notable in Quebec. The Prairie Provinces account for most of the growth of the Anglican, Presbyterian, Methodist, Baptist, Lutheran and Greek churches. The Roman Catholics constitute 39.31 per cent. of the whole population against 41.51 in 1901; the Presbyterians 15.68 per cent., against 15.48 in 1901; the Methodists 14.98 per cent., against 17.07 in 1901; the Anglicans 14.47 per cent., against 12.69 in 1901.

GENERAL OBSERVATIONS.

1. There are 43,560 square feet in an acre.
2. A piece of land 1 foot wide and 43,560 feet long is one acre.
3. 43,560 feet equal $8\frac{1}{4}$ miles.
4. There are a less number of turns in ploughing a long and narrow field than in ploughing a square one containing the same number of acres.
5. It takes less fence per acre to inclose a square field than it does to inclose a long and narrow field containing the same number of acres.

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HOW TO FIND THE DISTANCE TRAVELED IN PLOUGHING.

Showing the distance traveled by a horse in ploughing an acre of land, and the quantity of land cultivated per day computed at the rate of 16 and 18 miles per day of 9 hours:

Breadth of furrow slice.	Space traveled in ploughing an acre.	Extent ploughed per day.		Breadth of furrow slice.	Space traveled in ploughing an acre.	Extent ploughed per day.	
		18 Mi.	16 Mi.			18 Mi.	16 Mi.
7	14 $\frac{3}{4}$	1 $\frac{1}{2}$	1 $\frac{1}{2}$	14	7	2 $\frac{1}{2}$	2 $\frac{1}{2}$
8	12 $\frac{3}{8}$	1 $\frac{1}{2}$	1 $\frac{1}{2}$	15	6 $\frac{3}{4}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$
9	11	1 $\frac{1}{2}$	1 $\frac{1}{2}$	16	6 $\frac{1}{2}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$
10	9 $\frac{7}{8}$	1 $\frac{1}{2}$	1 $\frac{1}{2}$	17	5 $\frac{3}{4}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$
11	9	2	1 $\frac{1}{2}$	18	5 $\frac{1}{2}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$
12	8 $\frac{1}{2}$	2 $\frac{1}{2}$	1 $\frac{1}{2}$	19	5 $\frac{1}{4}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$
13	7 $\frac{1}{2}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$	20	4 $\frac{1}{2}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$

HOW MUCH ADVANTAGE IS GIVEN BY CHANGING THE EVENER.



Caution.—In moving the center pin of an evener one inch toward one of the end pins it changes the draft twice as much as it does to move one of the end pins one inch towards the center pin. Or in other words, moving the center pin changes the draft twice as much as changing one of the end pins or clevises.

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An average evener is 42 inches in length.

Now if the center pin is moved one inch from the center to the right or left, the horse drawing on the short end will pull about $1/20$ more than the horse drawing on the opposite end.

If one of the end pins is moved one inch the difference will be about $1/40$.

Example:—If a team of horses draw 2,000 pounds, and the center pin is moved one inch from the center, what part of the whole load will each draw?

$$2000 \times 1/20 = 100 \text{ pounds, the difference.}$$

$$100 + 1000 = 1100 \text{ pounds.}$$

$$1000 - 100 = 900 \text{ pounds.}$$

Hence the horse at the short end of the evener draws 1100 lbs., and the other horse draws 900 lbs.

The draught on a 14-inch plow plowing 4 inches deep, is about 1000 lbs.; 5 inches deep, 1250 lbs.; 6 inches deep, 1500 lbs.

THE LAW GOVERNING THE RELATION OF PARENT AND CHILD.

1. *Ancient Authority.*—In past ages the father was by custom considered as absolute monarch of the home. In the oriental countries of to-day, the same custom still prevails; modern progress and modern ideas, however, have changed old customs, and the authority of the parents in civilized countries has been considerably limited by law.

2. *Rights of Parents.*—The parent has control of his minor child, and has all reasonable authority to enforce obedience. As long as the parent treats his child properly, no one has a right to interfere with his authority, or take the child away and retain him against the wishes of the parent.

3. *A Runaway Child.*—A child has no right to leave home without permission of the parent, and should a child run away, he can be brought back by force. If relatives or other parties keep him and refuse to give him up, the parent by legal process can obtain possession of his child, unless it can be shown that the father is brutal, or is not capable on account of drunkenness or other causes to take proper care of his child.

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4. *Adoption.*—Any child, whether its parents are living or not, may be adopted. In that case the parent is no longer entitled to the custody, but the adopting person is. The child cannot be adopted without the consent of its parents, if they are living, but the consent having once been given, cannot be revoked. If the child is over fourteen years of age, it must also consent to the adoption.

5. *Method of Adoption.*—An agreement must be made and executed between the parent or parents of the child and the adopting person, by which the parents transfer to the adopting person all the rights of a parent. It is customary for the parents to give a bond, insuring the adopting person against any interference with the now rights acquired.

6. *Punishment of Children.*—A parent has a right to punish his minor child, providing he is not guilty of cruelty. Brutality is a crime, punished by severe legal penalties. The parent must be reasonable in his punishment, leave no bruises, or in any way injure the health of the child.

7. *Right to Earnings.*—A parent is entitled to all the earnings of his minor child. If the child should refuse to turn over his earnings to the parent, the employer of the child may be notified, and be compelled to pay the parent only.

8. *Special Rights.*—The parent may, however, make free his child from all obligations to himself, and allow the child to collect his own wages and do for himself. When a parent thus makes public such a declaration, he cannot thereafter collect the child's wages.

9. *The Property of the Child.*—A parent may control the earnings of the child, yet he has no control of the property belonging to the child, either acquired by gift, legacy or any other way. If a parent should appropriate his child's property, it would be just as criminal in the eyes of the law as stealing anyone else's property.

10. *Parents' Obligation to Support.*—Parents are legally held for the support of their minor children. If a child has property, it does not relieve the parent from the support of his child; he however can apply to court and get permission to use a part, or all of the income of the property for the child's support.

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11. *Illegitimate Children.*—It is a parent's duty to support even an illegitimate child. Such a child has legally no father, but his putative father, as he is called, may be compelled by the overseers of the poor to furnish the child with reasonable support, so that it shall not become a "burden on the parish." All children born in wedlock are legitimate, unless it is proved that the husband could not possibly be the father. The adultery of the wife cannot affect the legitimacy of the child. He is conclusively presumed to be the child of the husband. It makes no difference how soon after the marriage the child is born. A child born the same day as the marriage, if subsequent to the ceremony, is legitimate, provided there is good reason for believing that the husband is the father.

12. *Effect of Illegitimacy.*—The only legal effect of illegitimacy or any consequence is that the child cannot inherit property from his father or mother except by will. He may, of course, take a legacy given to him by his putative father's will, but if there is no will he cannot inherit.

13. *Children's Obligations.*—Where the parents are unable to support themselves, the child is legally held for their support and care to extent of his ability, but it must be first shown that the parent, or parents, are unable to support themselves.

14. *Crimes.*—The parent cannot be held for crimes committed by his minor child. If a child commits a premeditated crime, he is personally liable.

15. *Guardian.*—If a child has no parents living, a guardian may be appointed, or he may appoint his own guardian, who will in a legal sense exercise the prerogative of a parent.

ONTARIO LAW ON DITCHES AND WATER-COURSES.

1. Any owner of land requiring a ditch shall first notify the owners of other lands affected, and, if possible, an agreement (see Form A) shall be made between them for all necessary arrangements.

2. When no agreement is arrived at within five days of meeting, a requisition (see Form B) giving full particulars shall be filed with the Municipal Clerk, who shall forthwith

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forward a copy thereof to the Engineer, and the Engineer shall appoint a time between ten and sixteen clear days afterwards, and a place to attend and discuss and investigate the matter.

3. The Clerk shall notify the owner requiring the ditch, and he must notify all interested parties of the meeting with the Engineer (see Form C).

4. The Engineer examines the locality and witnesses, and must make and file within thirty days his award in writing containing full details of the work.

5. An appeal from the award to the County Judge may be made within fifteen days from the filing thereof, by notice served on the Clerk of the municipality.

6. The Judge shall hear and determine the appeal within two months after receiving notice thereof from the Clerk.

7. Every Municipal Council shall name and appoint by by-law one person to be the Engineer, and shall provide for reasonable remuneration for his services and fees for the Clerk.

8. No ditch shall be constructed through more than seven original township lots without the authority of the Council.

9. The owners of lands within seventy-five rods of the sides and point of commencement of the ditch are liable for the costs of construction. Any Council east of Frontenac may extend the distance to its limits.

10. All municipalities are in duty bound to keep printed copies of all necessary forms.

11. The same provisions apply to deepening, widening, and covering an existing ditch.

AN ACT TO AMEND THE DITCHES AND WATER-COURSES ACT.

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. Section 16 of The Ditches and Watercourses Act is amended by adding the following subsections:—

(6) The engineer and his assistants, when engaged in the performance of their duties under this Act during or after the examination of the locality, may pass over,

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measure along, ascertain the bearings of any line, plant stakes, take levels and do such other work as he shall deem necessary for the performance of the said work on the land of any person, doing no unnecessary damage thereto, without being guilty of trespass or otherwise incurring liability.

(7) Any person who interferes with or obstructs the engineer or his assistants in the exercise of the powers conferred by subsection 6 shall incur a penalty not exceeding \$100, recoverable under The Ontario Summary Convictions Act.

FORM "A."

AGREEMENT BY OWNERS.

Township of.....191....

Whereas it is found necessary that a ditch should be constructed (or deepened, or widened, or otherwise improved) under the provisions of *The Ditches and Watercourses Act, 1894*, for the draining of the following lands (and roads, if any): (here describe each acre and give name of owner, as in the notice, including the applicant's own land, lot, concession and township, and also roads, and by whom controlled).

Therefore we, the owners within the meaning of the said Act of the said lands (and if roads proceed, and..... the Reeve of this said municipality on behalf of the Council thereof) do agree each with the other, as follows: That a ditch be constructed (or, as the case may be), and we do hereby estimate the cost thereof at the sum of \$....., and the ditch shall be of the following description: (here give point of commencement, course and termination, its depth, bottom and top width, and other particulars as agreed upon, also any bridges, culverts or catch basins, etc., required). I, owner of (describe his land), agree to (here give portion of work to be done, or material to be supplied), and to complete the performance thereof on or before the...day of.....A.D. 191.... I, owner of, etc. (as above, to the end of the ditch).

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That the ditch, when constructed, shall be maintained as follows: I,, owner of (*describe his land*), agree to maintain the portion of ditch from (*fix the point of commencement*) to (*fix the point of termination of his portion*), I,, owner of (*describe his lands*), agree to maintain, etc., (*as above, to the end of the ditch*).

Signed in the presence of

(*Signed by the parties here*).

FORM " B. "

REQUISITION FOR EXAMINATION BY ENGINEER.

Township of.....191....

To (*name of Clerk*),

Clerk of.....

(*P. O. Address*).

Sir,—I am, within the meaning of *The Ditches and Water-courses Act, 1894*, the owner of lot (*or subdivision, as in the declaration*) number..... in the.....concession of, and as such I require to construct (*deepen, widen, or otherwise improve, as needed*) a ditch, under the provisions of the said Act, for the draining of any said land, and the following lands and roads will be affected (*here describe each parcel to be affected, as in the notice for the meeting to agree, and state the name of the owner thereof*), and the said owners having met, and failed to agree in regard to the same, I request that the Engineer appointed by the municipality for the purposes of the said Act, be asked to appoint a time and place in the locality of the proposed ditch, at which he will attend and examine the premises, hear any evidence of the parties and their witnesses, and make his award under the provisions of the said Act.

(*Signed by the parties or party*).

FORM " C. "

NOTICE TO OWNERS OF LAND AFFECTED BY PROPOSED DITCH.

To..... Township of.....191....

Sir,—I am, within the meaning of *The Ditches and Water-courses Act, 1894*, the owner of lot (*or the subdivision, as in the declaration*) number.....in the.....concession of, and as such owner I require a ditch to be

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constructed (or if for reconsideration of agreement or award to deepen, widen or otherwise improve the ditch, state the object), for the draining of my said land under this said Act. The following other lands will be affected: (here set out the other parcels of land, lot, concession and township, and the name of the owner in each case; also each road and municipality controlling it). I hereby request that you, as owner of the said (state his land), will attend at (state place of meeting), on...the....day of..... 191...at the hour of...o'clock, in the....noon, with the object of agreeing, if possible, on the respective portions of the work and materials to be done and furnished by the several owners interested, and the several portions of the ditch to be maintained by them.

Yours, etc.,

(Name of owner).

SUBJECTS AND ALIENS.

1. A SUBJECT IN CANADA is a person who lives in the Dominion under the protection of the British Crown, and who owes his or her allegiance to the ruling Sovereign of Great Britain and to the representative of the Sovereign in Canada. British subjects are such by birth, by marriage, or by naturalization. They may either be resident in British Dominions or in a foreign country. Persons residing in foreign countries may be:

(a) Counsels or agents of the Government; or engaged in trade or commerce, either as agents or principals, or those simply travelling in a foreign country whose residence is only temporary.

2. AN ALIEN is a subject of a foreign country who neither claims protection from Great Britain nor owes any allegiance to the reigning Sovereign. They may be:

(a) Counsels, officers, agents, etc., of other countries living in Canada and representing their country officially, or persons simply living here for the purpose of trade, etc., still holding their allegiance to a foreign power.

3. SUBJECTS BY BIRTH.—All persons (except those of alien parents) born within the British Dominion, are British subjects. (Children whose parents are British subjects, though born in a foreign country, are subjects by birth

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4. SUBJECTS BY MARRIAGE.—A woman who is an alien, married to a British subject, becomes a British subject by marriage; and if a woman who is a British subject marries a foreigner, she becomes expatriated, that is, she becomes a foreigner, an alien, the same as her husband.

5. SUBJECTS OF NATURALIZATION.—An alien desiring to become a British subject may, after three years' residence in Canada, take the oath of allegiance to the British Sovereign and enjoy all the rights and privileges of a natural born subject. Following are the forms of oaths of residence and allegiance which may be administered by a Judge or Justice of the Peace, and a certificate is granted and filed in court:

(a) *Oath of Residence.*

Dominion of Canada,
County of York.

To Wit:

I, John Miller, of the Township of York, County of York, Gentleman, make oath and say, that I have resided three years

in this Dominion with the intent to settle therein, without having been during that time a stated resident in any foreign country.

John Miller.

Sworn before me at Toronto, in the County of York, this the 10th day of September, A.D. 1914.

J. E. McDougall, *Judge.*

(b) *Oath of Allegiance.*

Dominion of Canada,
County of York.

To Wit:

I, John Miller, of the Township of York, County of York, Gentleman, make oath and say, that I do sincerely promise and

swear that I will be faithful and bear allegiance to Her Majesty Queen Victoria (or reigning Sovereign for the time being) as lawful Sovereign of the United Kingdom of Great Britain and Ireland, and of this Dominion of Canada. de-

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pendent on and belonging to the said Kingdom, and that I will defend her to the utmost of my power against all traitorous conspiracies or attempts whatsoever, which shall be made against her person, crown and dignity, and that I will do my utmost to disclose and make known to Her Majesty, her heirs or successors, all treason or traitorous conspiracies and attempt which I shall know to be against Her or any of them, and all this I do swear without any equivocation, mental evasion or secret reservation.

John Miller.

Sworn before me at Toronto, in the
County of York, this the 10th day of
September, A.D. 1914.

J. E. McDougall, *Judge.*

6. RIGHTS AND OBLIGATIONS OF AN ALIEN.—An alien may buy and sell, hold real estate and chattels, sue and be sued, in short, he is just as free in all matters of trade and commerce as a subject, except in the ownership of ships. He is, however, subject to all the laws of the country, with one exception—an alien can never be found guilty of treason. What would be treason in a subject would be simply a felony in an alien.

7. DISABILITIES OF ALIENS.—The following are the disadvantages of an alien:

(a) He cannot vote at an election nor serve as a jurymen.

(b) He cannot hold municipal or parliamentary offices.

(c) He cannot hold shares in a British ship or vessel.

8. EXPATRIATION takes place when a British subject renounces his allegiance to the British Sovereign and becomes a subject of a foreign power.

9. REPATRIATION takes place when an expatriated British subject takes the oath of allegiance and becomes once more a British subject.

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OLD SUPERSTITIONS.

- Born on Monday, fair in the face.
- Born on Tuesday, full of God's grace.
- Born on Wednesday, best to be had.
- Born on Thursday, merry and glad.
- Born on Friday, worthily given.
- Born on Saturday, work hard for a living.
- Born on Sunday, shall never know want.



**THE SUNDAYS OBSERVED BY THE
DIFFERENT NATIONS.**

- Monday Greeks
- Tuesday Persians
- Wednesday Assyrians
- Thursday Egyptians
- Friday Turks
- Saturday Israelites
- Sunday Christians

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PARLIAMENT BUILDINGS, OTTAWA, CANADA.

FIXED AND MOVABLE FESTIVALS, ETC.

New Year's Day	Jan. 1
Epiphany	Jan. 6
Septuagesima Sunday	Feb.
Quinquagesima—Shrove Sunday	Feb.
St. David	Mar.
Ash Wednesday	Mar.
Quadragesima—1st Sunday in Lent	Mar.
St. Patrick	Mar. 17
Annunciation—Lady Day	Mar. 25
Palm Sunday	Apr.
Good Friday	Apr.
Easter Sunday	Apr.
Easter Monday	Apr.
St. George	Apr. 23
Low Sunday	Apr.
Rogation Sunday	May
Queen Victoria's Birthday	May 24
Ascension Day—Holy Thursday	May
Pentecost—Whit Sunday	June
Trinity Sunday	June

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Fixed and Movable Festivals, Etc. (Cont.)

Corpus Christi	June
Accession of Queen Victoria.....	June 20
Proclamation of Queen Victoria.....	June 21
St. John Baptist—Midsummer Day.....	June 24
St. Peter and St. Paul.....	June 29
Dominion Day	July 1
Michaelmas Day	Sept. 29
All Saints	Nov. 1
Birth of King Edward VII.....	Nov. 9
1st Sunday in Advent.....	Nov. 27.
St. Andrew	Nov. 30
Conception	Dec. 8
St. Thomas	Dec. 21
Christmas Day	Dec. 25



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COL. SIR HENRY PELLATT.

THE BRITISH FLAG "UNION JACK."

"Whose flag has braved a thousand years
The battle and the breeze."

So the British poet, Campbell, sang of "The meteor flag
of England."

Of the same flag sang the Nova Scotian, Joseph Howe:
"All hail to the day when the Britons came over
And planted their Standard, with sea-foam still wet,
Around and above us their Spirits will hover
Rejoicing to mark how we honor it yet."

And from Ontario, Alexander Muir, the author of the
Canadian National Hymn, "The Maple Leaf Forever," has
sung to another of his national songs the chorus:

"We're Britons born, are Britons still,
And Britons aye shall be;
The Union Jack, the flag we love,
Shall guard our Maple tree."

No one asks, "What is the Union Jack?" It is known
the world over. Flying above every British ship, whether
of war or commerce; over every British land, and fort, and
post; it is met on every sea, and floats in every port, the
ensign of the British Empire.

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Why its form? and whence its name? would be questions well asked. It takes its form from the "Union" of the three crosses—of St. George for England, St. Andrew for Scotland, and St. Patrick for Ireland, the distinctive emblem of their banners in the days when they were separate nations. The flag of St. George was an upright red cross upon a white ground, that of St. Andrew a diagonal white cross upon a blue ground, while St. Patrick's was a diagonal red cross upon a white ground. In the "Union Jack," the white edging of St. George's cross shows the white field of that flag. In the diagonal the cross is reversed on each side, showing that the other half of the cross is covered over. The *broad* white band is St. Andrew's cross, while the *narrow* white edge is the white field of St. Patrick's cross.

The word "Jack" also has old custom for its explanation. In mediaeval times soldiers wore for defence a surcoat of coarse leather called a *jacque* or *jack*, and bearing on it the national emblem.

"Their horsemen are with *jacks* for most part clad."

The English soldiers wore the cross of St. George upon their *jacks*.

The first "Union Jack," consisted of the crosses of St. George and St. Andrew, united by James I in 1606, and made the national flag of Great Britain in 1707. In 1801 the cross of St. Patrick was added, and on the 1st of January it floated over the Tower of London as the ensign of the United Kingdom of Great Britain and Ireland. It is the flag of the Empire, the flag of the Colonies, the flag of Canada.



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ESTRAY NOTICE.

Take Notice!—On the 3rd day of June, 1914, there strayed on to my inclosed land in the town of Simcoe, County of Norfolk: One two-year-old colt, a dark bay, with small star in the forehead, and left hind foot white: and one dark brown calf, with black spots on each side. Anyone claiming the above described animals can obtain possession of same by furnishing sufficient proof of ownership, and paying all expense and cost.

J. A. Hertel.

1. The above notice may be printed in the local paper, or written out, and tacked up in three or four prominent places in the vicinity where the stray animal was taken up.
2. No one can claim a stray without advertising the same and giving the proper notice, such as the statutes of the Province require.
3. If the stray is not redeemed by the owner, it may be sold at public auction to pay cost and expense.

SWINDLING SCHEMES.

SIX PRACTICAL RULES TO REMEMBER.

1. **BEWARE OF THE SWINDLER.** He is everywhere and in all kinds of business.
2. *Never sign a paper of any kind for a stranger. Make every man unknown to you, who desires to do business with you, prove to you, beyond a doubt that his business is legitimate and that he acts within the limits of his authority.*

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3. *Never try to beat a man at his own game.* The sharpers at every fair and circus and other places where people in large numbers congregate, will always offer you great inducements with cards, dice, wheels of fortune, etc. They will urge you to bet on a certain card or number and show you how one dollar could have won \$20 or a \$100; but when you bet your money you never win.

4. *Never bet or gamble.* In trying to get something for nothing, we too often find ourselves the victims of confidence and swindling schemes. Honesty is the best policy, always has been and always will be.

5. *Never try to get the best of a sharper by buying a box, watch-case, or anything else in which you have seen him put a \$10 or a \$20 bill.*

6. *Deal with responsible parties, or see that the article is worth the price before paying for it, and you will never suffer the mortification of being swindled.*

GAMBLING AND BETTING.

1. **Every Device** that suddenly changes money or property from one person to another without leaving an equivalent, produces individual embarrassment—often extreme misery. More pernicious is that plan, if it changes property and money from the hands of the many to the few.

2. **Inflicts Injury.**—Gambling does this, and often inflicts a still greater injury, by poisoning its victims with vice that eventually leads to crimes of the darkest hue. Usually, the money basely filched from its victims is the smallest part of the injury inflicted. It almost inevitably leads to intemperance. Every species of offense, on the black catalogue of crime, may be traced to the gambling table, as the entering wedge to its perpetration.

3. **Innocent Amusement.**—To the fashionable of our country, who play cards and other games as an innocent amusement, we may trace the most aggravated injuries resulting from gambling. It is there that young men of talents, education and wealth, take the degree of entered apprentice. The example of men in high life, men in public

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stations and responsible offices, has a powerful and corrupting influence on society, and does much to increase the evil, and forward, as well as sanction the high-handed robbery of fine dressed blacklegs.

ILLEGAL IN CANADA.

4. **Gambling.**—Wagers and gambling debts cannot be recovered at law. Everyone guilty of gambling in railway cars or steamboats is liable to one year's imprisonment.

It is a criminal offence to make, print, publish, sell or buy lottery tickets in Canada.

5. **Variety of Forms.**—Gambling assumes a great variety of forms, from the flipping of a cent in the bar-room for a glass of whiskey, up to the splendidly furnished faro bank room, where men are occasionally swindled to the tune of "ten thousand a year," and sometimes a much larger amount.

6. **Gaming.**—Gaming cowers in darkness, and often blots out all the nobler powers of the heart, paralyzes its sensibilities to human woe, severs the sacred ties that bind man to man, to woman, to family, to community, to morals, to religion, to social order, and to country. It transforms men to brutes, desperadoes, maniacs, misanthropists, and strips human nature of all its native dignity. The gambler forfeits the happiness of this life, and endures the penalties of sin in both worlds.

7. **Betting on the Races.**—Look for greatness and goodness on the race track. Where is it to be found? The men who have paved their way to the front in achieving success have never been the companions of jockeys or gamblers. Those who follow the races will live to seriously regret their folly.

8. **Shun the Monster.**—Let me entreat all to shun the monster, under all his borrowed and deceptive forms. Remember that gambling for amusement is the wicket gate into the labyrinth, and when once in, you may find it difficult to get out. Ruin is marked in blazing capitals over the door of the gambler; his hell is the vestibule to that eternal hell where the worm dieth not and the fire is not quenched.

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9. **Terrible Consequences.**—The youth should not forget that if he is once taken in the coils of this vice, the hope of extricating himself, or of realizing his visions of wealth and happiness, is exceedingly faint. He has no rational grounds to expect that he can escape the terrible consequences that are inseparably connected with sin. If he does not become bankrupt in property, he is sure to become one in character and in moral principle; he becomes a debauched, debased, friendless vagabond.



WHAT IS THEIR FUTURE ?

A SWINDLING NOTE.

London, Ont., May 6, 1914.

One year after date, I promise to pay Fred. J. Davis, or bearer Ten Dollars, when I sell by order Four Hundred and Seventy-five Dollars (\$475.00) worth of Patent Fanning Mills, for value received, at ten per cent. per annum. . . . Said ten dollars when due is payable at London, Ont.

C. E. Selby, Agent for Fred. J. Davis.

Witness: M. J. Moyer.

1. Although the above scheme of the confidence man has been exposed time and time again, yet it still continues to add yearly to its list of victims. A paper is drawn up wherein a farmer agrees to pay ten or twenty dollars when he has sold goods to a given amount. By tearing off the right-hand end of this paper, what is apparently an agreement for a small amount, becomes a promissory note for a considerable sum. This note is sold at a bank, thereby becoming the property of a third and innocent party, and the signer of the agreement is called upon to pay the note.

2. Never sign a paper without carefully reading and examining the same. It is dangerous to sign a paper for an unidentified stranger.

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DON'T TRY TO GET SOMETHING FOR NOTHING.

THE CHEAP JEWELRY SWINDLE.

Experience has proven again and again, that there is nothing gained BY TRYING TO BEAT A MAN AT HIS OWN GAME and succeed in getting something for nothing.

THE SWINDLE.

The auctioneer starts out, after getting a crowd about him, by giving back to the purchasers more money than they paid for the article, but this does not generally last long. Higher priced articles are soon put up, such as watches, etc., and the price raised from 50c or a \$1 to \$10 or \$20. The purchaser sees the seller stick a \$20 bill or a \$50 bill into the watch and close it up, and so sure are the spectators that they saw the money go into the watch that there is no lack of purchasers. But when the watch is purchased and opened it contains a \$1 bill instead of a \$20, and the purchaser is a wiser, but not a richer man.

COUNTERFEIT MONEY SWINDLE.

This scheme has long been practised in different parts of the country, yet the victims are numerous, hundreds being added annually to the list.

It is simply a shrewd system of blackmailing, and worked as follows: The swindlers or blackmailers (as they can more properly be called) get together, make up plausible circulars, and secure advertisements in local newspapers in the territory which they intend to work up. No work is done in their own neighborhood, all operations being planned from headquarters when the victims are selected. The "gang" has a number of schemes, but the favorite one is, to send some person, who has answered their circulars, a genuine new bill, and to get him on pretense to see if it is good. As the bill is genuine there is no difficulty in passing it. The dupe is then informed that he will be supplied with any amount of similar good money at a trifling cost.

If the man bites the tempting bait placed before him, he is made to sign a document which he is told admits him to membership in a secret society known as the Y. F. A. R., and the money is to come in a few days. Instead, however, a man makes his appearance who represents himself as a United States officer; he shows up the document signed by the poor fellow, which practically proves to be a confession of circulating counterfeit money, and also calls his attention to the bill which he passed.

The victim is told that he must go to Washington and be tried by a United States Court, and the penalty for making and passing counterfeit money is also read. He is cleverly told the long delay at heavy cost and the sure penalty.

When the victim is sufficiently wrought up, the officer offers to compromise for all the way from \$200 to \$2,000. The money is paid or secured, the document torn up and the dupe released.

NOTE.—A man who is caught in a swindling scheme of this kind is utterly helpless and at the mercy of his captors. He dare not go to officers and make complaint against the rascals without exposing himself, because he never would

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have been caught in the trap had he not shown a willingness to handle and pass counterfeit money, and consequently is as guilty as the swindler in the eyes of the law.

BEWARE OF STRANGERS WHO OFFER YOU GREAT INDUCEMENTS. BEWARE! BEWARE!! BEWARE!!!



A SWINDLER SECURING THE SIGNATURE OF HIS VICTIM.

THE BARB-WIRE SWINDLE.

The "Wire Fence Man" is a new swindler working the farmers. The scheme is a shrewd one and is executed as follows: A nicely dressed man, very pleasant in his manners, meets the farmer in his field or at his home, and desires the privilege of exhibiting his wire fence stretcher machine, for which privilege he will build the farmer thirty or forty rods of good fence for exhibition. All the agent asks is board while he is at work on the fence, with the understanding that the farmer is to go after the machine at the nearest depot and pay the charges not to exceed \$3.00 for the fence, all set up where he wants it. In order to have everything understood, and as a warrant of the far-

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mer's good intentions, he requires him to sign a written order on a postal card, which he mails (as he says) to his partner, which proves to be a written contract for the machine, price \$200 (worth less than \$25). After the machine comes, a new man turns up with the postal order for the machine, and requires the payment of the \$200 as per agreement on the card. He claims to be an attorney for the company and threatens to sue in the highest courts until he secures the payment of the order.

When will people begin to study the "Safe Methods of Business" and learn that it is not safe to SIGN A PAPER FOR A STRANGER?

THE PATENT FENCE SWINDLE.

It is an old but true maxim, that "experience is an expensive teacher," but many will learn in no other way. The wire and picket fence combination is a good article for fencing gardens, etc., too expensive, however, for general use.

THE SWINDLE.

An agent, very nicely dressed, meets you in your garden or field, and shows you extensive engravings of the patent combination fence. He warrants the fence to be just as represented, 44 pickets to the rod, well painted, firmly fastened by six galvanized steel wires, etc. All of this he agrees to furnish at the low price of 20 cents per rod.

After convincing you of the cheapness of the fence, which is easily done, he offers you a special discount to take the agency for your township, for which you are to advance your credit to the amount of \$128. After securing your note, he sends you a sample of the fence. But you soon find that the fence cannot be made for any such price per rod, and you are out of the amount of credit advanced. The note has been sold, and after passing into the hands of an innocent party it can be collected.

1. CAUTION: The fence is a Patent Right Fraud. Any man who asks you to sign a note to secure an agency is a swindler, or is acting the part of a rascal for some one else.

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2. If the fence was not a fraud, our hardware merchant would long ago have investigated it, and if a good thing, would have it in stock. It must be a poor concern that necessitates such an unbusiness-like introduction.
3. Whoever deals with an agent deals with him at his own risk, for an agency can be revoked at any time.
4. Most of those swindling contracts are for no specified time and consequently the agency can be terminated at the pleasure of the swindler.
5. Never sign a paper for an agent without satisfactory knowledge of his character, or of his business.

THE LIGHTNING-ROD SWINDLE.

CONTRACT.

Toronto, July 3, 1914.

Mr. F. J. Bechtold, please erect at your earliest convenience your lightning rods on my House according to your rules, of which said House I am the owner, for which I agree to pay you..... cents per foot and \$3.00 for each point, \$4.00 each for vanes, \$5.00 each for arrows, \$1.50 each for balls, and \$2.00 for braces, cash, when completed, on a note due on the first day of January next, 1915.

F. Hauswirth.

A Good Lightning Rod Properly Applied is the Cheapest and Best Insurance Known.

1. In the blank for cents.....the canvasser or agent puts in some single figure, say 7, that being understood to be the regular price per foot, but after the contract is signed, the agent at his leisure quietly inserts a 6 before the 7, or some other figure, making the amount 67 cents per foot instead of 7 cents, as signed and agreed upon.
2. A swindling note is generally obtained, and the contract is kept in the background; but when the collector comes along and presents the note backed by the contract in plain figures, the farmer sees that he *himself has been struck by lightning* while trying to protect his house.
3. The note is generally in the hands of an innocent party, and according to law may be collected.

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4. The agent canvassing the victim generally promises that the rodding of the house shall not cost over \$28 or \$35. But that man, however, never appears on the scene again.

5. Never deal with irresponsible persons. If you desire rods, employ your hardware merchants; or if you desire anything in the machinery line, patronize honest and trusted dealers, and take no chances of "being taken in."

THE FARM-MACHINERY SWINDLE.

The latest scheme for fleecing unwary farmers is as follows: A plausible, well-dressed fellow drives up to the farmer's house with two or three different kinds of farm machinery, and asks permission to store his machines in the farmer's barn, and the accommodating farmer usually gives permission.

After the machines are stored away, the sharper remarks that they are the last of a large lot that he has been selling through the country, and that he is anxious to close out the consignment, and if the farmer will sell two or more of the machines while they are stored in the barn, he shall have 50 per cent. commission on the sale. The offer is a tempting one, and the farmer usually accepts. He is then requested, merely as a business form, to affix his signature to a document, specifying the terms on which the machines are stored on the premises. The farmer signs a lengthy printed document without reading it, or perhaps, if read, without understanding it. At the expiration of 30 days he is astounded by finding himself called upon by another stranger to pay an exorbitant price for the machines stored in his barn. When the farmer objects, he is shown his signature attached to an agreement, which agreement, his lawyer tells him, is drawn in good legal form.

The victims of this game usually lose from \$200 to \$500.

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ALWAYS READ BEFORE SIGNING.

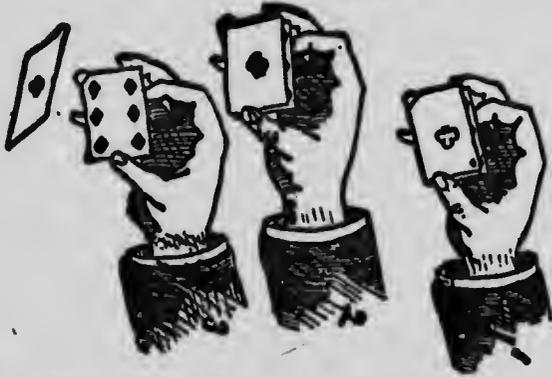
Among the pithy sayings of a well-known German philosopher and reader occurs the following: "Sign no paper without reading it." In these days of education, enlightenment and progress, such a caution would hardly seem necessary to any person in the full possession of his faculties; yet it is astonishing how many people there are, including good business men, who attach their signatures to papers or documents whose contents may have a serious bearing upon themselves or their affairs, with scarcely a glance at their contents. Carelessness in failing to acquaint themselves with the contents of a paper before signing it has worked incalculable harm to thousands of well intentioned people. It is a good thing, therefore, to bear in mind continuously the above quotation, particularly with respect to such papers as express or imply anything in the nature of a contract or a legal obligation.

THE CARD-SWINDLER'S TRICK.

HOW PEOPLE LOSE THEIR HARD-EARNED MONEY.

1. THE THREE-CARD MONTE TRICK.—The three-card monte game is, of course, the old one and the best one known to get the greenhorn's money.

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2. There are gamblers who make from twenty-five to fifty thousand dollars a year in playing this game, and this amount all comes from the innocent and unsuspecting people who think they have got a snap and try to make something because they think they have the advantage, but on the contrary are always taken in themselves.

3. The successful three-card monte player generally appears in the disguise of a farmer or cattle man, he speaks in the farmer's tone and acts in the farmer's manner and is dressed in the farmer's style. He appears ignorant and manifests more or less intoxication. Generally has his pockets full of rolls of money.

4. **THE GAME.**—The cards are three in number and are made especially stiff so that they will hold a corner when turned.

5. **THE CAPPER.**—Every monte player has a capper. A capper is a green, ignorant looking man who always plays the game and wins a great deal of money. This is done to induce others to play the game. The capper and gamblers are generally in partnership.

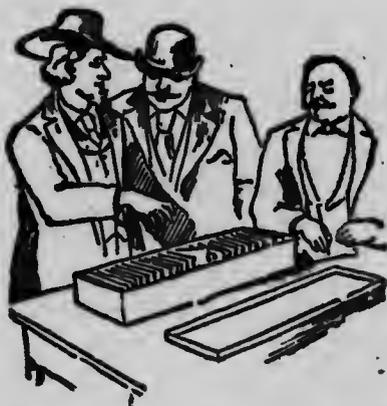
6. The first turn the capper wins. Then he turns the corner of a card when the player is not looking, and his friend thinking he has a sure thing, bets on the card. In manipulating them the player flattens that card, with some sleight of hand movement and turns the corner of another. The betting man of course picks up the wrong card and loses his money.

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7. The capper sometimes marks the card by putting a wet spot on it, and the man who bets on that card finds that the spot from the right card has been wiped off and the spot put on another card by the same sort of a sleight-of-hand performance.

8. There are some three-card monte players that are such experts at the game that the capper will tear off the corner of a card, and the innocent farmer betting on the card thus marked finds it has been turned under the corner of another card and the corner of the right card is covered up with the corner of another card.

9. BEWARE.—The man who is fooling with cards and offering to bet is not fooling away his money. You will never win anything in that way. Do not try to get something for nothing and think you have a snap; for if you play the game with some one else you will soon become a wiser but a poorer man.



THE ENVELOPE SWINDLE.

1. The envelopes filling an ordinary box each have slips inclosed marked with numbers corresponding with numbers in a show case. There are generally numerous cappers around a game of this kind who play and win large prizes.

2. Many of the envelopes contain a double ticket and the man who plays the game generally opens the envelopes himself when there is nothing at stake and shows you the win-

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ning number, but when you draw it he will show you the other slip that contains the other number and you are the loser.

3. Many of these players give a lot of brass or silver washed prizes that are worth about two or three cents apiece.

4. If you desire to make money, remember that the man who plays games does not go around the country giving away money, but they are generally the sharpest and shrewdest of gamblers, and if you desire to be safe, have nothing to do with them, and remember, "that an honest man never gambles."

The following figures show the expense of smoking two cigars and three cigars a day, at 5 cents each, and at 10 cents each, from the age of 20 to the end of each period of five years, up to the age of 70, 6 per cent. compound interest semi-annually being reckoned upon the money:—

From the Age of—	Two Cigars a Day at 5 Cents Each.		Three Cigars a Day at 5 Cents Each.	
	Principal.	Prin. & Int.	Principal.	Prin. & Int.
20 to 25 years.....	\$ 182.50	\$ 209.21	\$ 273.75	\$ 313.96
20 to 30 ".....	365.00	490.39	547.50	745.74
20 to 35 ".....	574.50	868.25	821.25	1,314.73
20 to 40 ".....	730.00	1,376.06	1,095.00	2,061.16
20 to 45 ".....	912.50	2,058.44	1,368.75	3,110.74
20 to 50 ".....	1,095.00	3,094.99	1,642.50	4,494.41
20 to 55 ".....	1,277.50	4,367.46	1,916.25	6,353.87
20 to 60 ".....	1,460.00	6,078.73	2,190.00	8,655.02
20 to 65 ".....	1,642.50	8,278.52	2,463.75	12,215.36
20 to 70 ".....	1,625.00	11,469.25	2,737.10	16,216.37

From the Age of—	Two Cigars a Day at 10 Cents Each.		Three Cigars a Day at 10 Cents Each.	
	Principal.	Prin. & Int.	Principal.	Prin. & Int.
20 to 25 years.....	\$ 365.00	\$ 415.43	\$ 547.50	\$ 627.95
20 to 30 ".....	730.00	980.78	1,095.00	1,471.56
20 to 35 ".....	1,095.00	1,736.52	1,642.50	2,717.85
20 to 40 ".....	1,460.00	2,752.20	2,190.00	4,261.24
20 to 45 ".....	1,825.00	4,115.92	2,737.50	6,382.47
20 to 50 ".....	2,190.00	5,949.88	3,285.00	9,205.16
20 to 55 ".....	2,555.00	8,414.47	3,832.50	12,996.61
20 to 60 ".....	2,920.00	11,738.08	4,380.00	18,100.14
20 to 65 ".....	3,285.00	16,098.51	4,927.50	24,952.72
20 to 70 ".....	3,650.00	21,937.73	5,475.00	34,162.14

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HOW LAND IS SURVEYED.

1. The Counties and Townships of Ontario are of various sizes and different shapes, and have been surveyed according to several systems. The greater part of those Townships which were laid out and surveyed before the year 1818 were divided into concessions or ranges of single front lots. Each lot has a frontage of 20 chains by a depth of 100 chains, and contains 200 acres. There was an allowance for road at the front of every concession and every fifth and sixth lot. Those parts surveyed between the years 1818 and 1829 were usually laid out in double front lots of 200 acres each.

The newer parts of this Province have been surveyed according to other systems. In some the regular farm lots are 20 chains in width by 50 chains in depth, and contain 100 acres each. There is an allowance for road of one chain in width between each alternate concession and every fifth and sixth lot. Other surveys divide the country into square townships six miles on each side, which are sub-divided into 36 sections of 640 acres, or one square mile each, and are numbered from the North-East angle. There are no road allowances staked off, but 5 per cent. of the area is reserved for roads. According to the system now generally adopted, the townships are divided so as to contain six concessions with 12 lots of 320 acres each.

Land is commonly measured by a chain called Gunter's Chain, which is 4 poles, or 22 rods, or 66 feet, and composed of 100 equal parts called links, each link being $7\frac{92}{100}$ inches. The acre consists of 10 square chains, or 100,000 square links. The statute pole, perch or rod is $16\frac{1}{2}$ feet long. There are 80 chains in a mile, and 640 acres in a square mile.

2. TOWNSHIP.—The land is first divided into squares by lines, six miles apart. These squares are called *townships*, and a row of townships running north and south is called a *range*. Townships are given proper names, but for the purpose of location they are designated by numbers.

3. PRINCIPAL MERIDIANS AND BASE LINES.—First the surveyors select some prominent object or point, and drawing a straight line, north and south, through this point, make

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what is known as the *principal meridian line*. Then drawing a line at right angles across the *principal meridian* they establish what is called a *base line*. Marks one-half apart are left on each of these lines throughout their entire length.

ROADS.—The old system of survey, as above, under which most of Manitoba is laid out, allows 99 feet road round each section. The new system in use in the Territories gives 66 feet round each *two* sections, 1 and 12, 2 and 11, etc.

HOW TO LOCATE LAND AND READ AND WRITE DESCRIPTIONS.

A township is 36 sections, each a mile square. A section is 640 acres. A quarter section, half a mile square, is 160 acres. An eighth section, half a mile long, north and south, and a quarter of a mile wide, is 80 acres. A sixteenth section, a quarter of a mile square, is 40 acres.

6	5	4	3	2	1
7	8	9	10	11	12
18	17	16	15	14	13
19	20	21	22	23	24
30	29	28	27	26	25
31	32	33	34	35	36

1. The Government survey ends with the location of the section lines. Marks are, however, made by the surveyors at the corners of the section and also half-mile marks between the corners. By these marks any piece of land may be accurately located.

2. Land is generally bought and sold in lots of 40 acres, or 80 acres, or 120 acres, or 160 acres, etc.



HOW TO MEASURE LAND AND TOWN LOTS



FIG 1.

Rule to find the number of acres in a rectangular piece of land:

Multiply the length in rods by the breadth in rods, and divide by 160.

HOW TO MEASURE TOWN LOTS.

Rule:—Multiply the length in feet by the breadth in feet, and divide by 43,500 (the number of square feet in an acre).

TRIANGULAR PIECES.
When the Triangle is Right-angle Triangle.

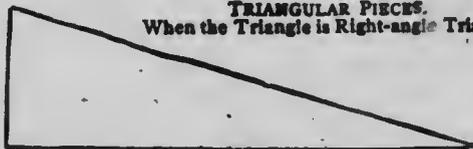


FIG 2.

Rule:—Multiply the width by the length, and divide by 2.

Example:—How many acres of land in a triangular field 80 rods long and 40 rods wide?

$80 \times 40 \div 2 = 1600$ sq. rods. $1600 \div 160 = 10$ acres. Ans.

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FIG. 3.

If a triangle is without a right angle, a perpendicular has to be found.

Rule:—Multiply the base in rods by the perpendicular height in rods, and divide by 2, and you have the area in square rods.

Example:—How many acres in a triangular field whose base or side is 120 rods, and its width (perpendicular height) is 40 rods?

Solution:—

$$120 \times 40 \div 2 = 2400 \text{ sq. rods. } 2400 \div 160 = 15 \text{ acres. Ans.}$$

HOW TO FIND THE AREA OF A PIECE OF LAND WHEN ONLY TWO OF THE OPPOSITE SIDES ARE PARALLEL.



FIG. 4.

Rule:—Add the two parallel sides together, and divide by 2, and you have the average length. Then multiply the width in rods by the length in rods, and divide by 160, and you have the number of acres.

Example:—How many acres of land in a field the two parallel sides of which are 60 and 100 rods long respectively, and 40 rods wide?

Solution:—

$$60 + 100 \div 2 = 80 \text{ sq. rods. } 80 \times 40 \div 160 = 20 \text{ acres. Ans.}$$

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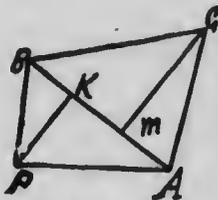


FIG. 5.

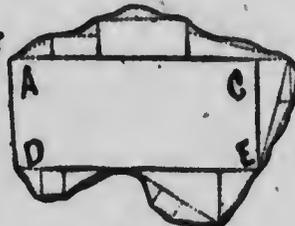


FIG. 6.

When land is irregular as in Figure 5, divide the field into triangles and use the rules under Figure 2 or 3.

When land is very irregular as in Figure 6, divide the field up into as many triangles and rectangles as may be necessary and apply the rules as given above.

HOW TO MEASURE TOWN LOTS.

Rule:—Multiply the length in feet by the width in feet and divide the result by 43,560 and you will have the fractional part of an acre in the lot.

Example:—What part of an acre is there in a lot 200 feet depth and 150 feet wide?

Solution:— $200 \times 150 = 30,000$ sq. feet in the lot.

$$\frac{30000}{43560} = \text{or about } \frac{3}{5} \text{ of an acre.}$$

HOW TO LAY OFF SMALL LOTS OF LAND.

Farmers and gardeners often find it necessary to lay off small portions of land for the purpose of experimenting with different crops, fertilizers, etc. To such the following rules will be helpful:

One acre contains 160 sq. rods, or 4,480 sq. yards, or 43,560 sq. feet.

To measure off—

One acre it will take $208\frac{7}{10}$ feet each way.

One-half acre it will take $147\frac{1}{2}$ feet each way.

One-third acre it will take $120\frac{1}{2}$ feet each way.

One-fourth acre it will take $104\frac{3}{8}$ feet each way.

One-eighth acre it will take $73\frac{3}{4}$ feet each way.



HOW TO CALCULATE THE WEIGHT OF COAL IN A BIN OR BOX.

A solid cubic foot of anthracite coal weighs about 93 pounds. When broken for use it weighs about 58 pounds. Bituminous coal when broken up for use weighs about 50 pounds.

Rule.—Multiply the length in feet by the height in feet, and again by the breadth in feet, and the result by 58 for anthracite coal, or by 50 for bituminous coal, and the result will equal the number of pounds.

To find the number of tons divide by 2,000.

Example:—A coal bin is 10 feet long, 8 feet wide, and 5 feet high. How many tons of anthracite coal will it hold?
Solution:— $10 \times 8 \times 5 \times 58 = 23,200$ lbs. $23,200 \div 2,000 = 11$ tons and 1,200 pounds.

N.B.—Anthracite coal runs from 33 to 35 cubic feet to the ton. Bituminous coal takes on moisture readily and hence varies in weight more than anthracite coal does.

PRICE OF WOOD PER CORD.

EXPLANATION.—Find the number of feet in the left-hand column of the table, then the price in dollars and cents at the top of the table, and trace the line and column until they meet, and you will find the amount in dollars and cents.

EXAMPLE:—104 feet at \$3.25=\$2.64.

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PRICE OF WOOD PER CORD.

EXPLANATION.—Find the number of feet in the left-hand column of the Table, then the price in dollars and cents at the top of the Table, and trace the line and column until they meet, and you will find the amount in dollars and cents.

RATE PER CORD.

Ft.	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50	\$2.75	\$3.00	\$3.25	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00
1	.01	.01	.01	.02	.02	.02	.02	.02	.02	.03	.03	.03	.04	.04
2	.02	.02	.03	.03	.04	.04	.05	.05	.05	.06	.06	.07	.07	.08
3	.03	.04	.04	.05	.06	.06	.07	.07	.08	.09	.09	.10	.10	.11
4	.04	.05	.06	.06	.07	.08	.09	.09	.10	.11	.12	.12	.13	.13
5	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	.15	.16	.16
6	.06	.07	.08	.09	.11	.12	.13	.14	.15	.16	.17	.17	.19	.19
7	.07	.08	.10	.11	.12	.14	.15	.16	.17	.19	.20	.21	.24	.24
8	.08	.10	.11	.12	.14	.16	.18	.19	.20	.21	.24	.28	.31	.34
16	.19	.22	.25	.28	.31	.35	.37	.40	.43	.49	.56	.62	.68	.74
24	.28	.33	.37	.42	.47	.52	.56	.61	.65	.75	.84	.93	1.03	1.12
32	.33	.44	.50	.56	.63	.69	.75	.81	.87	1.00	1.12	1.25	1.37	1.50
40	.47	.55	.63	.70	.78	.86	.94	1.02	1.09	1.25	1.40	1.56	1.72	1.87
48	.56	.65	.75	.84	.94	1.03	1.12	1.22	1.31	1.50	1.68	1.87	2.06	2.25
56	.61	.77	.88	.98	1.09	1.20	1.31	1.42	1.53	1.75	1.96	2.18	2.40	2.62
64	.75	.88	1.00	1.13	1.25	1.38	1.50	1.62	1.75	2.00	2.25	2.50	2.75	3.00
72	.84	.99	1.13	1.27	1.41	1.55	1.69	1.83	1.96	2.25	2.53	2.81	3.09	3.37
80	.94	1.09	1.25	1.41	1.56	1.72	1.88	2.03	2.18	2.50	2.81	3.13	3.43	3.74
84	.98	1.15	1.31	1.48	1.64	1.81	1.97	2.13	2.29	2.62	2.95	3.28	3.60	3.94
88	1.03	1.20	1.38	1.55	1.72	1.89	2.06	2.23	2.40	2.75	3.09	3.43	3.78	4.12
92	1.08	1.26	1.44	1.62	1.80	1.98	2.15	2.33	2.51	2.87	3.23	3.59	3.95	4.30
96	1.13	1.31	1.50	1.69	1.88	2.06	2.25	2.44	2.62	3.00	3.37	3.75	4.13	4.49
104	1.22	1.42	1.63	1.83	2.03	2.23	2.44	2.64	2.84	3.25	3.65	4.05	4.47	4.78
112	1.31	1.53	1.75	1.97	2.19	2.41	2.62	2.84	3.06	3.50	3.93	4.38	4.80	5.24
120	1.41	1.64	1.88	2.11	2.34	2.58	2.81	3.05	3.28	3.75	4.21	4.68	5.15	5.62
128	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	4.00	4.50	5.00	5.50	6.00

EXAMPLE—104 feet at \$3.25 = \$2.64.

**LEGAL HINTS AND HELPS CONCERNING
INTEREST.**

1. It is the general practice of the courts in this country to award interest computed at the legal rate, from the time when payment should have been made. Interest upon a judgment dates from the time the judgment is rendered.

2. A CREDITOR may charge interest on an account from the expiration of the time of credit. When no time is specified, interest may be charged from the time payment is demanded, or when the statement of account has been rendered, if notice of rate of interest be given.

3. A DEBT for board and lodging, where there was no fixed price or time of payment fixed, will not draw interest until it is reduced to judgment, or its amount otherwise determined. Interest may not be charged upon the items of a running account until the balance is struck, and the statement rendered.

4. COMPOUND INTEREST cannot be collected by law unless specially agreed upon. When interest has already accrued and become payable, an agreement that it shall be added to the principal, thus formed will generally be deemed legal. When such interest would not be recoverable upon an ordinary contract in which its payment was agreed upon, yet, if it has actually been paid, it cannot be recovered.

5. GUARDIANS, EXECUTORS and ADMINISTRATORS, and TRUSTEES of every kind, may be charged interest upon all trust funds in their hands after their failure to invest them within a reasonable time.

6. CUSTOM.—Where it is a uniform practice of the seller to charge interest and this is known to the customer or purchaser at the time when the transaction takes place, interest may be charged on book accounts.

7. PARTNERS.—If a partner withdraws money from the partnership funds belonging to the firm, for private use or for the purpose of speculation, he will be liable for *interest* on the money so withdrawn.

8. INSURANCE POLICY.—When loss occurs under a policy of insurance, it bears interest from the time it is due according to the terms of the policy.

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**THE CELEBRATED LIGHTNING METHOD
FOR CALCULATING INTEREST.**

WHERE THE TIME IS FOR DAYS ONLY.

Rule.—To find the interest on any given sum for any number of days, multiply the principal by the number of days, and divide as follows:

- At 5 per cent., divide by 72
- At 6 per cent., divide by 60
- At 7 per cent., divide by 52
- At 8 per cent., divide by 45
- At 9 per cent., divide by 40
- At 10 per cent., divide by 36
- At 12 per cent., divide by 30

Example.—What is the interest on \$900 for 8 days at 6 per cent.?

Solution.— $900 \times 8 \div 60 = \$1.20$ interest.

**WHEN THE TIME CONSISTS OF YEARS, MONTHS
AND DAYS.**

1. *Rule.*—Reduce years to months, adding the number of months, then place $\frac{1}{2}$ of the number of days to the right of the months with a decimal point between.

2. Then remove the decimal point two places to the left in the principal, and divide by 2, and the result will equal the interest for one month at 6 per cent.

3. Multiply the interest for one month by the number of months, and the product is the interest at 6 per cent. for the given time.

Then add $\frac{1}{6}$ of itself for 7 per cent.

“ “ $\frac{1}{3}$ of itself for 8 per cent.

“ “ $\frac{1}{2}$ of itself for 9 per cent.

“ “ $\frac{2}{3}$ of itself for 10 per cent.

Subtract $\frac{1}{6}$ of itself for 5 per cent.

“ $\frac{1}{3}$ of itself for 4 per cent.

Example.—Find the interest on \$150, at 9 per cent. for 1 year, 4 months and 12 days.

Solution.— $\$1.50 \div 2 = .75$ interest for 1 month, 1 year, 4 months and 12 days = 16 $\frac{1}{2}$ months.

$.75 \times 16.4 = \$12.30$, interest at 6 per cent.

$12.30 + 6.15 = \$18.45$, interest at 9 per cent.

N.B.—The \$6.15 is one-half of \$12.30.

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BANKER'S METHOD FOR COMPUTING INTEREST.

In banking nearly all the business is transacted on the basis of 30, 60 and 90 days.

Rule.—To find the interest on any amount at 60 days, remove the decimal point two places to the left, and you have the interest at 6 per cent.

Increase or diminish according as the time is increased or diminished.

For 90 days add $\frac{1}{2}$ of itself.

For 30 days divide by 2.

For 15 days divide by 4.

For 120 days multiply by 2.

Example.—What is the interest on \$240 for 90 days at 6 per cent.?

2.40 interest for 60 days.

1.20 interest for $\frac{1}{2}$ of days, or 30 days.

3.60 interest for 90 days.

BANKER'S TIME TABLE.

Showing the number of days from any day in one month to the same day in any other.

From	To	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
Jan	365	31	59	90	120	151	181	212	243	273	304	334
Feb	334	365	28	59	89	120	150	181	212	242	273	303
March	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	184	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	123	153	183
July	184	215	243	274	304	335	365	31	62	92	123	153
Aug	153	184	212	243	273	304	334	365	31	61	92	122
Sept.	122	153	181	212	242	273	303	334	365	30	61	91
Oct.	92	123	151	182	212	243	273	304	335	365	31	61
Nov	61	92	120	151	181	212	242	273	304	334	365	30
Dec	31	62	90	121	151	182	212	243	274	304	335	365

NOTE.—Find in the left-hand column the month from any day of which you wish to compute the number of days to the same day in any other month; then follow the line along until under the desired month, and you have the required number of days.

Example.—How many days from May 17 to Nov. 17? 184 days. Ans.

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HOW TO USE THE INTEREST TABLES.

1. The following tables show how the interest on any sum of money, and for any length of time, may be obtained, by adding to or doubling any certain sum, or length of time in the tables, viz.: If the interest on a certain sum of money at eight per cent. for a given time should be \$28, one-half of \$28 or \$14 would equal the interest at 4 per cent., etc.
2. If the interest at 6 per cent. should amount to \$26 on a certain sum of money for a given time, twice that amount or \$52 would equal the interest at 12 per cent., etc.
3. The tables are computed on the principle of 360 days in a year, the rule adopted by bankers and merchants throughout the entire country.
4. When the fraction of interest is a half a cent or more, a whole cent is taken, but when less than a half cent, nothing is charged.

EXAMPLE:

To find the interest (\$1.108) for one year, three months and twenty-nine days, at 7 per cent., according to table:—

Interest on \$1,000, for 1 year, at 7 per cent.,	\$70.00
" " 100, " 1 " " 7 " "	7.00
" " 8, " 1 " " 7 " "	.56
" " 1,000, " 3 mths., " 7 " "	17.50
" " 100, " 3 " " 7 " "	1.75
" " 8, " 3 " " 7 " "	.14
" " 1,000, " 29 days, " 7 " "	5.64
" " 100, " 29 " " 7 " "	.56
" " 8, " 29 " " 7 " "	.05

Interest on the amount..... \$103.20

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INTEREST AT FIVE PER CENT.

TIME	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.01	\$.14
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.03	.28
3 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.04	.42
4 "	.00	.00	.00	.00	.00	.00	.00	.00	.01	.01	.06	.56
5 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.07	.69
6 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.08	.83
7 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.10	.97
8 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.11	1.11
9 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.13	1.25
10 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.14	1.39
11 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.15	1.53
12 "	.00	.00	.01	.01	.01	.01	.01	.01	.01	.02	.17	1.67
13 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.81
14 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.19	1.94
15 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.21	2.08
16 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.22	2.22
17 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.24	2.36
18 "	.00	.01	.01	.01	.01	.01	.02	.02	.02	.02	.25	2.50
19 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.26	2.64
20 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.28	2.78
21 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.29	2.92
22 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.31	3.06
23 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.32	3.19
24 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.33
25 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.35	3.47
26 "	.00	.01	.01	.01	.02	.02	.03	.03	.03	.04	.36	3.61
27 "	.00	.01	.01	.02	.02	.02	.03	.03	.03	.04	.38	3.75
28 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.39	3.89
29 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.03
1 Month	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	.42	4.17
2 "	.01	.02	.03	.03	.04	.05	.06	.07	.08	.08	.83	8.33
3 "	.01	.03	.04	.05	.06	.08	.09	.10	.11	.13	1.25	12.50
4 "	.02	.03	.05	.07	.08	.10	.12	.13	.15	.17	1.67	16.67
5 "	.02	.04	.06	.08	.10	.13	.15	.17	.19	.21	2.08	20.83
6 "	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	2.50	25.00
7 "	.03	.06	.09	.12	.15	.18	.20	.23	.26	.29	2.92	29.17
8 "	.03	.07	.10	.13	.17	.20	.23	.27	.30	.33	3.33	33.33
9 "	.04	.08	.11	.15	.19	.23	.26	.30	.34	.38	3.75	37.50
10 "	.04	.08	.13	.17	.21	.25	.29	.33	.38	.42	4.17	41.67
11 "	.05	.09	.14	.18	.23	.28	.32	.37	.41	.46	4.58	45.83
1 Year	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	5.00	50.00

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INTEREST AT SIX PER CENT.

TIME	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.02	\$.17
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.03	.33
3 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.01	.05	.50
4 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.07	.67
5 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.08	.83
6 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.10	1.00
7 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.12	1.17
8 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.13	1.33
9 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.15	1.50
10 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.17	1.67
11 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.83
12 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.20	2.00
13 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.22	2.17
14 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.23	2.33
15 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.25	2.50
16 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.67
17 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.28	2.83
18 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.30	3.00
19 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.32	3.17
20 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.33
21 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.35	3.50
22 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.37	3.67
23 "	.00	.01	.01	.02	.02	.02	.03	.03	.03	.04	.38	3.83
24 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.00
25 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.42	4.17
26 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.43	4.33
27 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.45	4.50
28 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.67
29 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.48	4.83
1 Month	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.50	5.00
2 "	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	1.00	10.00
3 "	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	1.50	15.00
4 "	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	2.00	20.00
5 "	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	2.50	25.00
6 "	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	3.00	30.00
7 "	.04	.07	.11	.14	.18	.21	.25	.28	.32	.35	3.50	35.00
8 "	.04	.08	.12	.16	.20	.24	.28	.32	.36	.40	4.00	40.00
9 "	.05	.09	.14	.18	.23	.27	.32	.36	.41	.45	4.50	45.00
10 "	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	5.00	50.00
11 "	.06	.11	.17	.22	.28	.33	.39	.44	.50	.55	5.50	55.00
1 Year	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	6.00	60.00

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INTEREST AT SEVEN PER CENT.

TIME	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.02	\$.19
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.04	.39
3 "	.00	.00	.00	.00	.00	.00	.00	.01	.01	.01	.06	.58
4 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.08	.78
5 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.10	.97
6 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.12	1.17
7 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.14	1.36
8 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.16	1.56
9 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.75
10 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.19	1.94
11 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.21	2.14
12 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.23	2.33
13 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.25	2.53
14 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.72
15 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.29	2.92
16 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.31	3.11
17 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.31
18 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.35	3.50
19 "	.00	.01	.01	.01	.02	.02	.03	.03	.03	.04	.37	3.69
20 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.39	3.80
21 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.41	4.08
22 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.43	4.28
23 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	.45	4.47
24 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.67
25 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.49	4.86
26 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.51	5.06
27 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.53	5.25
28 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.54	5.44
29 "	.01	.01	.02	.02	.03	.03	.04	.05	.05	.05	.56	5.64
1 Month	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	.58	5.83
2 "	.01	.02	.04	.05	.06	.07	.08	.09	.11	.12	1.17	11.67
3 "	.02	.04	.05	.07	.09	.11	.12	.14	.16	.18	1.75	17.50
4 "	.02	.05	.07	.09	.12	.14	.16	.19	.21	.23	2.33	23.33
5 "	.03	.06	.09	.12	.15	.18	.20	.23	.26	.29	2.92	29.17
6 "	.04	.07	.11	.14	.18	.21	.25	.28	.32	.35	3.50	35.00
7 "	.04	.08	.12	.16	.20	.25	.29	.33	.37	.41	4.08	40.83
8 "	.05	.09	.14	.19	.23	.28	.33	.37	.42	.47	4.67	46.67
9 "	.05	.11	.16	.21	.26	.32	.37	.42	.47	.53	5.25	52.50
10 "	.06	.12	.18	.23	.29	.35	.41	.47	.53	.58	5.83	58.33
11 "	.06	.13	.19	.26	.32	.39	.45	.51	.58	.64	6.42	64.17
1 Year	.07	.14	.21	.28	.35	.42	.49	.56	.63	.70	7.00	70.00

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INTEREST AT EIGHT PER CENT.

TIME	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.02	.22
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.04	.44
3 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.07	.67
4 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.09	.89
5 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.11	1.11
6 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.13	1.33
7 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.16	1.56
8 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.78
9 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.20	2.00
10 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.22	2.22
11 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.24	2.44
12 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.67
13 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.29	2.89
14 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.31	3.11
15 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.33
16 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.36	3.56
17 "	.00	.01	.01	.02	.02	.02	.03	.03	.03	.04	.38	3.78
18 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.00
19 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.42	4.22
20 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	.44	4.44
21 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.67
22 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.49	4.89
23 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.51	5.11
24 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.53	5.33
25 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.06	.56	5.56
26 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.06	.58	5.78
27 "	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	.60	6.00
28 "	.01	.01	.02	.02	.03	.04	.04	.05	.06	.06	.62	6.22
29 "	.01	.01	.02	.03	.03	.04	.05	.05	.06	.06	.64	6.44
1 Month	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	.67	6.67
2 "	.01	.03	.04	.05	.07	.08	.09	.11	.12	.13	1.33	13.33
3 "	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	2.00	20.00
4 "	.03	.05	.08	.11	.13	.16	.19	.21	.24	.27	2.67	26.67
5 "	.03	.07	.10	.13	.17	.20	.23	.27	.30	.33	3.33	33.33
6 "	.04	.08	.12	.16	.20	.24	.28	.32	.36	.40	4.00	40.00
7 "	.05	.09	.14	.19	.23	.28	.33	.37	.42	.47	4.67	46.67
8 "	.05	.11	.16	.21	.27	.32	.37	.43	.48	.53	5.33	53.33
9 "	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	6.00	60.00
10 "	.07	.13	.20	.27	.33	.40	.47	.53	.60	.67	6.67	66.67
11 "	.07	.15	.22	.29	.37	.44	.51	.59	.66	.73	7.33	73.33
1 Year	.08	.16	.24	.32	.40	.48	.56	.64	.72	.80	8.00	80.00

THE "MODERN" BUSINESS GUIDE.

INTEREST AT NINE PER CENT.

TIME	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.02
3 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.05	.50
4 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.08	.75
5 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.10	1.00
6 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.12	1.25
7 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.15	1.50
8 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.17	1.75
9 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.20	2.00
10 "	.00	.00	.01	.01	.01	.02	.02	.02	.02	.02	.23	2.25
11 "	.00	.00	.01	.01	.01	.02	.02	.02	.02	.02	.25	2.50
12 "	.00	.00	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.75
13 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.30	3.00
14 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.32	3.25
15 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.35	3.50
16 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.38	3.75
17 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.00
18 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	.42	4.25
19 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.45	4.50
20 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.75
21 "	.00	.01	.01	.02	.02	.03	.03	.04	.05	.05	.50	5.00
22 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.53	5.25
23 "	.00	.01	.02	.02	.03	.03	.04	.05	.05	.06	.55	5.50
24 "	.01	.01	.02	.02	.03	.03	.04	.05	.05	.06	.57	5.75
25 "	.01	.01	.02	.02	.03	.03	.04	.05	.06	.06	.60	6.00
26 "	.01	.01	.02	.03	.03	.04	.04	.05	.06	.06	.62	6.25
27 "	.01	.01	.02	.03	.03	.04	.05	.05	.06	.06	.65	6.50
28 "	.01	.01	.02	.03	.03	.04	.05	.06	.06	.07	.68	6.75
29 "	.01	.01	.02	.03	.03	.04	.05	.06	.06	.07	.70	7.00
1 Month	.01	.02	.02	.03	.04	.05	.05	.06	.07	.08	.72	7.25
2 "	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	.75	7.50
3 "	.02	.05	.07	.09	.11	.14	.16	.18	.20	.22	1.00	10.00
4 "	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	1.25	12.50
5 "	.04	.08	.11	.15	.19	.23	.26	.30	.34	.38	1.50	15.00
6 "	.05	.09	.14	.18	.23	.27	.32	.36	.41	.45	1.75	17.50
7 "	.05	.11	.16	.21	.26	.32	.37	.42	.47	.53	2.00	20.00
8 "	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	2.25	22.50
9 "	.06	.14	.20	.27	.33	.41	.47	.54	.60	.68	2.50	25.00
10 "	.08	.15	.23	.30	.38	.45	.53	.60	.68	.75	2.75	27.50
11 "	.08	.17	.24	.33	.41	.50	.57	.66	.74	.83	3.00	30.00
1 Year	.09	.18	.27	.36	.45	.54	.63	.72	.81	.90	3.25	32.50

AFFIDAVITS AND DECLARATIONS.

1. An *Affidavit* is a written statement of facts made upon oath in any legal proceeding. In 1874 the Dominion Parliament passed an Act limiting the use of affidavits strictly to judicial work. Any other verifications necessary are called Statutory Declarations under the Act.

2. *The Statement of Facts* should be written in the first person, in clear and concise language, and divided up into paragraphs plainly setting forth each particular. The name of the party making the affidavit with his residence and occupation should be set out in full.

3. *Oaths or Affirmations.* Some persons, such as Quakers, Mennonites, Dunkards, Moravians, etc., have scruples in taking an oath, and hence are allowed to affirm. There is no difference only in form, the crime is the same in each, if a false statement is made, viz., perjury. In case the deponent does not fully understand what he is swearing to, or affirming to, the Notary, Magistrate, or Commissioner, should fully explain it to him, and the oath or affirmation should be taken standing with uncovered head, and in great solemnity. Exception:—A Jew takes an oath on the Old Testament with covered head. A Christian should kiss the New Testament, a Jew the Old Testament when taking the oath. A person should hold up his right hand while taking an affirmation.

4. *Administration of Oath.* The Magistrate or Commissioner says to the deponent:

"You swear that the statements made in this Affidavit are true, so help you God."

The deponent should answer, "These statements are true," and then kiss the Testament in token of his statement.

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FORM OF AFFIRMATION.

DOMINION OF CANADA,
PROVINCE OF ONTARIO,
COUNTY OF YORK.

I, John Baptist Butts, of the
City of Toronto, in the County
of York, Province of Ontario,

Artist, do solemnly and sincerely affirm, 1st, That,

(Here state the facts to be affirmed, plainly and concisely,
in paragraphs numbered 1, 2, 3, etc.).

Affirmed before me at the City of Toronto,
in the County of York, this 3rd day of
November, A.D. 1914.

E. J. HANSFORD,
Commissioner.

J. B. BUTTS.

6. *Administration of Affirmation.* The Magistrate or
Commissioner says to the deponent:

"You do solemnly and sincerely affirm as you shall an-
swer to Almighty God at the Great Day of Judgment, that
the statements made in this Declaration, signed by you, are
true."

The person making the affirmation should, with uplifted
hand, answer "I declare the statements to be true."

7. *Statutory Declarations* are made concerning things
that are not subjected to judicial inquiry. They are used
in preserving evidence in a great variety of matters, for
example: As to title of land and who had possession at
certain times, when certain persons were born and died,
proofs of age, circulation of newspapers, accuracy of state-
ments of accounts, the ownership of furniture, etc., etc.
The declaration is administered similar to the affirmation in
such words as "You do solemnly declare that the state-
ments made in the declaration subscribed to by you are
true." The assent is given thus, "The statements are
true."



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



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STATUTORY DECLARATION TO PROVE A CLAIM.

Dominion of Canada
Province of Ontario
County of York

In the Matter of

TO WIT:

DEBTOR

AND

The J. L. Nichols Company Limited

CLAIMANT

I,
of Toronto, Ontario, in the County of York,

Do Solemnly Declare that

1. I am the Accountant of the above named Claimant, and as such, have a knowledge of the facts therein deposed to.
2. The above named Debtor is justly and truly indebted to the above named Claimant in the sum of _____ as per statement hereto attached marked "A".
3. The whole of the said amount is still outstanding and unpaid, and the above named Debtor is still indebted to the above named Claimant in the above amount, after allowing all just credits and set offs.
4. The above Claimant holds no security whatsoever for the above claim or any part thereof.

And I Make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the Canada Evidence Act.

Declared before me at the

of _____ in the
of _____

this _____ day

of _____ A.D. 191

A Commissioner, Etc.

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**BANKERS' METHOD OF COMPUTING INTEREST ON
MINIMUM BALANCE PLAN.**

Ordinary deposits, most bankers compute interest on the minimum balance plan for each calendar month, that is, interest is allowed on the smallest balance on deposit for that month. The interest is added to the principal on the 30th of June, and the 31st of December in each year.

Ex.—John Wilson's bank book shows the following deposits and withdrawals from Jan. 1 to June 30. Allowing 3% interest, what is the total interest due him on June 30?

Deposits:—Jan. 1, \$400; Jan. 24, \$470; Feb. 6, \$90; Feb. 20, \$380; Mar. 6, \$250; April 10, \$500.

Withdrawals:—Jan. 12, \$100; Feb. 9, \$200, March 15, \$120; May 14, \$110.

Min. bal. for January was \$300, interest is 1/12 of 3/100 of \$300	\$.75
Min. bal. for February was \$660, interest is 1/12 of 3/100 of \$660	1.65
Min. bal. for March was \$1,040, interest is 1/12 of 3/100 of \$1,040	2.60
Min. bal. for April was \$1,170, interest is 1/12 of 3/100 of \$1,170	2.92
Min. bal. for May was \$1,560, interest is 1/12 of 3/100 of \$1,560	3.90
Min. bal. for June was \$1,560, interest is 1/12 of 3/100 of \$1,560.....	3.90
<hr/> Total interest due June 30th was	\$15.72

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COMPOUND INTEREST TABLE.

Showing the amount of \$1 from 1 to 15 years at compound interest, interest added semi-annually, at different rates. This table will be found valuable in computing interest on Savings Bank deposits, etc.

YEARS	3	4	5	6	7	8	10
	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.
1/2	1.015000	1.020000	1.025000	1.030000	1.035000	1.040000	1.050000
1	1.03.225	1.040400	1.050625	1.060900	1.071225	1.081600	1.102500
1 1/2	1.045673	1.061208	1.076890	1.092727	1.108718	1.124864	1.157635
2	1.061363	1.082432	1.103813	1.125509	1.147523	1.169858	1.215506
2 1/2	1.077284	1.104081	1.131408	1.15927	1.187686	1.216653	1.276281
3	1.093443	1.126162	1.159093	1.194652	1.229255	1.265319	1.340095
3 1/2	1.109845	1.148683	1.186685	1.229874	1.272279	1.316909	1.407100
4	1.126492	1.171659	1.218403	1.266770	1.316909	1.368569	1.477455
4 1/2	1.143390	1.195092	1.248563	1.304773	1.363897	1.423312	1.551328
5	1.160541	1.219994	1.280084	1.342916	1.410598	1.480244	1.628892
5 1/2	1.177949	1.243374	1.312086	1.384234	1.459969	1.539454	1.710329
6	1.195618	1.268241	1.344688	1.425761	1.511068	1.601032	1.795856
6 1/2	1.213552	1.293606	1.378511	1.468533	1.563956	1.665073	1.885649
7	1.231735	1.319478	1.412973	1.512589	1.618694	1.731676	1.979931
7 1/2	1.250232	1.345963	1.448296	1.557967	1.675349	1.800943	2.078923

YEARS	3	4	5	6	7	8	10
	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.
8	1.268985	1.372785	1.484505	1.604706	1.733966	1.872981	2.182374
8 1/2	1.288020	1.400241	1.521618	1.652847	1.794675	1.947900	2.292019
9	1.307340	1.428246	1.559658	1.702433	1.857489	2.025816	2.406619
9 1/2	1.326950	1.456811	1.598650	1.753506	1.922501	2.106849	2.526960
10	1.346855	1.485947	1.638618	1.806111	1.989789	2.191123	2.653297
10 1/2	1.367058	1.515666	1.679581	1.860294	2.059431	2.278768	2.785962
11	1.387563	1.545980	1.721571	1.916103	2.131511	2.369919	2.925260
11 1/2	1.408377	1.576899	1.764610	1.973586	2.206114	2.464715	3.071523
12	1.429503	1.608437	1.808726	2.032794	2.283328	2.563304	3.225100
12 1/2	1.450955	1.640606	1.853944	2.093778	2.363245	2.665836	3.386355
13	1.472709	1.673418	1.900292	2.156591	2.445959	2.772470	3.555672
13 1/2	1.494800	1.706886	1.947800	2.221289	2.531567	2.883368	3.733456
14	1.517222	1.741024	1.996596	2.287927	2.620172	2.998703	3.920129
14 1/2	1.539980	775845	2.046407	2.356565	2.711878	3.118651	4.116135
15	1.563060	1.811361	2.097367	2.427262	2.806793	3.243397	4.321940

Example.—What will \$400 amount to in 8 years and 6 months at 4 per cent. compound interest, interest added semi-annually? Referring to table, it is found \$1 in 8 years and 6 months at 4 per cent. will amount to \$1.400241. The amount of \$400 will be 400 times this or \$500.0964.

Note.—If the interest only be wanted, deduct the principle \$400 from \$500.0964.

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**TIME AT WHICH MONEY DOUBLES AT
 INTEREST.**

<i>Rate per cent.</i>	<i>Simple Interest.</i>	<i>Compound Interest.</i>
2.....	50 years.	35 years 1 day.
2½.....	40 years.	28 years 26 days.
3.....	33 years 4 months.	23 years 164 days.
3½.....	28 years 208 days.	20 years 54 days.
4.....	25 years.	17 years 246 days.
4½.....	22 years 81 days.	15 years 273 days.
5.....	20 years.	15 years 75 days.
6.....	16 years 8 months.	12 years 327 days.
7.....	14 years 104 days.	10 years 89 days.
8.....	12½ years.	9 years 2 days.
9.....	11 years 40 days.	8 years 16 days.
10.....	10 years.	7 years 100 days.

TRUSTS.

WHAT TRUSTS ARE, AND HOW THEY ARE ORGANIZED.

1. The name is certainly innocent, but the abuses and wrongs growing out of it are alarming.
2. It is organized or brought about in the following way: A majority of those dealing in, or manufacturing special or certain articles unite their capital and form a corporation, with a capital of two or three times that actually invested in the business. Thus the capital stock of each individual or corporate member of the trust is doubled without the investment of an additional dollar. When this is done, the corporation is so managed that it pays on this doubled or trebled capital stock dividends as great or greater than the earnings before secured separately.
3. The "Trust" has absolute command of the product which it is formed to control, so that it is able to name its price and profits.
4. If the supply is too large, certain of the mills or factories or refineries in the association are closed, and the owners can make no objections because they are partners in the scheme, and are sure of their dividends on two or three

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times the capital they had invested in their former business. Reducing the production only makes their dividends more certain.

5. OBJECT.—It is very easily seen that the "trust" is but a dishonest device to destroy competition, and to swell the profits of the manufacturers, or operators, or dealers, without a dollar of additional capital being put into the business.

6. RESULT.—The results are, that the consumer pays the increased profits of the bogus capital of the corporation, and the producer has to accept for his products just what the managers of the "trust" choose to pay.

7. ROBBERY.—It is organized robbery, and nothing less, and should be treated by our courts the same as any other stealing.

LAW ON PEDDLING.

Most municipalities and some townships have in force by-laws regulating and restricting the trade carried on by peddlers. Hence, any person engaged in peddling, in order to avoid being fined or imprisoned, should take out a peddler's license.

An agent or traveller who, by sample, simply solicits orders for his goods, to be delivered either by himself or by the firm he represents, is not a peddler, and hence not obliged to take out a license. He may take orders and deliver the goods the same day, but if he desires to sell his goods outright, he should consult the authorities, and, if necessary, procure a license.

No such license shall be required for peddling or selling any goods or wares in this Province when such goods are the product or manufacture of Ontario (except spirituous liquors), if the same are being peddled by the manufacturer or producer or his bona fide employees having written authority, which authority must be produced when required by a peace officer.



HOW TO SEND MONEY BY MAIL.

BANK DRAFTS.—A draft on some reliable bank is by far the best and most businesslike way to send large amounts of money. It is safe, convenient and cheap.

Better, however, have the draft issued in your favor (to your own order), and then indorse it, and make it payable to the party to whom you intend to send it. (See indorsement on page 122).

POST OFFICE ORDER.—By Post Office Order is also a safe and reliable way to send money. It costs a little more than to remit by draft, but it is equally as secure, and many times more convenient, because the Post Office is accessible at all hours of the day.

REGISTERED LETTERS.—The Government promises special care in handling and transmitting a Registered Letter or Package, but should it be lost, the owner is the loser, and not the Government. Money sent by *Registered Letter is always at the risk of the sender.*

EXPRESS ORDERS.—The Express Order, as to security, has all the advantages of the Bank Draft or Post Office Order. Serious disadvantages often arise, however, when the express office on which the order is drawn has not the money on hand to pay it, consequently the holder of the order has to wait the slow action of the company's agents in getting the amount forwarded from some other office.

How to Send Money by Telegraph.—When a person wishes to send money by telegraph, it is necessary for him or her to sign a form at the telegraph office, authorizing the company to pay the receipted sum to the payee in another city or town. A message is then sent to the agent of the company to pay the amount. When this message is received, a notice is sent to the payee

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to call for the money. The money may be sent "Identified" or "Unidentified." In case of its being sent "Identified" the payee must bring personal identity, or a letter from a well known firm or bank, identifying him or her, will be sufficient. The person who identifies the payee has also to sign the receipt. If the money is sent "Unidentified," every precaution is taken to assure the telegraph company that the money is paid to the proper person. If the payee finds it inconvenient to call for the money, he may send an order by bearer.

LIMITED PARTNERSHIPS AND COMPANIES

Limited partnerships for the transaction of any mercantile, trading, mechanical or manufacturing business (excepting for the purpose of banking or making insurance), within the Province of Ontario, may be formed by one or more general partners and one or more special partners.

Special partners contribute in actual cash payments a specific sum as capital to the common stock, and are not liable for the debts of the partnership beyond the amounts so contributed, but general partners are jointly and severally responsible at law.

The general partners only are authorized to transact business and sign for the partnership, but the special partners may examine into and advise as to the management of partnership concerns. The partners shall sign a certificate containing the firm name, general nature of the business, names of all general and special partners, with the names of their usual places of residence, the amount of capital stock contributed by each special partner, and the periods at which the partnership is to commence and terminate. Such certificate shall be signed by each partner before a notary public, and filed with the Clerk of the County Court.

All persons associated in such partnership shall sign a Declaration in writing, and cause the same to be delivered and filed in the Registry Office within six months next after the formation of the partnership.

A Company is an association of persons who contribute money to a common stock and employ it in business or trade, sharing the profit or loss which may arise therefrom.

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These persons are not personally responsible for the company's obligations, and their property is liable only to the extent of their shares in the company. This limited responsibility is the chief difference between a partnership and a company.

Any number of persons, not less than five, may petition the Governor-in-Council for a Charter, constituting such persons, and others who thereafter become shareholders in the company thereby created, a body corporate and politic for the purpose of carrying on any mercantile, mechanical or manufacturing business, except the construction of railways, banking or insurance business.

The word "Limited" must always form part of the name of the company.

CERTIFICATE OF PARTNERSHIP.

We, the undersigned, do hereby certify that we have entered into co-partnership, under the style or firm of B. D. & Co., as Commission Merchants, which firm consists of A. B., residing usually at O., and C. D., residing usually at P., as general partners; and E. F., residing usually at Q., and G. H., residing usually at R., as special partners.

The said E. F. has contributed \$1,000 and the said G. H. \$2,000 to the capital stock of the said partnership.

The said partnership commenced on the First day of June, 1914, and terminates on the First day of June, 1919.

Dated this First day of June, 1914.

Signed in the presence of me,

J. E. Hansford,
Notary Public.

(Signed)

A. B.
C. D.
E. F.
G. H.

THE VALUE OF FOREIGN GOLD AND SILVER COINS.

COUNTRY.	GOLD COINS.	Value	SILVER COINS.	Value
Australia	Found of 1852	\$5.32		
"	Sovereign of 1855-60	4.80		
Austria	Ducat	2.28	Old rix dollar	\$1.02
"	Souverain	6.78	Old scudo	1.02
"	New Union Crown (assumed)	6.64	Florin before 1858	.51
"			New florin	.45
"			New Union dollar	.73
"			Maria Theresa dollar, 1780	1.02
Belgium	Twenty-five franc	4.72	Five franc	.96
Bolivia	Doublon	15.59	New dollar	.79
"			Half dollar	.39
Brazil	Twenty milreis	10.90	Double milreis	1.02
Central America	Two escudos	2.68	Dollar	1.00
Chile	Old doublon	15.59	Old dollar	1.00
"	Ten pesos	9.15	New dollar	.96
Denmark	Ten thaler	7.90	Two rigsdaler	1.10
Ecuador	Four escudos	7.85		
England	Pound or sovereign, new	4.80	Shilling, new	.22
"	Pound or sovereign, average	4.84	Shilling, average	.22
France	Twenty francs, new	3.85	Five franc, average	.96
"	Twenty francs, average	3.84		
Germany, North	Ten thaler	7.90	Thaler, before 1857	.72
"	Ten thaler, Prussian	7.97	New thaler	.72
"	Krone (crown)	6.64		
Germany, South	Ducat	2.28	Florin, before 1857	.41
"			New florin (assumed)	.41
Greece	Twenty drachmas	3.44	Five drachms	.33
Hindustan	Mohur	7.08	Rupee	.47
Italy	Twenty lire	3.84		
Japan	Old cobang	4.44	Itsebu	.35
"	New cobang	3.57	New Itsel	.30
Mexico	Doublon, average	15.52	Dollar, new	1.06
"	Doublon, new	15.61	Dollar, average	1.06
Naples	Six ducati, new	5.04	Scudo	.95
Netherlands	Ten guilders	3.99	Two-and-a-half guild	1.08
Norway			Specie daler	1.16
New Granada	Old doublon, Bogota	15.61	Dollar of 1857	.97
"	Old doublon, Popayan	15.37		
"	Tec pesos, new	9.67		
Peru	Old doublon	15.55	Old dollar	1.06
"	Twenty soles	19.21	Dollar of 1858	.94
Portugal			Half-dollar, 1835-38	.38
Prussia	Gold Crown	5.80		
"	New Union Crown (assumed)	6.64	Thaler before 1857	.72
"			New thaler	.72
Rome	Two-and-a-half scudi, new	2.60	Scudo	1.25
Russia	Five roubles	2.97	Rouble	.79
Sardinia			Five lire	.96
Spain	One hundred reals	4.96	New pistareen	.20
"	Eighty reals	3.86		
Sweden	Ducat	2.28	Rix dollar	1.11
Switzerland			Two francs	.89
Tunis	Twenty-five piastres	2.50	Five piastres	.62
Turkey	One hundred piastres	4.50	Twenty piastres	.87
Tuscany	Sequin	2.31		



FIRST PRINTING PRESS

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THE "MODERN" BUSINESS GUIDE.

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TABLES OF WEIGHTS AND MEASURES.

TROY WEIGHT.

24 grains make 1 pennyweight, 20 pennyweights make 1 ounce. By this weight gold, silver and jewels only are weighed. The ounce and pound in this are same as in Apothecarys' weight.

APOTHECARYS' WEIGHT.

20 grains make one scruple, 3 scruples make 1 drachm, 8 drachms make 1 ounce, 12 ounces make 1 pound.

AVOIRDUPOIS WEIGHT.

16 drachms make 1 ounce, 16 ounces make 1 pound, 25 pounds make 1 quarter, 4 quarters make 100-weight, 2,000 pounds make a ton.

DRY MEASURE.

2 pints make 1 quart, 8 quarts make 1 peck, 4 pecks make one bushel, 36 bushels make 1 chaldron.

LIQUID OR WINE MEASURE.

4 gills make 1 pint, 2 pints make 1 quart, 4 quarts make 1 gallon, 31½ gallons make one barrel, 2 barrels make 1 hogshead.

TIME MEASURE.

60 seconds make 1 minute, 60 minutes make 1 hour, 24 hours make 1 day, 7 days make 1 week, 4 weeks make 1 lunar month, 28, 29, 30 or 31 days make 1 calendar month (30 days make 1 month in computing interest), 52 weeks and 1 day, or 12 calendar months, make 1 year, 365 days, 5 hours, 48 minutes and 49 seconds make 1 solar year.

CIRCULAR MEASURE.

60 seconds make 1 minute, 60 minutes make 1 degree, 30 degrees make 1 sign, 90 degrees make 1 quadrant, 4 quadrants or 360 degrees make 1 circle.

LONG MEASURE—DISTANCE.

3 barleycorns 1 inch, 12 inches 1 foot, 3 feet 1 yard, 5½ yards 1 rod, 40 rods 1 furlong, 8 furlongs one mile.

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CLOTH MEASURE.

2½ inches 1 nail, 4 nails 1 quarter, 4 quarters 1 yard.

MISCELLANEOUS.

3 inches 1 palm, 4 inches 1 hand, 6 inches 1 span, 18 inches 1 cubit, 21.8 inches 1 Bible cubit, 2½ feet 1 military pace.

SQUARE MEASURE.

144 square inches 1 square foot, 9 square feet 1 square yard, 30¼ square yards 1 square rod, 40 square rods 1 rood, 4 roods 1 acre, or 160 square rods one acre.

SURVEYOR'S MEASURE.

7.92 inches 1 link, 25 links 1 rod, 4 rods 1 chain, 10 square chains or 160 square rods 1 acre, 640 acres 1 square mile.

CUBIC MEASURE.

1728 cubic inches 1 cubic foot, 27 cubic feet 1 cubic yard, 128 cubic feet 1 cord (wood), 40 cubic feet 1 ton (shipping), 2150.42 cubic inches 1 standard bushel, 231 cubic inches 1 standard gallon, 1 cubic foot four-fifths of a bushel. (The imperial gallon contains 277¼ cubic inches).

MISCELLANEOUS TABLE.

12 things make	1 dozen.
12 dozen make	1 gross.
12 gross make	1 great gross.
20 things make	1 score.
196 pounds of flour make	1 barrel.
200 pounds of beef or pork make	1 barrel.
135 pounds of potatoes or apples make	1 barrel.
280 pounds of salt make	1 barrel.
400 pounds of molasses make	1 barrel.
200 pounds of sugar make	1 barrel.
240 pounds of lime make	1 barrel.
100 pounds of fish make	1 quintal.
100 pounds of nails make	1 keg.
50 pounds of soap make	1 box.
20 pounds of raisins make	1 box.
2 pounds of cigars make	1 box.
20 pounds of soda make	1 box.
40 pounds of cheese make	1 box.

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Miscellaneous Table (Continued)

25 pounds of tobacco make	1 box.
62 pounds of tea make	1 box.
60 pounds of saleratus make	1 box.
25 pounds of chocolate make	1 box.
56 pounds of butter make	1 firkin.
5 pounds of spices make	1 can.
1100 pounds of rice make	1 tierce.
2218.192 cubic inches make.....	1 bushel.
277¼ cubic inches make.....	1 gallon.
14 pounds make	1 stone.
43560 feet make	1 acre.
100 square feet make	1 square.
5280 feet make	1 mile.
16½ cubic feet make.....	1 perch of stone.
128 cubic feet make	1 cord.
140 lbs. of lime make	1 cash.

TO COMPUTE THE VOLUME OF SQUARE
TIMBER.

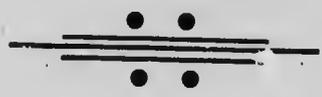
When all the dimensions are in feet, multiply the breadth, depth and length together, and the product will give the volume in cubic feet.

When either of the dimensions are given in inches, multiply as before, and divide the product by 12.

When any two of the dimensions are given in inches, multiply as before, and divide by 144.

Example:—A piece of timber is 15 inches square and 20 feet in length; required its volume in cubic feet:

$$15 \times 15 \times 20 = 4,500, \text{ and } 4,500 \div 144 = 31.15 \text{ feet.}$$



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THE METRIC SYSTEM.

WEIGHTS.

<i>Metric Denominations and Values.</i>		<i>Equivalents in Denominations in use.</i>	
NAMES.	No. Grams.	Weight of what quantity of water at maximum density.	Avoirdupois Weight.
Millier or tonneau	= 1,000,000	= 1 cubic meter	= 2204.6 pounds.
Quintal	= 100,000	= 1 hectoliter	= 220.46 pounds.
Myriagram	= 10,000	= 10 liters	= 22.046 pounds.
Kilogram or kilo	= 1,000	= 1 liter	= 2.2046 pounds.
Hectogram	= 100	= 1 deciliter	= 3.5274 ounces.
Dekagram	= 10	= 10 c. centimet.	= 0.3527 ounces.
Gram	= 1	= 1 c. centimet.	= 15.432 grains.
Decigram	= .1	= 1 c. centimet.	= 1.5432 grains.
Centigram	= .01	= 10 c. millimet.	= 0.1543 grain.
Milligram	= .001	= 1 c. millimet.	= 0.0154 grain.

MEASURES OF LENGTH.

<i>Metric Denominations and Values.</i>		<i>Equivalents in Denominations in use.</i>	
Myriameter	= 10,000 meters	= 6.2137 miles.	
Kilometer	= 1,000 meters	= 0.62137 m. or 3,280 feet 10 inches.	
Hectometer	= 100 meters	= 328 feet and 1 inch.	
Dekameter	= 10 meters	= 393.7 inches.	
Meter	= 1 meter	= 39.37 inches.	
Decimeter	= .1 of a meter	= 3.937 inches.	
Centimeter	= .01 of a meter	= 0.3937 inch.	
Millimeter	= .001 of a meter	= 0.0394 inch.	

MEASURES OF SURFACE.

<i>Metric Denominations and Values.</i>		<i>Equivalents in Denominations in use.</i>	
Hectare	= 10,000 square meters	= 2.471 acres.	
Are	= 100 square meters	= 119.6 square yards.	
Centare	= 1 square meter	= 1,550 square inches.	

MEASURES OF CAPACITY.

<i>Metric Denominations and Values.</i>		<i>Equivalents in Denominations in use.</i>		
NAMES.	No. Liters.	Cubic Measure.	Dry Measure.	Wine Measure.
Kiloliter	= 1,000	= 1 cubic meter	= 1.308 cubic yards	= 264.17 galls.
Hectoliter	= 100	= .1 cubic meter	= 2 bush. 3.35 pks.	= 26.417 galls.
Decaliter	= 10	= 10 c. decimeters	= 9.08 quarts	= 2.6417 galls.
Liter	= 1	= 1 c. decimeter	= 0.908 quarts	= 1.0567 quarts.
Deciliter	= .1	= .1 c. decimeter	= 6.1022 cubic inch.	= 0.845 gills.
Centiliter	= .01	= 10 c. centimeters	= 0.6102 cubic inch.	= 0.338 fluid oz
Milliliter	= .001	= 1 c. centimeter	= 0.061 cubic inch.	= 0.27 fluid dr

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"THE LABORER IS WORTHY OF HIS HIRE."

HOW TO USE THE WAGE TABLE.

EXAMPLE:

Find the amount due for 7 months, 19 days, at \$19 a month.

For 7 months	\$133.00
For 19 days	13.88
Total amount	\$146.88

*Find the amount due for 1 year, 8 months, and 3 days,
at \$26 per month.*

For 1 year at \$20 per month.....	\$240.00
For 1 year at \$6 (½ of \$12) per month...	72.00
For 8 months at \$20 per month.....	160.00
For 8 months at \$6 (½ of \$12) per month..	48.00
For 3 days at \$20 per month.....	2.31
For 3 days at \$6 (½ of \$12) per month....	.69
Total amount	\$523.00

- To get the wages for \$2 take it for \$ 1 and multiply by 2.
- To get the wages for 4 take it for 12 and divide by 3.
- To get the wages for 5 take it for 10 and divide by 2.
- To get the wages for 6 take it for 12 and divide by 2.
- To get the wages for 8 take it for 16 and divide by 2.
- To get the wages for 9 take it for 18 and divide by 2.

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MONTHLY WAGES TABLE.*

HOW TO CALCULATE THE WAGES OF HIRED HELP AT SIGHT.

DATE	\$1	\$3	\$7	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18	\$19	\$20
1	.04	.12	.27	.38	.42	.46	.50	.54	.58	.62	.65	.69	.73	.77
2	.06	.23	.54	.77	.85	.92	1.00	1.08	1.15	1.23	1.31	1.38	1.46	1.54
3	.12	.35	.81	1.15	1.27	1.38	1.50	1.62	1.73	1.85	1.96	2.08	2.19	2.31
4	.15	.46	1.06	1.54	1.69	1.85	2.00	2.15	2.31	2.46	2.62	2.77	2.92	3.08
5	.19	.58	1.35	1.92	2.12	2.31	2.50	2.69	2.88	3.08	3.27	3.46	3.65	3.85
6	.23	.69	1.62	2.31	2.54	2.77	3.00	3.23	3.46	3.69	3.92	4.15	4.38	4.62
7	.27	.81	1.88	2.69	2.96	3.23	3.50	3.77	4.04	4.31	4.58	4.85	5.12	5.38
8	.31	.92	2.15	3.03	3.38	3.69	4.00	4.31	4.62	4.92	5.23	5.54	5.85	6.15
9	.35	1.04	2.42	3.46	3.81	4.13	4.50	4.85	5.19	5.54	5.88	6.23	6.58	6.92
10	.38	1.15	2.69	3.85	4.23	4.62	5.00	5.38	5.77	6.15	6.54	6.92	7.31	7.69
11	.42	1.27	2.96	4.23	4.63	5.08	5.50	5.92	6.35	6.77	7.19	7.62	8.04	8.46
12	.46	1.38	3.23	4.62	5.08	5.44	6.00	6.46	6.92	7.38	7.83	8.31	8.77	9.23
13	.50	1.50	3.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00
14	.54	1.62	3.77	5.38	5.92	6.46	7.00	7.54	8.08	8.62	9.15	9.69	10.23	10.77
15	.58	1.73	4.04	5.77	6.35	6.92	7.50	8.08	8.65	9.23	9.81	10.38	10.96	11.54
16	.62	1.85	4.31	6.15	6.77	7.38	8.00	8.62	9.23	9.85	10.46	11.08	11.69	12.31
17	.65	1.96	4.58	6.54	7.19	7.83	8.50	9.15	9.81	10.46	11.12	11.77	12.42	13.08
18	.69	2.08	4.85	6.92	7.62	8.31	9.00	9.69	10.38	11.08	11.77	12.46	13.15	13.85
19	.73	2.19	5.12	7.31	8.04	8.77	9.50	10.23	10.96	11.69	12.42	13.15	13.88	14.62
20	.77	2.31	5.38	7.69	8.46	9.23	10.00	10.77	11.54	12.31	13.08	13.85	14.62	15.38
21	.81	2.42	5.65	8.08	8.83	9.69	10.50	11.31	12.12	12.92	13.73	14.54	15.35	16.15
22	.85	2.54	5.92	8.46	9.31	10.15	11.00	11.85	12.69	13.54	14.38	15.23	16.08	16.92
23	.88	2.65	6.19	8.85	9.73	10.62	11.50	12.38	13.27	14.15	15.04	15.92	16.81	17.69
24	.92	2.77	6.46	9.23	10.15	11.08	12.00	12.92	13.85	14.77	15.69	16.62	17.54	18.46
25	.96	2.88	6.73	9.62	10.58	11.54	12.50	13.46	14.42	15.38	16.35	17.31	18.27	19.23
1 mo	1.00	3.00	7.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00
2	2.00	6.00	14.00	20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00	40.00
3	3.00	9.00	21.00	30.00	33.00	36.00	39.00	42.00	45.00	48.00	51.00	54.00	57.00	60.00
4	4.00	12.00	28.00	40.00	44.00	48.00	52.00	56.00	60.00	64.00	68.00	72.00	76.00	80.00
5	5.00	15.00	35.00	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00
6	6.00	18.00	42.00	60.00	66.00	72.00	78.00	84.00	90.00	96.00	102.00	108.00	114.00	120.00
7	7.00	21.00	49.00	70.00	77.00	84.00	91.00	98.00	105.00	112.00	119.00	126.00	133.00	140.00
8	8.00	24.00	56.00	80.00	88.00	96.00	104.00	112.00	120.00	128.00	136.00	144.00	152.00	160.00
9	9.00	27.00	63.00	90.00	99.00	108.00	117.00	126.00	135.00	144.00	153.00	162.00	171.00	180.00
10	10.00	30.00	70.00	100.00	110.00	120.00	130.00	140.00	150.00	160.00	170.00	180.00	190.00	200.00
11	11.00	33.00	77.00	110.00	121.00	132.00	143.00	154.00	165.00	176.00	187.00	198.00	209.00	220.00
1 yr	12.00	36.00	84.00	120.00	132.00	144.00	156.00	168.00	180.00	192.00	204.00	216.00	228.00	240.00

*26 working days in a month.

TABLE OF WAGES BY THE WEEK, GIVING THE DAY AND HOUR.

	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18	
1/2 hr.																			
1 hr.	1%	3%	5%	8%	12%	16%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%
2 hrs.	3%	6%	10%	13%	16%	20%	23%	26%	30%	33%	36%	40%	43%	46%	50%	53%	56%	60%	64%
3 hrs.	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
4 hrs.	6%	13%	20	26%	33%	40	46%	53%	60	66%	73%	80	86%	93%	1.00	1.06%	1.13%	1.20	1.26
5 hrs.	8%	16%	25	33%	41%	50	58%	66%	75	83%	91%	1.00	1.08%	1.16%	1.25	1.33%	1.41%	1.50	1.58
6 hrs.	10	20	30	40	50	60	70	80	90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80	1.90
7 hrs.	11%	23%	35	46%	58%	70	81%	93%	1.05	1.16%	1.28%	1.40	1.51%	1.63%	1.75	1.86%	1.98%	2.10	2.20
8 hrs.	13%	26%	40	53%	66%	80	93%	1.06%	1.20	1.33%	1.45%	1.60	1.73%	1.86%	2.00	2.13%	2.26%	2.40	2.50
9 hrs.	15	30	45	60	75	90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	2.55	2.70	2.85
1 day	16%	33%	50	66%	83%	1.00	1.16%	1.33%	1.50	1.66%	1.83%	2.00	2.16%	2.33%	2.50	2.66%	2.83%	3.00	3.16
2 da.	33%	66%	1.00	1.33%	1.66%	2.00	2.33%	2.66%	3.00	3.33%	3.66%	4.00	4.33%	4.66%	5.00	5.33%	5.66%	6.00	6.33
3 da.	50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50
4 da.	66%	1.33%	2.00	2.66%	3.33%	4.00	4.66%	5.33%	6.00	6.66%	7.33%	8.00	8.66%	9.33%	10.00	10.66%	11.33%	12.00	12.66
5 da.	83%	1.66%	2.50	3.33%	4.16%	5.00	5.83%	6.66%	7.50	8.33%	9.16%	10.00	10.83%	11.66%	12.50	13.33%	14.16%	15.00	15.83
6 da.	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00

The above table is based on 10 hours a day.

EXAMPLE : What will 4 days and 7 hours come to at \$9.00 per week ? Ans. : \$7.05.

THE "MODERN" BUSINESS GUIDE.

A READY RECKONER.

HOW TO FIND THE PRICE OF ANY NUMBER OF POUNDS, YARDS, PIECES OR BUSNELS.

The first column gives the NUMBER, the top columns the PRICES.

NOB.	3 c.	4 c.	5 c.	6 c.	7 c.	8 c.	9 c.	10 c.	11 c.	12 c.	12½ c.	13 c.	14 c.	
2	.4	.6	.8	.10	.12	.14	.16	.18	.20	.22	.24	.25	.26	.28
3	.6	.9	.12	.15	.18	.21	.24	.27	.30	.33	.36	37½	.39	.42
4	.8	.12	.16	.20	.24	.28	.32	.36	.40	.44	.48	.50	.52	.56
5	.10	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.62½	.65	.70
6	.12	.18	.24	.30	.36	.42	.48	.54	.60	.66	.72	.75	.78	.84
7	.14	.21	.28	.35	.42	.49	.56	.63	.70	.77	.84	.87½	.91	.98
8	.16	.24	.32	.40	.48	.56	.64	.72	.80	.88	.96	1.00	1.04	1.12
9	.18	.27	.36	.45	.54	.63	.72	.81	.90	.99	1.08	1.12½	1.17	1.26
10	.20	.30	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	1.25	1.30	1.40
11	.22	.33	.44	.55	.66	.77	.88	.99	1.10	1.21	1.32	1.37½	1.43	1.54
12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32	1.44	1.50	1.56	1.68
13	.26	.39	.52	.65	.78	.91	1.04	1.17	1.30	1.43	1.56	1.62½	1.69	1.82
14	.28	.42	.56	.70	.84	.98	1.12	1.26	1.40	1.54	1.68	1.75	1.82	1.96
15	.30	.45	.60	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	1.87½	1.95	2.10
16	.32	.48	.64	.80	.96	1.12	1.28	1.44	1.60	1.76	1.92	2.00	2.08	2.24
17	.34	.51	.68	.85	1.02	1.19	1.36	1.53	1.70	1.87	2.04	2.12½	2.21	2.38
18	.36	.54	.72	.90	1.08	1.26	1.44	1.62	1.80	1.98	2.16	2.25	2.34	2.52
19	.38	.57	.76	.95	1.14	1.33	1.52	1.71	1.90	2.09	2.28	2.37½	2.47	2.66
20	.40	.60	.80	1.00	1.10	1.40	1.60	1.80	2.00	2.20	2.40	2.50	2.60	2.80
21	.42	.63	.84	1.05	1.26	1.47	1.68	1.89	2.10	2.31	2.52	2.62½	2.73	2.94
22	.44	.66	.88	1.10	1.32	1.54	1.76	1.98	2.20	2.42	2.64	2.75	2.86	3.08
23	.46	.69	.92	1.15	1.38	1.61	1.84	2.07	2.30	2.53	2.76	2.87½	2.99	3.22
24	.48	.72	.96	1.20	1.44	1.68	1.92	2.16	2.40	2.64	2.88	3.00	3.12	3.36
25	.50	.75	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.12½	3.25	3.50
26	.52	.78	1.04	1.30	1.56	1.82	2.08	2.34	2.60	2.86	3.12	3.25	3.38	3.64
27	.54	.81	1.08	1.35	1.62	1.89	2.16	2.43	2.70	2.97	3.24	3.37½	3.51	3.78
28	.56	.84	1.12	1.40	1.68	1.96	2.24	2.53	2.80	3.08	3.36	3.50	3.64	3.92
29	.58	.87	1.16	1.45	1.74	2.03	2.32	2.61	2.90	3.19	3.48	3.62½	3.77	4.06
30	.60	.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	3.75	3.90	4.20
31	.62	.93	1.24	1.55	1.86	2.17	2.48	2.79	3.10	3.41	3.72	3.87½	4.03	4.34
32	.64	.96	1.28	1.60	1.92	2.24	2.56	2.88	3.20	3.52	3.84	4.00	4.16	4.48
33	.66	.99	1.32	1.65	1.98	2.31	2.64	2.97	3.30	3.63	3.96	4.12½	4.29	4.62
34	.68	1.02	1.36	1.70	2.04	2.38	2.72	3.06	3.40	3.74	4.08	4.25	4.42	4.76
35	.70	1.05	1.40	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	4.37½	4.55	4.90
36	.72	1.08	1.44	1.80	2.16	2.52	2.83	3.24	3.60	3.96	4.32	4.50	4.68	5.04
37	.74	1.11	1.48	1.85	2.22	2.59	2.96	3.33	3.70	4.07	4.44	4.62½	4.81	5.18
38	.76	1.14	1.52	1.90	2.28	2.66	3.04	3.42	3.80	4.18	4.56	4.75	4.94	5.32
39	.78	1.17	1.56	1.95	2.34	2.73	3.12	3.51	3.90	4.29	4.68	4.87½	5.07	5.46
40	.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.00	5.20	5.60
41	.82	1.23	1.64	2.05	2.46	2.87	3.28	3.69	4.10	4.51	4.92	5.12½	5.33	5.74
42	.84	1.26	1.68	2.10	2.52	2.94	3.36	3.78	4.20	4.62	5.04	5.25	5.46	5.88
43	.86	1.29	1.72	2.15	2.58	3.01	3.44	3.87	4.30	4.73	5.16	5.37½	5.59	6.02
44	.88	1.32	1.76	2.20	2.64	3.08	3.52	3.96	4.40	4.84	5.28	5.50	5.72	6.15
45	.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	5.62½	5.85	6.30
46	.92	1.38	1.84	2.30	2.76	3.22	3.68	4.14	4.60	5.06	5.52	5.75	5.98	6.44
47	.94	1.41	1.88	2.35	2.82	3.29	3.76	4.23	4.70	5.17	5.64	5.87½	6.11	6.58
48	.96	1.44	1.92	2.40	2.88	3.36	3.84	4.32	4.80	5.28	5.76	6.00	6.24	6.72
49	.98	1.47	1.96	2.45	2.94	3.43	3.92	4.41	4.90	5.39	5.88	6.12½	6.37	6.86
50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.25	6.50	7.00
60	1.20	1.80	2.40	3.00	3.60	4.20	4.80	5.40	6.00	6.60	7.20	7.50	7.80	8.40
70	1.40	2.10	2.80	3.50	4.20	4.90	5.60	6.30	7.00	7.70	8.40	8.75	9.10	9.80
80	1.60	2.40	3.20	4.00	4.80	5.60	6.40	7.20	8.00	8.80	9.60	10.00	10.40	11.20
90	1.80	2.70	3.60	4.50	5.40	6.30	7.20	8.10	9.00	9.90	10.80	11.25	11.70	12.60
100	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	12.50	13.00	14.00

THE "MODERN" BUSINESS GUIDE.

A READY RECKONER.

HOW TO FIND THE PRICE OF ANY NUMBER OF POUNDS, YARDS, PIECES OR BUSHELS.

CONTINUED.
The first column gives the NUMBER, the top columns the PRICES.

nos.	15 c.	16 c.	17 c.	18 c.	19 c.	20 c.	21 c.	22 c.	23 c.	24 c.	25 c.	26 c.	27 c.
2	.30	.32	.34	.36	.38	.40	.42	.44	.46	.48	.50	.52	.54
3	.45	.48	.51	.54	.57	.60	.63	.66	.69	.72	.75	.78	.81
4	.60	.64	.68	.72	.76	.80	.84	.88	.92	.96	1.00	1.04	1.08
5	.75	.80	.85	.90	.95	1.00	1.05	1.10	1.15	1.20	1.25	1.30	1.35
6	.90	.96	1.02	1.08	1.14	1.20	1.26	1.32	1.38	1.44	1.50	1.56	1.62
7	1.05	1.12	1.19	1.26	1.33	1.40	1.47	1.54	1.61	1.68	1.75	1.82	1.89
8	1.20	1.28	1.36	1.44	1.52	1.60	1.68	1.76	1.84	1.92	2.00	2.08	2.16
9	1.35	1.44	1.53	1.62	1.71	1.80	1.89	1.98	2.07	2.16	2.25	2.34	2.43
10	1.50	1.60	1.70	1.80	1.90	2.00	2.10	2.20	2.30	2.40	2.50	2.60	2.70
11	1.65	1.76	1.87	1.98	2.09	2.20	2.31	2.42	2.53	2.64	2.75	2.86	2.97
12	1.80	1.92	2.04	2.16	2.28	2.40	2.52	2.64	2.76	2.88	3.00	3.12	3.24
13	1.95	2.08	2.21	2.34	2.47	2.60	2.73	2.86	2.99	3.12	3.25	3.38	3.51
14	2.10	2.24	2.38	2.52	2.66	2.80	2.94	3.08	3.22	3.36	3.50	3.64	3.78
15	2.25	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05
16	2.40	2.56	2.72	2.88	3.04	3.20	3.36	3.52	3.68	3.84	4.00	4.16	4.32
17	2.55	2.72	2.89	3.06	3.23	3.40	3.57	3.74	3.91	4.08	4.25	4.42	4.59
18	2.70	2.88	3.06	3.24	3.42	3.60	3.78	3.96	4.14	4.32	4.50	4.68	4.86
19	2.85	3.04	3.23	3.42	3.61	3.80	3.99	4.18	4.37	4.56	4.75	4.94	5.13
20	3.00	3.20	3.40	3.60	3.80	4.00	4.20	4.40	4.60	4.80	5.00	5.20	5.40
21	3.15	3.36	3.57	3.78	3.99	4.20	4.41	4.62	4.83	5.04	5.25	5.46	5.67
22	3.30	3.52	3.74	3.96	4.18	4.40	4.62	4.84	5.06	5.28	5.50	5.72	5.94
23	3.45	3.68	3.91	4.14	4.37	4.60	4.83	5.06	5.29	5.52	5.75	5.98	6.21
24	3.60	3.84	4.08	4.32	4.56	4.80	5.04	5.28	5.52	5.76	6.00	6.24	6.48
25	3.75	4.00	4.25	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75
26	3.90	4.16	4.42	4.68	4.94	5.20	5.46	5.72	5.98	6.24	6.50	6.76	7.02
27	4.05	4.32	4.59	4.86	5.13	5.40	5.67	5.94	6.21	6.48	6.75	7.02	7.29
28	4.20	4.48	4.76	5.04	5.32	5.60	5.88	6.16	6.44	6.72	7.00	7.28	7.56
29	4.35	4.64	4.93	5.22	5.51	5.80	6.09	6.38	6.67	6.96	7.25	7.54	7.83
30	4.50	4.80	5.10	5.40	5.70	6.00	6.30	6.60	6.90	7.20	7.50	7.80	8.10
31	4.65	4.96	5.27	5.58	5.89	6.20	6.51	6.82	7.13	7.44	7.75	8.06	8.37
32	4.80	5.12	5.44	5.76	6.08	6.40	6.72	7.04	7.36	7.68	8.00	8.32	8.64
33	4.95	5.28	5.61	5.94	6.27	6.60	6.93	7.26	7.59	7.92	8.25	8.58	8.91
34	5.10	5.44	5.78	6.12	6.46	6.80	7.14	7.48	7.82	8.16	8.50	8.84	9.18
35	5.25	5.60	5.95	6.30	6.65	7.00	7.35	7.70	8.05	8.40	8.75	9.10	9.45
36	5.40	5.76	6.12	6.48	6.84	7.20	7.56	7.92	8.28	8.64	9.00	9.36	9.72
37	5.55	5.92	6.29	6.66	7.03	7.40	7.77	8.14	8.51	8.88	9.25	9.62	9.99
38	5.70	6.08	6.46	6.84	7.22	7.60	7.98	8.36	8.74	9.12	9.50	9.88	10.26
39	5.85	6.24	6.63	7.02	7.41	7.80	8.19	8.58	8.97	9.36	9.75	10.14	10.53
40	6.00	6.40	6.80	7.20	7.60	8.00	8.40	8.80	9.20	9.60	10.00	10.40	10.80
41	6.15	6.56	6.97	7.38	7.79	8.20	8.61	9.02	9.43	9.84	10.25	10.66	11.07
42	6.30	6.72	7.14	7.56	7.98	8.40	8.82	9.24	9.66	10.08	10.50	10.92	11.34
43	6.45	6.88	7.31	7.74	8.17	8.60	9.03	9.46	9.89	10.32	10.75	11.18	11.61
44	6.60	7.04	7.48	7.92	8.36	8.80	9.24	9.68	10.12	10.56	11.00	11.44	11.88
45	6.75	7.20	7.65	8.10	8.55	9.00	9.45	9.90	10.35	10.80	11.25	11.70	12.15
46	6.90	7.36	7.82	8.28	8.74	9.20	9.66	10.12	10.58	11.04	11.50	11.96	12.42
47	7.05	7.52	7.99	8.46	8.93	9.40	9.87	10.34	10.81	11.28	11.75	12.22	12.69
48	7.20	7.68	8.16	8.64	9.12	9.60	10.08	10.56	11.04	11.52	12.00	12.48	12.96
49	7.35	7.84	8.33	8.82	9.31	9.80	10.29	10.78	11.27	11.76	12.25	12.74	13.23
50	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50
60	9.00	9.60	10.20	10.80	11.40	12.00	12.60	13.20	13.80	14.40	15.00	15.60	16.20
70	10.50	11.20	11.90	12.60	13.30	14.00	14.70	15.40	16.10	16.80	17.50	18.20	18.90
80	12.00	12.80	13.60	14.40	15.20	16.00	16.80	17.60	18.40	19.20	20.00	20.80	21.60
90	13.50	14.40	15.30	16.20	17.10	18.00	18.90	19.80	20.70	21.60	22.50	23.40	24.30
100	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00

THE "MODERN" BUSINESS GUIDE.

A READY RECKONER.

HOW TO FIND THE PRICE OF ANY NUMBER OF POUNDS, YARDS, PIECES OR BUSHELS.

CONTINUED.
The first column gives the NUMBER, the top column the PRICES.

No.	.50 c.	.55 c.	.60 c.	.65 c.	.70 c.	.75 c.	.80 c.	.85 c.	.90 c.	.95 c.	1.00 c.	1.05 c.	1.10 c.	1.15 c.	1.20 c.
2	.50	.55	.60	.65	.70	.75	.80	.85	.90	.95	1.00	1.05	1.10	1.15	1.20
3	.84	.87	.90	.93	.96	.99	1.02	1.05	1.08	1.11	1.14	1.17	1.20	1.23	1.26
4	1.12	1.16	1.20	1.24	1.28	1.32	1.36	1.40	1.44	1.48	1.52	1.56	1.60	1.64	1.68
5	1.40	1.45	1.50	1.55	1.60	1.65	1.70	1.75	1.80	1.85	1.90	1.95	2.00	2.05	2.10
6	1.68	1.74	1.80	1.86	1.92	1.98	2.04	2.10	2.16	2.22	2.28	2.34	2.40	2.46	2.52
7	1.96	2.03	2.10	2.17	2.24	2.31	2.38	2.45	2.52	2.59	2.66	2.73	2.80	2.87	2.94
8	2.24	2.32	2.40	2.48	2.56	2.64	2.72	2.80	2.88	2.96	3.04	3.12	3.20	3.28	3.36
9	2.52	2.61	2.70	2.79	2.88	2.97	3.06	3.16	3.24	3.33	3.42	3.51	3.60	3.69	3.78
10	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20
11	3.08	3.19	3.30	3.41	3.52	3.63	3.74	3.85	3.96	4.07	4.18	4.29	4.40	4.51	4.62
12	3.36	3.48	3.60	3.72	3.84	3.96	4.08	4.20	4.32	4.44	4.56	4.68	4.80	4.92	5.04
13	3.64	3.77	3.90	4.03	4.16	4.29	4.42	4.55	4.68	4.81	4.94	5.07	5.20	5.33	5.46
14	3.92	4.06	4.20	4.34	4.48	4.62	4.76	4.90	5.04	5.18	5.32	5.46	5.60	5.74	5.88
15	4.20	4.35	4.50	4.65	4.80	4.96	5.10	5.25	5.40	5.55	5.70	5.85	6.00	6.15	6.30
16	4.48	4.64	4.80	4.96	5.12	5.28	5.44	5.60	5.76	5.92	6.08	6.24	6.40	6.56	6.72
17	4.76	4.93	5.10	5.27	5.44	5.61	5.78	5.95	6.12	6.29	6.46	6.63	6.80	6.97	7.14
18	5.04	5.22	5.40	5.58	5.76	5.94	6.12	6.30	6.48	6.66	6.84	7.02	7.20	7.38	7.56
19	5.32	5.51	5.70	5.89	6.08	6.27	6.46	6.65	6.84	7.03	7.22	7.41	7.60	7.79	7.98
20	5.60	5.80	6.00	6.20	6.40	6.60	6.80	7.00	7.20	7.40	7.60	7.80	8.00	8.20	8.40
21	5.88	6.09	6.30	6.51	6.72	6.93	7.14	7.35	7.56	7.77	7.98	8.19	8.40	8.61	8.82
22	6.16	6.38	6.60	6.82	7.04	7.26	7.48	7.70	7.92	8.14	8.36	8.58	8.80	9.02	9.24
23	6.44	6.67	6.90	7.13	7.36	7.59	7.82	8.05	8.28	8.51	8.74	8.97	9.20	9.43	9.66
24	6.72	6.96	7.20	7.44	7.68	7.92	8.16	8.40	8.64	8.88	9.12	9.36	9.60	9.84	10.08
25	7.00	7.25	7.50	7.75	8.00	8.25	8.50	8.75	9.00	9.25	9.50	9.75	10.00	10.25	10.50
26	7.28	7.54	7.80	8.06	8.32	8.58	8.84	9.10	9.36	9.62	9.88	10.14	10.40	10.66	10.92
27	7.56	7.83	8.10	8.37	8.64	8.91	9.18	9.45	9.72	9.99	10.26	10.53	10.80	11.07	11.34
28	7.84	8.12	8.40	8.68	8.96	9.24	9.52	9.80	10.08	10.36	10.64	10.92	11.20	11.48	11.76
29	8.12	8.41	8.70	8.99	9.28	9.57	9.86	10.15	10.44	10.73	11.02	11.31	11.60	11.89	12.18
30	8.40	8.70	9.00	9.30	9.60	9.90	10.20	10.50	10.80	11.10	11.40	11.70	12.00	12.30	12.60
31	8.68	8.99	9.30	9.61	9.92	10.23	10.54	10.85	11.16	11.47	11.78	12.09	12.40	12.71	13.02
32	8.96	9.28	9.60	9.92	10.24	10.56	10.88	11.20	11.52	11.84	12.16	12.48	12.80	13.12	13.44
33	9.24	9.57	9.90	10.23	10.56	10.89	11.22	11.55	11.88	12.21	12.54	12.87	13.20	13.53	13.86
34	9.52	9.86	10.20	10.54	10.88	11.22	11.56	11.90	12.24	12.58	12.92	13.26	13.60	13.94	14.28
35	9.80	10.15	10.50	10.85	11.20	11.55	11.90	12.25	12.60	12.95	13.30	13.65	14.00	14.35	14.70
36	10.08	10.44	10.80	11.16	11.52	11.88	12.24	12.60	12.96	13.32	13.68	14.04	14.40	14.76	15.12
37	10.36	10.73	11.10	11.47	11.84	12.21	12.58	12.95	13.32	13.69	14.06	14.43	14.80	15.17	15.54
38	10.64	11.02	11.40	11.78	12.16	12.54	12.92	13.30	13.68	14.06	14.44	14.82	15.20	15.58	15.96
39	10.92	11.31	11.70	12.09	12.48	12.87	13.26	13.65	14.04	14.43	14.82	15.21	15.60	15.99	16.38
40	11.20	11.60	12.00	12.40	12.80	13.20	13.60	14.00	14.40	14.80	15.20	15.60	16.00	16.40	16.80
41	11.48	11.89	12.30	12.71	13.12	13.53	13.94	14.35	14.76	15.17	15.58	15.99	16.40	16.81	17.22
42	11.76	12.18	12.60	13.02	13.44	13.86	14.28	14.70	15.12	15.54	15.96	16.38	16.80	17.22	17.64
43	12.04	12.47	12.90	13.33	13.76	14.19	14.62	15.05	15.48	15.91	16.34	16.77	17.20	17.63	18.06
44	12.32	12.76	13.20	13.64	14.08	14.52	14.96	15.40	15.84	16.28	16.72	17.16	17.60	18.04	18.48
45	12.60	13.05	13.50	13.95	14.40	14.85	15.30	15.75	16.20	16.65	17.10	17.55	18.00	18.45	18.90
46	12.88	13.34	13.80	14.26	14.72	15.18	15.64	16.10	16.56	17.02	17.48	17.94	18.40	18.86	19.32
47	13.16	13.63	14.10	14.57	15.04	15.51	15.98	16.45	16.92	17.39	17.86	18.33	18.80	19.27	19.74
48	13.44	13.92	14.40	14.88	15.36	15.84	16.32	16.80	17.28	17.76	18.24	18.72	19.20	19.68	20.16
49	13.72	14.21	14.70	15.19	15.68	16.17	16.66	17.15	17.64	18.13	18.62	19.11	19.60	20.09	20.58
50	14.00	14.50	15.00	15.50	16.00	16.50	17.00	17.50	18.00	18.50	19.00	19.50	20.00	20.50	21.00
60	16.80	17.40	18.00	18.60	19.20	19.80	20.40	21.00	21.60	22.20	22.80	23.40	24.00	24.60	25.20
70	19.60	20.30	21.00	21.70	22.40	23.10	23.80	24.50	25.20	25.90	26.60	27.30	28.00	28.70	29.40
80	22.40	23.20	24.00	24.80	25.60	26.40	27.20	28.00	28.80	29.60	30.40	31.20	32.00	32.80	33.60
90	25.20	26.10	27.00	27.90	28.80	29.70	30.60	31.50	32.40	33.30	34.20	35.10	36.00	36.90	37.80
100	28.00	29.00	30.00	31.00	32.00	33.00	34.00	35.00	36.00	37.00	38.00	39.00	40.00	41.00	42.00

THE "MODERN" BUSINESS GUIDE.

A READY RECKONER.—Continued.

No.	41c.	42c.	43c.	44c.	45c.	46c.	47c.	48c.	49c.	50c.	55c.	60c.	65c.
2	.82	.84	.86	.88	.90	.92	.94	.96	.98	1.00	1.10	1.20	1.30
3	1.23	1.26	1.29	1.32	1.35	1.38	1.41	1.44	1.47	1.50	1.65	1.80	1.95
4	1.61	1.63	1.72	1.76	1.80	1.84	1.88	1.92	1.96	2.00	2.20	2.40	2.50
5	2.05	2.10	2.15	2.20	2.25	2.30	2.35	2.40	2.45	2.50	2.75	3.00	3.25
6	2.46	2.52	2.58	2.61	2.70	2.76	2.82	2.88	2.94	3.00	3.30	3.50	3.90
7	2.87	2.94	3.01	3.09	3.15	3.22	3.29	3.36	3.43	3.50	3.80	4.20	4.55
8	3.28	3.36	3.41	3.52	3.61	3.68	3.76	3.84	3.92	4.00	4.40	4.80	5.20
9	3.69	3.78	3.87	3.96	4.05	4.14	4.22	4.32	4.41	4.50	4.95	5.40	5.85
10	4.10	4.20	4.30	4.41	4.50	4.60	4.70	4.80	4.90	5.00	5.50	6.00	6.50
11	4.51	4.62	4.73	4.81	4.93	5.06	5.17	5.28	5.39	5.50	6.05	6.50	7.15
12	4.92	5.04	5.16	5.23	5.40	5.52	5.64	5.76	5.88	6.00	6.50	7.20	7.80
13	5.33	5.46	5.59	5.72	5.86	5.98	6.11	6.21	6.37	6.50	7.15	7.80	8.45
14	5.74	5.88	6.03	6.16	6.30	6.44	6.58	6.72	6.86	7.00	7.70	8.40	9.10
15	6.15	6.30	6.45	6.60	6.75	6.90	7.05	7.20	7.35	7.50	8.25	9.00	9.75
16	6.56	6.72	6.88	7.04	7.20	7.36	7.52	7.68	7.84	8.00	8.50	9.50	10.40
17	6.97	7.14	7.31	7.48	7.65	7.82	7.99	8.16	8.33	8.50	9.35	10.20	11.05
18	7.38	7.56	7.74	7.92	8.10	8.28	8.46	8.64	8.82	9.00	9.90	10.50	11.70
19	7.79	7.98	8.17	8.36	8.55	8.74	8.93	9.12	9.31	9.50	10.45	11.40	12.35
20	8.20	8.40	8.60	8.80	9.00	9.20	9.40	9.60	9.80	10.00	11.00	12.00	13.00
21	8.61	8.82	9.03	9.21	9.45	9.66	9.87	10.08	10.29	10.50	11.55	12.50	13.50
22	9.02	9.24	9.46	9.63	9.90	10.12	10.34	10.56	10.78	11.00	12.10	13.20	14.30
23	9.43	9.66	9.89	10.12	10.35	10.58	10.81	11.04	11.27	11.50	12.65	13.80	14.95
24	9.84	10.08	10.32	10.56	10.80	11.04	11.28	11.52	11.75	12.00	13.20	14.40	15.60
25	10.25	10.60	10.75	11.00	11.25	11.50	11.75	12.00	12.25	12.50	13.75	15.00	16.25
26	10.66	10.92	11.18	11.44	11.70	11.96	12.22	12.48	12.74	13.00	14.30	15.50	16.90
27	11.07	11.34	11.61	11.88	12.15	12.42	12.69	12.96	13.23	13.50	14.85	16.20	17.55
28	11.48	11.76	12.01	12.32	12.60	12.88	13.16	13.44	13.72	14.00	15.40	16.50	18.20
29	11.89	12.18	12.47	12.76	13.03	13.31	13.63	13.92	14.21	14.50	15.95	17.40	18.85
30	12.30	12.60	12.90	13.20	13.50	13.80	14.10	14.40	14.70	15.00	16.50	18.00	19.50
31	12.71	13.02	13.33	13.61	13.95	14.26	14.57	14.88	15.19	15.50	17.05	18.60	20.15
32	13.12	13.44	13.76	14.08	14.40	14.72	15.04	15.36	15.68	16.00	17.60	19.20	20.80
33	13.53	13.86	14.19	14.52	14.83	15.15	15.51	15.84	16.17	16.50	18.05	19.80	21.45
34	13.94	14.28	14.62	14.96	15.30	15.64	15.98	16.32	16.66	17.00	18.70	20.40	22.10
35	14.35	14.70	15.05	15.40	15.73	16.10	16.45	16.80	17.15	17.50	19.25	21.00	22.75
36	14.76	15.12	15.48	15.84	16.20	16.56	16.92	17.28	17.64	18.00	19.80	21.60	23.40
37	15.17	15.54	15.91	16.28	16.65	17.02	17.39	17.76	18.13	18.50	20.35	22.20	24.05
38	15.58	15.96	16.31	16.72	17.10	17.48	17.86	18.24	18.62	19.00	20.90	22.80	24.70
39	15.99	16.38	16.77	17.16	17.55	17.94	18.33	18.72	19.11	19.50	21.45	23.40	25.35
40	16.40	16.80	17.20	17.60	18.00	18.40	18.80	19.20	19.60	20.00	22.00	24.00	26.00
41	16.81	17.22	17.66	18.01	18.45	18.88	19.27	19.68	20.09	20.50	22.55	24.60	26.65
42	17.22	17.64	18.06	18.48	18.90	19.32	19.74	20.16	20.58	21.00	23.10	25.20	27.30
43	17.63	18.06	18.49	18.92	19.35	19.78	20.21	20.64	21.07	21.50	23.65	25.80	27.95
44	18.04	18.48	18.92	19.36	19.80	20.24	20.68	21.12	21.56	22.00	24.20	26.40	28.60
45	18.45	18.90	19.35	19.80	20.25	20.70	21.15	21.60	22.05	22.50	24.75	27.00	29.25
46	18.86	19.32	19.78	20.24	20.70	21.16	21.62	22.08	22.54	23.00	25.30	27.60	29.90
47	19.27	19.74	20.21	20.68	21.15	21.62	22.09	22.56	23.03	23.50	25.85	28.20	30.55
48	19.68	20.16	20.64	21.12	21.60	22.08	22.56	23.04	23.52	24.00	26.40	28.80	31.20
49	20.09	20.58	21.07	21.56	22.05	22.54	23.03	23.52	24.01	24.50	26.95	29.40	31.85
50	20.50	21.00	21.50	22.00	22.50	23.00	23.50	24.00	24.50	25.00	27.50	30.00	32.50
60	24.60	25.20	25.80	26.40	27.00	27.60	28.20	28.80	29.40	30.00	33.00	36.00	39.00
70	28.70	29.40	30.10	30.80	31.50	32.20	32.90	33.60	34.30	35.00	38.50	42.00	45.50
80	32.80	33.60	34.40	35.20	36.00	36.80	37.60	38.40	39.20	40.00	44.00	48.00	52.00
90	36.90	37.80	38.70	39.60	40.50	41.40	42.30	43.20	44.10	45.00	49.50	54.00	58.50
100	41.00	42.00	43.00	44.00	45.00	46.00	47.00	48.00	49.00	50.00	55.00	60.00	65.00

(THE "MODERN" BUSINESS GUIDE.

READY RECKONER—Continued.

No.	70c.	75c.	80c.	85c.	90c.	95c.	1.00	1.50	2.00	3.00	4.00	5.00	10.00
2	1.40	1.50	1.60	1.70	1.80	1.90	2.00	3.00	4.00	6.00	8.00	10.00	20.00
3	2.10	2.25	2.40	2.55	2.70	2.85	3.00	4.50	6.00	9.00	12.00	15.00	30.00
4	2.80	3.00	3.20	3.40	3.60	3.80	4.00	6.00	8.00	12.00	16.00	20.00	40.00
5	3.50	3.75	4.00	4.25	4.50	4.75	5.00	7.50	10.00	15.00	20.00	25.00	50.00
6	4.20	4.50	4.80	5.10	5.40	5.70	6.00	9.00	12.00	18.00	24.00	30.00	60.00
7	4.90	5.25	5.60	5.95	6.30	6.65	7.00	10.50	14.00	21.00	28.00	35.00	70.00
8	5.60	6.00	6.40	6.80	7.20	7.60	8.00	12.00	16.00	24.00	32.00	40.00	80.00
9	6.30	6.75	7.20	7.65	8.10	8.55	9.00	13.50	18.00	27.00	36.00	45.00	90.00
10	7.00	7.50	8.00	8.50	9.00	9.50	10.00	15.00	20.00	30.00	40.00	50.00	100.00
11	7.70	8.25	8.80	9.35	9.90	10.45	11.00	16.50	22.00	33.00	44.00	55.00	110.00
12	8.40	9.00	9.60	10.20	10.80	11.40	12.00	18.00	24.00	36.00	48.00	60.00	120.00
13	9.10	9.75	10.40	11.05	11.70	12.35	13.00	19.50	26.00	39.00	52.00	65.00	130.00
14	9.80	10.50	11.20	11.90	12.60	13.30	14.00	21.00	28.00	42.00	56.00	70.00	140.00
15	10.50	11.25	12.00	12.75	13.50	14.25	15.00	22.50	30.00	45.00	60.00	75.00	150.00
16	11.20	12.00	12.80	13.60	14.40	15.20	16.00	24.00	32.00	48.00	64.00	80.00	160.00
17	11.90	12.75	13.60	14.45	15.30	16.15	17.00	25.50	34.00	51.00	68.00	85.00	170.00
18	12.60	13.50	14.40	15.30	16.20	17.10	18.00	27.00	36.00	54.00	72.00	90.00	180.00
19	13.30	14.25	15.20	16.15	17.10	18.05	19.00	28.50	38.00	57.00	76.00	95.00	190.00
20	14.00	15.00	16.00	17.00	18.00	19.00	20.00	30.00	40.00	60.00	80.00	100.00	200.00
21	14.70	15.75	16.80	17.85	18.90	19.95	21.00	31.50	42.00	63.00	84.00	105.00	210.00
22	15.40	16.50	17.60	18.70	19.80	20.90	22.00	33.00	44.00	66.00	88.00	110.00	220.00
23	16.10	17.25	18.40	19.55	20.70	21.85	23.00	34.50	46.00	69.00	92.00	115.00	230.00
24	16.80	18.00	19.20	20.40	21.60	22.80	24.00	36.00	48.00	72.00	96.00	120.00	240.00
25	17.50	18.75	20.00	21.25	22.50	23.75	25.00	37.50	50.00	75.00	100.00	125.00	250.00
26	18.20	19.50	20.80	22.10	23.40	24.70	26.00	39.00	52.00	78.00	104.00	130.00	260.00
27	18.90	20.25	21.60	22.95	24.30	25.65	27.00	40.50	54.00	81.00	108.00	135.00	270.00
28	19.60	21.00	22.40	23.80	25.20	26.60	28.00	42.00	56.00	84.00	112.00	140.00	280.00
29	20.30	21.75	23.20	24.65	26.10	27.55	29.00	43.50	58.00	87.00	116.00	145.00	290.00
30	21.00	22.50	24.00	25.50	27.00	28.50	30.00	45.00	60.00	90.00	120.00	150.00	300.00
31	21.70	23.25	24.80	26.35	27.90	29.45	31.00	46.50	62.00	93.00	124.00	155.00	310.00
32	22.40	24.00	25.60	27.20	28.80	30.40	32.00	48.00	64.00	96.00	128.00	160.00	320.00
33	23.10	24.75	26.40	28.05	29.70	31.35	33.00	49.50	66.00	99.00	132.00	165.00	330.00
34	23.80	25.50	27.20	28.90	30.60	32.30	34.00	51.00	68.00	102.00	136.00	170.00	340.00
35	24.50	26.25	28.00	29.75	31.50	33.25	35.00	52.50	70.00	105.00	140.00	175.00	350.00
36	25.20	27.00	28.80	30.60	32.40	34.20	36.00	54.00	72.00	108.00	144.00	180.00	360.00
37	25.90	27.75	29.60	31.45	33.30	35.15	37.00	55.50	74.00	111.00	148.00	185.00	370.00
38	26.60	28.50	30.40	32.30	34.20	36.10	38.00	57.00	76.00	114.00	152.00	190.00	380.00
39	27.30	29.25	31.20	33.15	35.10	37.05	39.00	58.50	78.00	117.00	156.00	195.00	390.00
40	28.00	30.00	32.00	34.00	36.00	38.00	40.00	60.00	80.00	120.00	160.00	200.00	400.00
41	28.70	30.75	32.80	34.85	36.90	38.85	41.00	61.50	82.00	123.00	164.00	205.00	410.00
42	29.40	31.50	33.60	35.70	37.80	39.80	42.00	63.00	84.00	126.00	168.00	210.00	420.00
43	30.10	32.25	34.40	36.55	38.70	40.85	43.00	64.50	86.00	129.00	172.00	215.00	430.00
44	30.80	33.00	35.20	37.40	39.60	41.80	44.00	66.00	88.00	132.00	176.00	220.00	440.00
45	31.50	33.75	36.00	38.25	40.50	42.75	45.00	67.50	90.00	135.00	180.00	225.00	450.00
46	32.20	34.50	36.80	39.10	41.40	43.70	46.00	69.00	92.00	138.00	184.00	230.00	460.00
47	32.90	35.25	37.60	39.95	42.30	44.65	47.00	70.50	94.00	141.00	188.00	235.00	470.00
48	33.60	36.00	38.40	40.80	43.20	45.60	48.00	72.00	96.00	144.00	192.00	240.00	480.00
49	34.30	36.75	39.20	41.65	44.10	46.55	49.00	73.50	98.00	147.00	196.00	245.00	490.00
50	35.00	37.50	40.00	42.50	45.00	47.50	50.00	75.00	100.00	150.00	200.00	250.00	500.00
51	42.00	46.00	48.00	51.00	54.00	57.00	60.00	90.00	120.00	180.00	240.00	300.00	600.00
52	49.00	52.50	56.00	59.50	63.00	66.50	70.00	105.00	140.00	210.00	280.00	350.00	700.00
53	56.00	60.00	64.00	68.00	72.00	76.00	80.00	120.00	160.00	240.00	320.00	400.00	800.00
54	63.00	67.50	72.00	76.50	81.00	85.50	90.00	135.00	180.00	270.00	360.00	450.00	900.00
55	70.00	75.00	80.00	85.00	90.00	95.00	100.00	150.00	200.00	300.00	400.00	500.00	1000.00



HOW TO USE
THE HOG AND CATTLE
TABLE.

HOGS.

What will be the cost of 3,345 pounds of live hogs, at \$3.25 per hundred weight?—See table.

3300 @ \$3.25 = \$107.25.

45 @ 3.25 = 1.46.

\$108.71 Ans.

CATTLE.

What will 2255 pounds of live cattle cost, at \$2.65 per hundred weight?

2200 @ \$2.50 = \$55.00

55 @ 2.50 = 1.38.

2200 @ .15 3.30.

55 @ .15 .08.

\$59.76. Ans.

N.B.—In above example get the amount first from table for the 2200 pounds at \$2.50, then for 55 pounds. Now you have the amount at \$2.50 per hundred weight. To make it \$2.65, take from the table the amount of 2255 at 15c per hundred weight, and you will have the amount for all at \$2.65 per cwt.

HOG AND CATTLE TABLE.

The first column gives the number of pounds and the top of each column the price per pound or hundred weight.

Weight	\$1.00	\$2.00	\$2.50	\$2.75	\$3.00	\$3.25	\$3.50	\$3.75	\$4.00	\$4.25	\$4.50
.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
.05	.05	.10	.13	.14	.15	.16	.17	.18	.19	.20	.21
.10	.10	.20	.25	.28	.30	.33	.35	.38	.40	.43	.45
.15	.15	.30	.38	.41	.43	.49	.53	.56	.60	.64	.68
.20	.20	.40	.50	.55	.60	.65	.70	.75	.80	.86	.90
.25	.25	.50	.63	.69	.75	.81	.88	.94	1.00	1.06	1.13
.30	.30	.60	.75	.83	.90	.98	1.05	1.13	1.20	1.28	1.35
.35	.35	.70	.88	.96	1.05	1.14	1.23	1.31	1.40	1.49	1.58
.40	.40	.80	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
.45	.45	.90	1.13	1.24	1.35	1.46	1.58	1.69	1.80	1.91	2.00
.50	.50	1.00	1.25	1.38	1.50	1.63	1.75	1.88	2.00	2.13	2.25
.55	.55	1.10	1.38	1.51	1.64	1.79	1.93	2.06	2.20	2.34	2.48
.60	.60	1.20	1.50	1.65	1.80	1.95	2.10	2.25	2.40	2.55	2.70
.65	.65	1.30	1.63	1.79	1.95	2.11	2.26	2.44	2.60	2.76	2.92
.70	.70	1.40	1.75	1.93	2.10	2.28	2.45	2.63	2.80	2.98	3.15
.75	.75	1.50	1.88	2.06	2.25	2.44	2.63	2.81	3.00	3.19	3.38
.80	.80	1.60	2.00	2.20	2.40	2.60	2.80	3.00	3.20	3.40	3.60
.85	.85	1.70	2.13	2.34	2.55	2.76	2.98	3.19	3.40	3.61	3.82
.90	.90	1.80	2.25	2.48	2.70	2.92	3.15	3.37	3.60	3.83	4.05
.95	.95	1.90	2.38	2.61	2.83	3.05	3.28	3.50	3.80	4.04	4.28
1.00	1.00	2.00	2.50	2.75	3.00	3.25	3.50	3.75	4.00	4.25	4.50
2.00	4.00	6.00	6.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50
3.00	6.00	7.50	8.25	9.00	9.75	10.50	11.25	12.00	12.75	13.50	14.25
4.00	8.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00
5.00	10.00	12.50	13.75	15.00	16.25	17.50	18.75	20.00	21.25	22.50	23.75
6.00	12.00	15.00	16.50	18.00	19.50	21.00	22.50	24.00	25.50	27.00	28.50
7.00	14.00	17.50	19.25	21.00	22.75	24.50	26.25	28.00	29.75	31.50	33.25
8.00	16.00	20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00
9.00	18.00	22.50	24.75	27.00	29.25	31.50	33.75	36.00	38.25	40.50	42.75
10.00	20.00	25.00	27.50	30.00	32.50	35.00	37.50	40.00	42.50	45.00	47.50
11.00	22.00	27.50	30.25	33.00	35.75	38.50	41.25	44.00	46.75	49.50	52.25
12.00	24.00	30.00	33.00	36.00	39.00	42.00	45.00	48.00	51.00	54.00	57.00
13.00	26.00	32.50	35.75	39.00	42.25	45.50	49.00	52.50	56.00	59.50	63.00
14.00	28.00	35.00	38.50	42.00	45.50	49.00	52.50	56.00	60.00	64.00	68.00
15.00	30.00	37.50	41.25	45.00	48.75	52.50	56.25	60.00	64.00	68.00	72.00
16.00	32.00	40.00	44.00	48.00	52.00	56.00	60.00	64.00	68.00	72.00	76.00
17.00	34.00	42.50	46.75	51.00	55.25	59.50	63.75	68.00	72.25	76.50	81.00
18.00	36.00	45.00	49.50	54.00	59.00	63.50	67.50	72.00	76.50	81.00	85.50
19.00	38.00	47.50	52.25	57.00	61.75	66.50	71.25	76.00	80.75	85.50	90.00
20.00	40.00	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00
21.00	42.00	52.50	57.75	63.00	68.25	73.50	78.75	84.00	89.25	94.50	99.75
22.00	44.00	55.00	60.50	66.00	71.50	77.00	82.50	88.00	93.50	99.00	104.50
23.00	46.00	57.50	63.25	69.00	74.75	80.50	86.25	92.00	97.75	103.50	109.25
24.00	48.00	60.00	66.00	72.00	78.00	84.00	90.00	96.00	102.00	108.00	114.00
25.00	50.00	62.50	68.75	75.00	81.25	87.50	93.75	100.00	106.25	112.50	118.75
26.00	52.00	65.00	71.50	78.00	84.50	91.00	97.50	104.00	110.50	117.00	123.50
27.00	54.00	67.50	74.25	81.00	87.75	94.50	101.25	108.00	114.75	121.50	128.25
28.00	56.00	70.00	77.00	84.00	91.00	98.00	105.00	112.00	119.00	126.00	133.00
29.00	58.00	72.50	79.75	87.00	94.25	101.50	108.75	116.00	123.25	130.50	137.75
30.00	60.00	75.00	82.50	90.00	97.50	105.00	112.50	120.00	127.50	135.00	142.50
31.00	62.00	77.50	85.25	93.00	100.75	108.50	116.25	124.00	131.75	139.50	147.25
32.00	64.00	80.00	88.00	96.00	104.00	112.00	120.00	128.00	136.00	144.00	152.00
33.00	66.00	82.50	90.75	99.00	107.25	115.50	123.75	132.00	140.25	148.50	156.75
34.00	68.00	85.00	93.50	102.00	110.50	119.00	127.50	136.00	144.50	153.00	161.50
35.00	70.00	87.50	96.25	105.00	113.75	122.50	131.25	140.00	148.75	157.50	166.25
36.00	72.00	90.00	99.00	108.00	117.00	126.00	135.00	144.00	153.00	162.00	171.00
37.00	74.00	92.50	101.75	111.00	120.25	129.50	138.75	148.00	157.25	166.50	175.75
38.00	76.00	95.00	104.50	114.00	123.50	133.00	142.50	152.00	161.50	171.00	180.50
39.00	78.00	97.50	107.25	117.00	126.75	135.50	146.25	156.00	165.75	175.50	185.25
40.00	80.00	100.00	110.00	120.00	130.00	140.00	150.00	160.00	170.00	180.00	190.00
41.00	82.00	102.50	112.75	123.00	133.25	143.00	153.75	164.00	174.25	184.50	194.75
42.00	84.00	105.00	115.50	126.00	136.50	147.00	157.50	168.00	178.50	189.00	199.50
43.00	86.00	107.50	118.25	129.00	139.75	150.50	161.25	172.00	182.75	193.50	204.25
44.00	88.00	110.00	121.00	132.00	143.00	154.00	165.00	176.00	187.00	198.00	209.00
45.00	90.00	112.50	123.75	135.00	146.25	157.50	168.75	180.00	191.25	202.50	213.75

THE "MODERN" BUSINESS GUIDE.



RAPID METHODS IN BUSINESS CALCULATIONS.

TO MULTIPLY ANY TWO NUMBERS TOGETHER, EACH HAVING THE SAME FRACTIONS.

<i>Rule.</i> —1. Multiply the whole numbers together.	Example.
2. Add the two numbers together and multiply this sum by either one of the fractions.	12 $\frac{3}{4}$
3. Multiply the two fractions together.	8 $\frac{3}{4}$
4. Add the results together.	96
	15
	9/16
	<hr/>
	111 9/16 Ans.

HOW TO MULTIPLY ANY MIXED NUMBERS.

1. Multiply the whole numbers together.
2. Multiply the upper whole number by the lower fraction.
3. Multiply the lower whole number by the upper fraction.
4. Multiply the fractions together.
5. Add the four products together.

Example.—Multiply 16 $\frac{3}{4}$ by 9 $\frac{3}{4}$.	16 $\frac{3}{4}$
	9 $\frac{3}{4}$
	<hr/>
1. Whole numbers multiplied.....	144
2. Multiply 16 by $\frac{3}{4}$	12
3. Multiply 9 by $\frac{3}{4}$	6
4. Multiply $\frac{3}{4}$ by $\frac{3}{4}$ = 6/12 or.....	$\frac{1}{2}$
5. Add results together.....	<hr/>
	162 $\frac{1}{2}$ Ans.

N.B.—The examples should be worked by not writing out the middle parts, but add the amounts mentally.

THE "MODERN" BUSINESS GUIDE.
BUSINESS METHODS FOR MULTIPLYING ALL
KINDS OF MIXED NUMBERS.

Rule.—Multiply the whole numbers together, then multiply each whole number by the fraction in the other number to its nearest unit and add the products.

NOTE.—In business it is the custom to reject fractions less than $\frac{1}{2}$ in each sum and count one for each fraction over $\frac{1}{2}$.

How much will $34\frac{3}{4}$ yards of cloth cost at $22\frac{1}{2}$ cents per yard?

Solution, $34 \times 22 = \$7.48$
 $34 \times \frac{1}{2} = .17$
 Nearest unit, $22 \times 34 = .16$ (We omit the fraction and
 $\frac{3}{4} \times \frac{1}{2} = \frac{3}{8}$ call it 16).

\$7.81 $\frac{3}{8}$ Ans.

What is the cost of 17 dozen and 9 eggs at $12\frac{1}{2}$ cents per dozen?

Solution, $17 \times 12 = \$2.04$
 $17 \times \frac{1}{2} = 9$ (Make the $\frac{1}{2}$ a unit).
 9 eggs = $\frac{3}{4}$ dozen, $12 \times \frac{3}{4} = 9$

\$2.22 Ans.

N.B.—The last fraction in business is generally omitted.

HOW TO FIND THE CARRYING CAPACITY
OF TILE.

GALLONS PER MINUTE.

A large tile will carry more water according to its size than a small one. This is because there is less surface on the inside of the large tile compared with the size of stream, and therefore less friction. More water will flow through a straight tile than a crooked one having the same diameter.

Example.—A nine-inch tile at 6 inches fall to the 100 feet will flow 593 gals. per minute.

THE "MODERN" BUSINESS GUIDE.

CARRYING CAPACITY OF FREIGHT CARS.

ONE CAR-LOAD.

Salt	80 to	100 bbls.
Lumber	8,000 to	13,000 feet.
Barley	417 to	833 bush.
Wheat	333 to	666 bush.
Corn	357 to	714 bush.
Potatoes	333 to	666 bush.
Oats	625 to	1,250 bush.
Rye	357 to	714 bush.
Cattle	16 to	24 head.
Hogs	40 to	60 head.
Sheep	80 to	100 head.
Hay		10 tons.
Coal	12 to	20 tons.
Stone		2 cords.
Tile, 3 inch		6,000 feet.
Tile, 4 inch		4,000 feet.
Tile, 6 inch		2,500 feet.
Tile, 10 inch		1,200 feet.
Tile, 12 inch		1,000 feet.
Gravel		7 cu. yds.

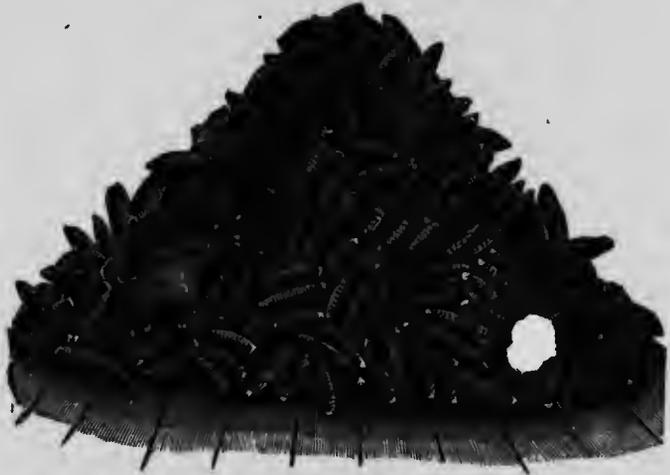
WIRE FENCE MATERIALS.

NUMBER OF STAPLES TO THE POUND.

1¼ inch	100 to the pound.
1½ inch	85 to the pound.
1¾ inch	72 to the pound.

NUMBER OF POUNDS BARB-WIRE TO THE ROD.

Common Glidden Barb-wire	11-10 lbs. to the rod.
Double Thick Glidden Barb-wire	11-5 lbs. to the rod.
Plain Fence Wire	1 lb. to the rod.



**HOW TO ESTIMATE THE CONTENTS OF A
PILE OF GRAIN, POTATOES, HAY
OR WOOD.**

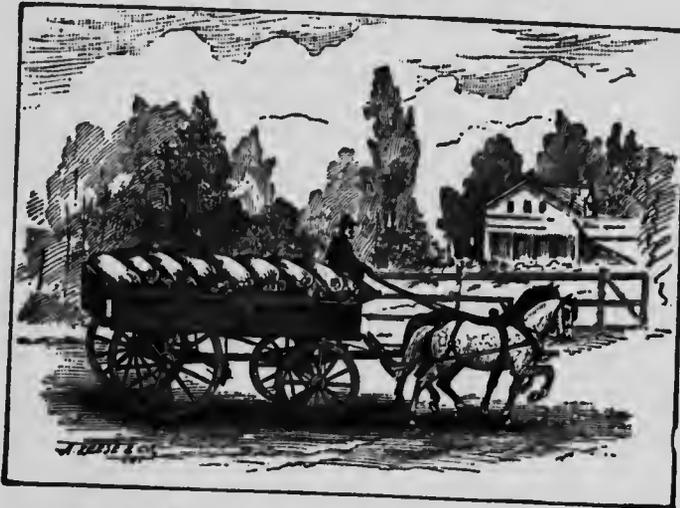
Rule.—Put the commodity in the form of a heap. Then multiply the diameter in feet by itself, and then again by the height in feet, and divide the result by 4, and you have the approximate contents in bushels.

Example.—How many bushels in a heap of grain 6 feet in diameter and 3 feet high?

Solution.— $6 \times 6 \times 3 \div 4 = 27$ bushels. Ans.

HOW MANY NAILS TO THE POUND.

	No. to the lb.	Length in inches.
3 penny fine.....	700	1½
3 penny common.....	550	1¾
4 penny common.....	350	1½
6 penny common.....	180	2
8 penny common.....	100	2½
10 penny common.....	65	3
16 penny common.....	30	3½
20 penny common.....	41	4
40 penny common.....	18	5
60 penny common.....	12	6
8 penny fence.....	50	2½
10 penny fence.....	34	3



HOW TO FIGURE UP A LOAD OF GRAIN.

Rule.—Find the total number of pounds and divide that by the number of pounds in one bushel and it will equal the number of bushels.

Example.—How many bushels in 2840 pounds of wheat, and what will it cost at 90 cents per bushel?

Solution.— $2840 \div 60 = 47$ bushel and 20 pounds or $47\frac{1}{3}$ bushels.

$47\frac{1}{3} \times 90c. = \$42.60.$ Ans.

HOW TO USE THE GRAIN TABLE.

The heavy type column represents the weight of the load, and the number of bushels and pounds are at the right under the kind of grain. See example at the foot of next page.

MEASUREMENT OF CORN IN COB.

Two heaping bushels of corn on the cob will make one struck bushel of shelled corn. Some claim that one and one-half bushels of ear will make one bushel of shelled corn. Much will depend upon the kind of corn, shape of the ear, size of the cob, etc.

How to Find the Number of Bushels in a Load of Grain at Sight.

W'gt.	Oats. 84 lbs.		Corn, Rye. 68 lbs. †		Barley. 48 lbs. †		*Wheat. 60 lbs.		W'gt.	Oats. 84 lbs.		Corn, Rye. 68 lbs. †		Barley. 48 lbs. †		*Wheat. 60 lbs.	
	bus	lbs	bus	lbs	bus	lbs	bus	lbs		bus	lbs	bus	lbs	bus	lbs	bus	lbs
1500	44	04	26	44	31	12	23	00	2000	68	28	35	40	41	32	33	20
1510	44	14	26	51	31	12	23	10	2010	69	04	35	50	41	42	33	30
1520	44	24	27	03	31	13	23	20	2020	69	14	35	04	42	04	33	40
1530	45	00	27	18	31	43	23	30	2030	69	24	36	14	42	14	33	50
1540	45	10	27	23	31	01	22	40	2040	69	30	36	24	42	24	34	00
1550	45	20	27	33	31	11	23	50	2050	69	00	10	36	34	42	34	10
1560	45	30	27	43	31	21	23	00	2060	69	10	36	44	42	44	34	20
1570	45	40	28	01	32	31	23	10	2070	69	20	36	54	43	06	34	30
1580	45	50	28	12	32	41	23	20	2080	69	30	37	08	43	18	34	40
1590	46	00	28	22	33	06	23	30	2090	69	40	37	18	43	28	34	50
1600	46	10	28	32	33	18	23	40	2100	69	50	37	28	43	38	35	00
1610	47	00	28	42	33	23	23	50	2110	70	00	37	38	43	48	35	10
1620	47	10	29	52	33	33	27	00	2120	70	10	37	48	43	08	35	20
1630	47	20	29	06	33	46	27	10	2130	70	20	38	02	44	18	35	30
1640	47	30	29	16	34	08	27	20	2140	70	30	38	12	44	28	35	40
1650	48	00	29	26	34	13	27	30	2150	70	40	38	22	44	38	35	50
1660	48	10	29	36	34	23	27	40	2160	70	50	38	32	45	48	36	00
1670	48	20	29	46	34	33	27	50	2170	70	00	38	42	45	00	36	10
1680	48	30	30	03	35	00	28	00	2180	70	10	38	52	45	10	36	20
1690	48	40	30	13	35	10	28	10	2190	70	20	38	06	45	20	36	30
1700	48	50	30	23	35	20	28	20	2200	70	30	38	16	45	30	36	40
1710	49	00	30	33	35	30	28	30	2210	70	40	38	26	46	02	36	50
1720	49	10	30	43	35	40	28	40	2220	70	50	38	36	46	12	37	00
1730	49	20	30	53	36	02	23	50	2230	70	00	38	46	48	22	37	10
1740	49	30	31	04	36	12	29	00	2240	70	10	38	56	48	32	37	20
1750	49	40	31	14	36	22	29	10	2250	70	20	38	06	48	42	37	30
1760	49	50	31	24	36	32	29	20	2260	70	30	38	16	48	52	37	40
1770	50	00	31	34	37	42	29	30	2270	70	40	38	26	47	04	37	50
1780	50	10	31	44	37	04	29	40	2280	70	50	38	36	47	14	37	00
1790	50	20	31	54	37	14	29	50	2290	70	00	38	46	47	24	38	10
1800	50	30	32	08	37	24	29	00	2300	70	10	38	56	47	34	38	20
1810	50	40	32	18	37	34	29	10	2310	70	20	38	06	47	44	38	30
1820	50	50	32	23	37	44	29	20	2320	70	30	38	16	48	54	38	40
1830	50	00	32	33	37	03	30	30	2330	70	40	38	26	48	06	38	50
1840	50	10	32	43	37	13	30	40	2340	70	50	38	36	48	16	39	00
1850	50	20	33	02	38	23	30	50	2350	70	00	38	46	48	26	39	10
1860	50	30	33	12	38	33	31	00	2360	70	10	38	56	48	36	39	20
1870	50	40	33	22	38	46	31	10	2370	70	20	38	06	49	06	39	30
1880	50	50	33	32	39	03	31	20	2380	70	30	38	16	49	16	39	40
1890	50	00	33	42	39	13	31	30	2390	70	40	38	26	49	26	39	50
1900	50	10	33	52	39	23	31	40	2400	70	50	38	36	50	36	40	00
1910	50	20	34	06	39	33	31	50	2410	70	00	38	46	50	46	40	10
1920	50	30	34	16	39	43	31	00	2420	70	10	38	56	50	56	40	20
1930	50	40	34	26	40	10	32	10	2430	70	20	38	06	50	06	40	30
1940	50	50	34	36	40	20	32	20	2440	70	30	38	16	50	16	40	40
1950	50	00	34	46	40	30	32	30	2450	70	40	38	26	50	26	40	50
1960	50	10	34	56	40	40	32	40	2460	70	50	38	36	51	36	41	00
1970	50	20	35	06	41	02	32	50	2470	70	00	38	46	51	46	41	10
1980	50	30	35	16	41	12	32	00	2480	70	10	38	56	51	56	41	20
1990	50	40	35	26	41	22	32	10	2490	70	20	38	06	51	06	41	30
2000	50	50	35	36	41	32	32	20	2500	70	30	38	16	51	16	41	40

Example: How many bushels of oats in 2,490 pounds?
 Answer: 73 bushels and 8 pounds.

*Peas, beans, potatoes, onions and clover seed.
 †Buckwheat and timothy seed. ‡Flax seed.

THE "MODERN" BUSINESS GUIDE.

How to Find the Number of Bushels in a Load of Grain at Sight

W'gt	Oats. 54 lbs.	Corn, Eye 56 lbs. †	Barley. 48 lbs. †	Wheat. 60 lbs.	W'gt	Oats. 54 lbs.	Corn, Eye 56 lbs. †	Barley. 48 lbs. †	Wheat. 60 lbs.								
bus lbs	bus lbs	bus lbs	bus lbs	bus lbs	bus lbs	bus lbs	bus lbs	bus lbs	bus lbs								
2510	73	26	41	46	52	14	41	50	3010	88	18	53	42	62	34	50	19
2520	74	04	45	00	52	24	42	00	3020	88	28	53	52	62	44	50	29
2530	74	14	45	10	52	34	42	10	3030	89	04	54	06	63	06	50	39
2540	74	24	45	20	52	44	42	20	3040	89	14	54	16	63	16	50	40
2550	75	00	45	30	53	06	42	30	3050	89	24	54	26	63	26	50	50
2560	75	10	45	40	53	16	42	40	3060	90	00	54	36	63	36	51	00
2570	75	20	45	50	53	26	42	50	3070	90	10	54	46	63	46	51	10
2580	75	30	45	04	53	36	43	00	3080	90	20	55	00	64	08	51	20
2590	76	08	46	14	53	46	43	10	3090	90	30	55	10	64	18	51	30
2600	76	18	46	24	54	03	43	20	3100	91	08	55	20	64	28	51	40
2610	76	28	46	34	54	13	43	30	3110	91	18	55	30	64	38	51	50
2620	77	02	46	44	54	23	43	40	3120	91	28	55	40	65	00	52	00
2630	77	12	46	54	54	33	43	50	3130	92	02	55	50	65	10	52	10
2640	77	22	47	08	55	03	44	00	3140	92	12	56	04	65	20	52	20
2650	77	32	47	18	55	13	44	10	3150	92	22	56	14	65	30	52	30
2660	78	08	47	28	55	23	44	20	3160	92	32	56	24	65	40	52	40
2670	78	18	47	38	55	33	44	30	3170	93	08	56	34	66	02	52	50
2680	78	28	47	48	55	43	44	40	3180	93	18	56	44	66	12	53	00
2690	79	04	43	02	56	02	44	50	3190	93	28	56	54	66	22	53	10
2700	79	14	43	12	56	12	45	00	3200	94	04	57	08	66	32	53	20
2710	79	24	43	22	56	22	45	10	3210	94	14	57	18	66	42	53	30
2720	80	00	43	32	56	32	45	20	3220	94	24	57	28	67	04	53	40
2730	80	10	43	42	56	42	45	30	3230	95	00	57	38	67	14	53	50
2740	80	20	43	52	57	04	45	40	3240	95	10	57	48	67	24	54	00
2750	81	08	43	06	57	14	45	50	3250	95	20	57	58	67	34	54	10
2760	81	18	43	16	57	24	46	00	3260	95	30	58	02	67	44	54	20
2770	81	28	43	26	57	34	46	10	3270	96	06	58	12	67	54	54	30
2780	81	38	43	36	57	44	46	20	3280	96	16	58	22	68	06	54	40
2790	82	02	43	46	58	06	46	30	3290	96	26	58	32	68	16	54	50
2800	82	12	53	00	58	16	46	40	3300	97	02	58	42	68	26	54	60
2810	82	22	53	10	58	26	46	50	3310	97	12	59	06	69	36	55	00
2820	82	32	53	20	58	36	47	00	3320	97	22	59	16	69	46	55	10
2830	83	08	53	30	58	46	47	10	3330	97	32	59	26	69	56	55	20
2840	83	18	50	40	59	08	47	20	3340	98	08	59	36	69	18	55	30
2850	84	04	51	04	59	18	4	30	3350	98	18	59	46	69	28	55	40
2860	84	14	51	14	59	28	47	40	3360	98	28	60	00	69	38	56	50
2870	84	24	51	24	59	38	47	50	3370	99	04	60	10	70	00	56	00
2880	85	00	51	34	60	00	48	00	3380	99	14	60	20	70	10	56	10
2890	85	10	51	44	60	10	48	10	3390	99	24	60	30	70	20	56	20
2900	85	20	51	54	60	20	48	20	3400	100	00	60	40	71	30	56	30
2910	85	30	51	64	60	30	48	30	3410	100	10	60	50	71	40	56	40
2920	86	06	52	08	60	40	48	40	3420	100	20	61	04	71	50	56	50
2930	86	16	52	18	61	02	48	50	3430	100	30	61	14	71	12	57	00
2940	86	26	52	28	61	12	49	00	3440	101	06	61	24	71	22	57	10
2950	87	02	52	38	61	22	49	10	3450	101	16	61	34	72	32	57	20
2960	87	12	53	02	61	32	49	20	3460	101	26	61	44	72	42	57	30
2970	87	22	53	12	61	42	49	30	3470	102	02	61	54	72	52	57	40
2980	87	32	53	22	62	04	49	40	3480	102	12	62	08	72	14	57	50
2990	87	42	53	32	62	14	49	50	3490	102	22	62	18	72	24	58	00
3000	88	08	53	42	62	24	50	00	3500	102	32	62	28	72	34	58	10

*Peas, beans, potatoes, onions, and clover seed.
 †Buckwheat and timothy seed. ‡Flax seed.

THE "MODERN" BUSINESS GUIDE.

How to Find the Cost of Coal, Hay, Etc., at Sight.

COST PER POUND OR TON.

No. Lbs.	25	50	75	1 00	2 00	3 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00
5								1	1	1	1	1	1	2	2
7								1	1	2	2	2	3	4	4
10				1	1	2	2	2	3	3	4	4	5	6	6
20		1	1	1	2	3	4	5	6	7	8	9	10	11	12
30		1	1	2	3	4	5	6	7	8	9	11	12	14	15
40	1	1	2	2	4	5	6	8	10	12	14	16	18	20	22
50	1	1	2	3	4	5	7	10	13	15	18	20	23	25	28
60	1	2	2	3	4	6	9	12	15	18	21	24	27	30	33
70	1	2	3	4	5	7	11	14	18	21	25	28	32	35	38
80	1	2	3	4	6	8	12	16	20	24	28	32	36	40	44
90	1	2	3	5	7	9	14	18	23	27	32	36	41	45	50
100	1	3	4	5	10	12	16	20	25	30	35	40	45	50	54
200	2	5	7	10	20	30	40	50	60	70	80	90	1 00	1 10	1 20
300	3	8	11	15	30	45	60	75	90	1 05	1 20	1 35	1 50	1 65	1 80
400	4	10	15	20	40	60	80	1 00	1 20	1 40	1 60	1 80	2 00	2 20	2 40
500	5	13	19	25	50	75	1 00	1 25	1 50	1 75	2 00	2 25	2 50	2 75	3 00
600	6	15	23	30	60	90	1 20	1 50	1 80	2 10	2 40	2 70	3 00	3 30	3 60
700	7	18	26	35	70	1 05	1 40	1 75	2 10	2 45	2 80	3 15	3 50	3 85	4 20
800	8	20	30	40	80	1 20	1 60	2 00	2 40	2 80	3 20	3 60	4 00	4 40	4 80
900	9	23	34	45	90	1 35	1 80	2 25	2 70	3 15	3 60	4 05	4 50	4 95	5 40
1000	10	25	38	50	1 00	1 50	2 00	2 50	3 00	3 50	4 00	4 50	5 00	5 50	6 00
1100	11	28	41	55	1 10	1 65	2 20	2 75	3 30	3 85	4 40	4 95	5 50	6 05	6 60
1200	12	30	45	60	1 20	1 80	2 40	3 00	3 60	4 20	4 80	5 40	6 00	6 60	7 20
1300	13	33	49	65	1 30	1 95	2 60	3 25	3 90	4 55	5 20	5 85	6 50	7 15	7 80
1400	14	35	53	70	1 40	2 10	2 80	3 50	4 20	4 90	5 60	6 30	7 00	7 70	8 40
1500	15	38	56	75	1 50	2 25	3 00	3 75	4 50	5 25	6 00	6 75	7 50	8 25	9 00
1600	16	40	60	80	1 60	2 40	3 20	4 00	4 80	5 60	6 40	7 20	8 00	8 80	9 60
1700	17	43	64	85	1 70	2 55	3 40	4 25	5 10	5 95	6 80	7 65	8 50	9 35	10 20
1800	18	45	68	90	1 80	2 70	3 60	4 50	5 40	6 30	7 20	8 10	9 00	9 90	10 80
1900	19	48	71	95	1 90	2 85	3 80	4 75	5 70	6 65	7 60	8 55	9 50	10 45	11 40
1 TON	20	50	75	1 00	3 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00	
2 "	50	1 00	1 50	2 00	4 00	6 00	8 00	10 00	12 00	14 00	16 00	18 00	20 00	22 00	24 00
3 "	75	1 50	2 25	3 00	6 00	9 00	12 00	15 00	18 00	21 00	24 00	27 00	30 00	33 00	36 00
4 "	1 00	2 00	3 00	4 00	8 00	12 00	16 00	20 00	24 00	28 00	32 00	36 00	40 00	44 00	48 00
5 "	1 25	2 50	3 75	5 00	10 00	15 00	20 00	25 00	30 00	35 00	40 00	45 00	50 00	55 00	60 00

Example : What is the cost of 1300 pounds of coal at \$4.50 per ton ?

Solution : 1300 lbs. @ \$4.00 = 2.60
 1300 lbs. @ 50c .33

2.93 Ans.

Example : What is the cost of 1740 pounds of Hay at \$8.00 per ton ?

Solution : 1740 x 8 ÷ 2 = \$6.96. Ans.

HOW TO MEASURE EAR CORN IN A CRIB.

A bushel of corn means, either a bushel of shelled corn, or ear corn enough to make a bushel of shelled corn.

Rule.—Multiply the length in feet by the height in feet, and that again by the width in feet, multiply the result by 4, and cut off the right hand figure, and you have the contents in bushels of shelled corn.

Example.—How many bushels of shelled corn in a crib of corn in the ear, 20 feet long, 10 feet high, and 8 feet wide?

Solution.— $20 \times 10 \times 8 \times 4 = 640.0$ bushels. Ans. This is counting $2\frac{1}{2}$ cubic feet to the bushel.

If the corn is medium good, use the above rule. If good sound corn well settled, multiply by 5 and cut off one figure, instead of multiplying by 4.

When the crib is flared at the side, multiply half the sum of the top and bottom widths in feet by the perpendicular height in feet, and then again by the length in feet, and then multiply the result by 4, and cut off the right hand figure.

Example.—What is the contents of a crib 10 feet wide at the top, 6 feet wide at the bottom, 12 feet long, and 10 feet high?

Solution.— $10; + 6 \div 2 = 8$ feet average width. Then $12 \times 10 \times 8 \times 4 = 384.0$ bushels of shelled corn.

HOW TO FIND THE NUMBER OF HEAPED BUSHELS OF EAR CORN, APPLES OR POTATOES IN A CRIB OR BIN.

Rule.—Multiply the length in feet by the breadth in feet, and that again by the height in feet, and multiply the result by 6, and cut off the right hand figure, and that will equal the number of heaped bushels.

Example.—How many bushels of potatoes in a bin 10 feet long, 8 feet wide, and 7 feet high?

Solution.— $10 \times 8 \times 7 \times 6 = 336.0$ heaped bushels.

N.B.—Deduct $\frac{1}{8}$ for shuck.



HOW TO MEASURE HAY IN THE MOW OR STACK.

A ton of dry hay is variously estimated from 400 to 500 cubic feet to the ton.

To be on the safe side, it is best to estimate about 500 cubic feet to the ton.

HAY IN A MOW.

Rule.—Multiply the length in feet by the height in feet, and this by the breadth in feet, and divide the result by 500, and you have the number of tons.

Example.—How many tons of hay in a mow 20 feet long, 10 feet high, and 15 feet wide?

Solution.— $20 \times 10 \times 15 \div 500 = 6$. Ans.

HOW TO ESTIMATE THE NUMBER OF TONS IN A STACK.

Rule.—Multiply the length in feet by the width in feet, and this by one-half the height and divide the product by 300.

Example.—How many tons of hay in a stack 20 feet long, 12 feet high, and 15 feet wide?

Solution.— $20 \times 6 \times 15 \div 300 = 6$ tons. Ans.

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HOW TO ESTIMATE THE CONTENTS OF A ROUND STACK.

Rule.—Multiply the square of the distance around the stack in yards by 4 times the height in yards, and point off two places from the right, and this will be the number of cubic yards in the stack, which divided by 20 will equal the number of tons.

Example:—How many tons of hay in a stack, distance around the bulge, 25 yards, and height, 9 yards?

Solution:— $25 \times 25 = 625$, then $625 \times 36 = 22,500$, pointing off two places makes 225, then $225 \div 20 = 11\frac{1}{4}$ tons. Ans.



HOW MANY BRICKS FOR A CHIMNEY.

Bricks for chimneys are generally estimated for each foot in height as follows:—

Chimney.	Size of Flue.	No. of bricks for each ft. in height.
18 x 18.....	9 x 9.....	24
22 x 22.....	13 x 13.....	32
18 x 22.....	9 x 13.....	28
22 x 26.....	13 x 18.....	40

HOW TO FIND THE NUMBER OF COMMON BRICKS IN A WALL OR BUILDING.

Rule.—First find the number of square feet in the wall.
For a wall 4 inches thick take 6 bricks to the sq. foot.
For a wall 9 inches thick take 12 bricks to the sq. foot.
For a wall 13½ inches thick take 18 bricks to the sq. foot.
For a wall 18 inches thick take 24 bricks to the sq. foot.

Example.—How many bricks in a wall 30 feet long, 10 feet high, and 9 inches thick?

Solution.— $30 \times 10 = 300$ square feet in the wall. $300 \times 12 = 3,600$. Ans.

N.B.—This rule is based on the dimensions of the ordinary common brick, which is 9 inches long, 4 inches wide, and 2½ inches thick, and contains 90 cubic inches. Ample allowance is made for mortar.

When doors and windows occur in the wall, multiply the height by the width and deduct the result from the number of square feet in the wall before multiplying by 6, 12, 18, or 24, as the case may be.



HOW TO FIND THE CONTENTS OF A WAGON BOX.

A common Wagon Box is a little more than ten feet long and three feet wide, and will hold about two bushels for every inch in depth.

Rule.—Multiply the depth of the wagon box in inches by 2, and you have the number of bushels.

If the wagon box is 11 feet long, multiply in inches by 22 and add one-tenth of the number of bushels to itself.

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Example:—How many bushels of grain will a wagon box hold 22 inches deep and 10 feet long?

Solution:— $22 \times 2 = 44$. Ans.

N.B.—A bushel to the inch is calculated for corn on the cob.

HOW TO FIND THE NUMBER OF BUSHELS OF GRAIN IN A BIN OR BOX.

Rule.—Multiply the length in feet by the height in feet, and then again by the breadth in feet, and then again by 8, and cut off the right hand figure. The last result will be the number of bushels.

Example:—How many bushels in a bin 12 feet long, 10 feet wide, and 8 feet high?

Solution:— $12 \times 10 \times 6 \times 8 = 576.0$. Ans.

Note.—For exact results multiply the length in inches by the height in inches, and that again by the width in inches, and divide the result by 2218.192, the number of cubic inches in a bushel.

BUSHELS.

The dimensions of the bushel are $18\frac{1}{2}$ inches inner diameter; $19\frac{1}{2}$ inches outer diameter, and 8 inches deep; and when heaped, the cone is not to be less than 6 inches high; which makes a heaped bushel equal to $1\frac{1}{4}$ struck ones. To reduce U.S. dry measures to British ones of the same name, divide by 1.031516; to reduce British ones to U.S., multiply by 1.031516; or for common purposes use 1.032.

In measuring cisterns, reservoirs, vats, etc., the barrel is estimated at $31\frac{1}{2}$ gallons, and the hogshead at 63 gallons.

A gallon of water, imperial measure, weighs 10 pounds.

30 imperial gallons are equal to nearly 36 American gallons.



HOW TO FIND THE CONTENTS OF BARRELS OR CASKS.

Rule.—Add together the diameters of the bung and head in inches, and divide the sum by 2, which equals the average diameter. Then multiply the average diameter by itself in inches and again by the height in inches, then multiply by 8, and cut off the right hand figure, and you have the number of cubic inches. Divide by 277¼ and you have the number of gallons. To find the number of bushels divide by 2218.192.

Example:—What are the contents of a barrel in gallons, whose middle or bung diameter is 22 inches, and end diameter 18 inches, and 30 inches in height?

Solution:— $22 + 18 \div 2 = 20$ average diameter.

$$20 \times 20 \times 30 \times 8 = 9600.0.$$

$$9600 \div 277\frac{1}{4} = 34\frac{3}{5} \text{ gallons. Ans.}$$

NOTE.—Barrels used in commerce are made in various sizes, from 30 to 50 gallons. There is no definite measure called a hogshead, they are usually gauged, and have their capacities in gallons marked on them.

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HOW TO FIND THE CONTENTS OF A ROUND TANK.

Multiply the square of the diameter in feet by the depth in feet, and multiply this result by 6, and you have the approximate contents of the tank in gallons. (For exact results multiply the product by 5/6, instead of 6).

Example:—How many gallons will a tank hold 6 feet in diameter and 8 feet deep?

Solution: $6 \times 6 \times 8 = 288$.

$288 \times 5/6 = 1728$ gallons, or 1440 Canadian gallons.

NOTE.—The Imperial gallon contains 277 1/4 cubic inches, and the United States gallon only 231, therefore take 5/6 of the result to reduce to Canadian measure.

FOR MORE EXACT RESULTS.

Rule.—Multiply the square of the diameter in feet by the depth in feet, and multiply this by 47 and divide the product by 3 and you will have the number of gallons.

NOTE.—In calculating the capacity of tanks, 31 1/2 gallons are estimated to one barrel, and 63 gallons to one hogshhead.

A TABLE FOR CIRCULAR TANKS ONE FOOT IN DEPTH.

Five feet in diameter holds.....	4 2/3 barrels.
Six " " " "	6 5/7 "
Seven " " " "	9 "
Eight " " " "	12 "
Nine " " " "	15 "
Ten " " " "	18 2/3 "

N.B.—To find the contents of a tank by the table, multiply the contents of one foot in depth by the number of feet deep.

These tables are United States measure; always take 5/6 of the result for Canadian measure.



**SHORTER FORMS OF HOW TO FIND THE
CONTENTS OF CYLINDRICAL CIS-
TERNS, TANKS, ETC.**

If you cut the largest possible square from a circle drawn on paper, the square will be a little more than $\frac{3}{4}$ of the whole circle. Therefore, to find the area of a circle, take $\frac{3}{4}$ of the square of the diameter (or for exactness .78) and the result will be the area of the circle.

Rule.—Multiply the square of the cistern in feet by the height in feet, and divide this result by 5, and it will equal the number of barrels the cistern will hold (approximately). Or, for exact results, instead of dividing by 5, take $\frac{3}{16}$ of the product.

Example.—A cistern is 5 feet in diameter, and 8 feet deep. How many barrels will it hold?

Solution.— $5 \times 5 \times 8 = 200$.

$200 \div 5 = 40$ barrels. Ans.

To find the number of gallons, multiply by $31\frac{1}{2}$.

TO FIND THE NUMBER OF BARRELS IN A SQUARE CISTERN.

Multiply the height, width and depth together, and divide the product obtained by 4 (or for exactness, by 4.2), and the result will equal the number of barrels of 31½ gals. each the cistern will hold.

Example:— $4 \times 8 \times 5 = 160$.

$160 \div 4 = 40$ barrels, or 33½ Canadian bbls.

HOW TO FIND THE NUMBER OF SHINGLES REQUIRED FOR A ROOF.

Rule.—Multiply the length of the ridge pole by twice the length of one rafter, and, if the shingles are to be exposed 4½ inches to the weather, multiply by 8, and if exposed 5 inches to the weather, multiply by 7, and you have the number of shingles.

NOTE.—Shingles are 16 inches long, and average about 4 inches wide. They are put up in bundles of 250 each.

HOW TO FIND THE NUMBER OF LATHS FOR A ROOM.

Rule.—Find the number of square yards in the room, and multiply by 14½, and the result will be the number of laths.

NOTE.—Laths are usually 4 feet long, and 1½ inches wide, and ¾ inch thick. It is estimated that 1,000 laths, set ¾ of an inch part, cover about 70 square yards.

HOW TO FIND THE NUMBER OF CORDS IN A PILE OF WOOD.

A cord of wood is a pile 8 feet long, 4 feet wide and 4 feet high and contains 128 cubic feet.

Rule.—Multiply the length in feet by the width in feet and that result by the length in feet and divide the product by 128 and you have the number of cords.

Example:—How many cords in a pile of wood 4 feet wide, 7 feet high, 24 feet long?

Solution:— $4 \times 7 \times 24 = 672$ cubic feet. $672 \div 128 = 5\frac{1}{4}$ cords. Ans.

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THE ACTUAL WEIGHT OF DRY PINE LUMBER.

Timber	3 lbs. per ft.
Joists	2.8 " " "
Inch Lumber (rough)	2.6 " " "
Inch Lumber (dressed)	2.3 " " "
White Pine Flooring	1.9 " " "
Norway Flooring	2.3 " " "
Shingles	250 " " M.
Laths	500 " " "

HOW TO FIND THE CONTENTS OF A WATERING-TROUGH.

Rule.—Multiply the height in feet by the length in feet, and the product by the width in feet, and divide the result by 4, and you will have the contents in barrels of 31½ gallons each.

Example:—What are the contents of a watering trough 8 feet long, 4 feet wide, and 3 feet deep?

Solution:— $3 \times 4 \times 8 \div 4 = 24$ barrels.

NOTE.—For exact results multiply the length in inches by the height in inches, by the width in inches, and divide the result by 231, and you will have the contents in gallons.

TABLE FOR FINDING THE CONTENTS OF SQUARE TANKS.

A tank five feet by five feet holds	6 barrels.
A tank six feet by six feet holds	8½ " "
A tank seven feet by seven feet holds	11½ " "
A tank eight feet by eight feet holds	15¼ " "
A tank nine feet by nine feet holds	19½ " "
A tank ten feet by ten feet holds	23¾ " "

The above table is for one foot of depth only.

To find the contents of a trough, measure its depth in feet and multiply it by the contents of one foot in depth.

Take ⅕ of the result for Canadian barrels.



REV. DR. SHEARER.

SABBATH OBSERVANCE.

In Ontario it is unlawful to sell, expose for sale, and to purchase any property, or to do any work of an ordinary kind on Sunday.

Conveying travellers and Her Majesty's mail, selling drugs and medicines and works of necessity, and charity, are allowed on Sunday.

Political meetings, tippling, games, racing, gambling, hunting, fishing and excursions, are prohibited on Sunday.

All sales, purchases and contracts made on Sunday are void.

These restrictions do not apply to Indians.

Prosecutions for such offences must be commenced within one month and not afterwards.

Persons may agree to work on other public holidays, but cannot be required to do so unless under special circumstances of necessity.



RESPONSIBILITY IN RUNAWAY HORSES OR TEAMS.

1. If a horse naturally quiet to ride and drive is frightened by a railroad train, steam thresher, or other causes, not under the control of the rider or driver, does any damage, or injures any person or persons, the owner is not responsible.

2. If horses are known to be vicious, or sustain a runaway reputation, break loose or run away with their driver, or injure any person or persons, the owner is responsible, unless it can be shown that the horses were frightened by some obstacle which would naturally frighten a gentle or ordinarily quiet horse.

3. Persons owning or driving a team must always use proper caution and ordinary diligence, in order to escape any damages that may be done in case his team should break loose and run away.

4. If a person enters the barn or pasture of another, and is injured by a vicious horse or bull, it must be shown that the owner used all reasonable means in the care of his animals for the safety of his help and neighbors.

5. If a person enters upon the land of another, and is injured, he must show good cause for entering upon said land, and also prove ordinary caution, in going where cattle and horses were kept.

NATURALIZATION IN CANADA.

All residents of a country are not subjects. In Canada the population is made up of British subjects and aliens.

1. **British Subjects.**—(a) Persons born in any part of the British Empire, (b) or on a British ship, (c) or in a foreign country, if their parents were at the time British subjects by birth or naturalization, or if the grandfather on the father's side were a British subject.

Any of these classes are British subjects unless they have renounced their birthright, that is, taken the oath of allegiance to a foreign State.

2. **Aliens** are those residents who are, by birth or oath of allegiance, subjects of a foreign State. A certificate of naturalization granted in any other part of the British Empire confers no rights or privileges upon an alien in Canada.

3. **Naturalization** in Canada is the renunciation of his former allegiance by an alien, and taking the oath of allegiance as a British subject. The requirements are three years' residence in Canada, bringing certificates of good character, and taking the oath before a judge, commissioner, or magistrate, and causing the same to be registered in a court of record. He can then receive his certificate of *naturalization*, and enjoy all the privileges of a British subject. Alien women, married to British subjects, become by that act naturalized British subjects.

4. **Expatriation** is a term which designates those who, being under no legal disability, renounce their British allegiance and take the oath of allegiance to a foreign State.

5. **Repatriation** is the return of an expatriated subject to his allegiance to the British Crown. In Canada such a person must qualify in the same way as an alien.

6. **Right of Aliens in Canada.**—Aliens may hold property, whether real estate or the stock of corporate companies, and transmit the same by will, or otherwise, in the same way as a British subject. An alien may not be the owner of a British ship, nor can he serve as a juryman, nor exercise the franchise at municipal, provincial or Dominion elections.

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"The consideration as to whether any person is a subject or not becomes material in relation to certain offences against the Crown. None but a subject can be found guilty of treason; or, rather, what is treason in a subject may be no more than felony in a foreigner."—(O'Sullivan, *Manual of Government in Canada*).

A CUBIC FOOT OF
(AVOIRDUPOIS).

WEIGHS, LBS.		WEIGHS, LBS.	
Apple Wood	50	Cork	15
Amber	67	Diamond	221
Asbestos	187	Earth, Loose	95
Asphalt, Gritted	156	Earth, Semi, Fluid	110
Bathstone	123	Ebony	76-83
Birch Wood	36	Elm, Dry	35
Brick, Fire	150	Emerald, Pern	173
Brick, Common, Hard	125	Emery	250
Brick, Common, Soft	115	Flint	162
Brick, Work, Ordinary	112	Glass, Window	157
Brass, Cast	524	Glass, Plate	184
Bronze	513	Gypsum	140
Boxwood	75.2	Gold, Pure	1204
Butternut, Wood	24	Gold, Coin	1102
Cedar, Wood	35	Granite	165
Cement, Portland	87	Grindstone	134
Cement, Roman	60	Gravel	100-117
Chalk in Lumps	87	Hemlock	25
Cherry, Wood	45	Hickory	53
Charcoal	19	Hickory, Red	52
Chestnut	38	Hickory, Shelbark	43
Clay	120	Ice	59
Coal, Anthracite	93-100	Indium	1437
Coal, Bituminous	49-84	Iron, Wrought	485
Cobalt, Cast	488	Iron, Cast	450
Coke	27-38	Ivory	114
Concrete	120	Lead, Cast	709
Copper, Cast	542	Lead, Rolled	711
Copper, Rolled	548	Lime, Loose	52
Coral	167	Lignum-Vitae	835

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A Cubic Foot of (Avolrupols) (Cont.)

WEIGHS, LBS.	WEIGHS, LBS.
Lime, Stone 156	Quartz 166
Mahogany, Dry 53-66	Rosin 60
Maple, Dry 49	Rhodium 687
Marble, Italian 169	Sand, Wet 118
Marl 120	Sand, Dry, Loose..... 90-106
Masonry, as to dry-	Sandstone 151
ness 140-160	Salt 45
Mercury at 32 848	Shale 162
Mercury, Solid 977	Shingle 25
Millstone 154	Silver, Coin 655
Mica 183	Silver, Pure, Cast..... 671
Mortar, Old 90	Slate 160-175
Mortar, New 110	Snow, Just Fallen..... 5-12
Mud 80-120	Snow, Moistened..... 15-50
Nickel, Cast 487	Spar 152
Opal 182	Spruce 31
Oak, Dry 59	Spruce, Dry 25
Oak, Canadian 54	Steel, Soft 487
Oil 58	Steel, Hardened 493
Platinum 1311-1373	Sulphur 125
Palladium 737	Sycamore, Dry 37
Fitch 79	Tar 63
Peat, Hard 83	Tin 455
Plaster of Paris..... 73-80	Tin, Cast 460
Pine, White, Dry..... 25	Tiles, Average 115
Pine, Yellow 34	Topaz 237
Pine, Red 37	Turf 20-30
Pine, Pitch 41	Trap 172
Platina 1219	Type, Metal 653
Pewter 466	Vinegar 67
Pumice Stone 57	Water, Salt..... 64
Porcelain, Chinese 147	Water, Rain 62
Poplar, White 33	Walnut, Dry 38
Porphyry 180	Wax, Bees 60
Purbeckstone 162	Willow 36
Pazzoland 170	Zinc 428-449

NOTE.—Green timbers usually weigh 1/5 to 1/2 more than dry.

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**WEIGHT OF ONE CORD OF SEASONED
WOOD.**

128 CUBIC FEET PER CORD.

	WEIGHT, LBS.
Beech, Red Oak or Black Oak.....	3,250
Hickory or Sugar Maple.....	4,500
Hemlock Bark, Dry	2,200
Pine, Norway or White.....	2,000
Poplar, Chestnut or Elm.....	2,350
White Oak	3,850

The standard capacity of apple barrels as required by the Government is 96 quarts. Size, length $26\frac{1}{4}$ inches between the head; inside measure, diameter (head), 17 inches; middle diameter, $18\frac{1}{2}$ inches. Boxes are 20 x 11 x 10 inches, containing 2,200 cubic inches.





PARLIAMENT BUILDINGS, TORONTO.

MUNICIPAL COUNCILS AND OFFICERS.

For the purpose of municipal organization, the Province of Ontario is divided into Cities, Towns, Villages, Townships, Counties and the unorganized Districts.

Townships are laid out by Government Surveys, and a number of Townships grouped together are formed into a County by proclamation of the Lieutenant-Governor.

When a community contains 750 inhabitants residing sufficiently near its immediate neighborhood, an incorporated Village may be formed on the petition of not less than one hundred resident freeholders and householders over twenty-one years of age, of whom at least one-half must be freeholders. The petition is presented to the Council of the County in which the Village is situated, and the Council must then pass a By-law to incorporate the Village. When the Village contains over two thousand inhabitants it may be formed into a Town. Villages of one thousand or less inhabitants cannot occupy more than five hundred acres, but an additional two hundred acres may be annexed to the corporation of a Village or Town for every additional one thousand inhabitants. Streets and Public Squares are not included in estimating this area.

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A Town containing ten thousand inhabitants may be formed into a City.

These changes are effected by the proclamation of the Lieutenant-Governor, who also gives the municipality a name.

All municipal affairs are managed by Councils. A Township Council consists of a Reeve, Deputy-Reeve and three Councillors, elected by a general vote. A Deputy-Reeve is elected instead of a Councillor for every additional five hundred electors.

The Council of an incorporated Village has a Reeve and four Councillors, and in Villages of over five hundred electors a Reeve, Deputy-Reeve and three Councillors, and another Deputy-Reeve is elected for every additional five hundred electors.

The Council of a Town is formed by the election of a Mayor and three Councillors for each Ward when there are less than five, or two Councillors for each Ward when there are five or more Wards.

If the Town is still under the jurisdiction of the County Council, then a Reeve is elected, and also a Deputy-Reeve for Towns of five hundred electors, and another Reeve for every additional five hundred electors.

A City Council contains a Mayor and three Aldermen for each Ward. Toronto has four Aldermen for each Ward, who may be paid for their services. Cities having a population of one hundred thousand or over, have a Board of Control also, consisting of the Mayor and three Aldermen, elected by the Council.

The population of Cities, Towns, Villages and unorganized Indian Reserves are not to be included in the above computations.

County councils are composed of the reeves and deputy-reeves of towns and townships, and the reeves of the villages in the county. The nomination of these members as well as that of mayors and aldermen, is held on the last Monday in December annually. When Christmas Day comes on Monday, the nomination takes place on Friday of the preceding week.

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In cities having a population of 100,000 or more, the nomination may be held on the Monday preceding the last Monday in December, and for public school trustees in these cities on the last Monday in December.

Municipal elections are held on the first Monday in January, except in cities having a population of over 100,000 inhabitants. In these cities the elections are held on the 1st day of January, except where the 1st day of January falls on Sunday, in which case the election is held on the following day.

In cities having a population of over 100,000 inhabitants the council may pass a by-law not later than the 15th of November in any year, fixing the date of nomination of candidates for offices of Mayor, Controllers, Aldermen and Board of Education on the 23rd of December, except where the 23rd of December falls on Sunday, in which case the nomination shall be held on the following day.

No member of a Council of a local municipality, nor any Clerk, Treasurer, Assessor or Collector, shall be eligible for nomination or election as a County Councillor.

No person can act as a Councillor, Deputy-Reeve, Reeve, Alderman or Mayor unless he is a natural born or naturalized British subject of twenty-one years of age residing in the municipality or within two miles of it, and having at the time of election a legal or equitable estate of freehold or leasehold as tenant or proprietor to the extent of the following amount over and above all incumbrance: In Villages two hundred dollars in freehold and four hundred dollars in leasehold; in Towns six hundred dollars in freehold or twelve hundred dollars in leasehold; in Cities one thousand dollars in freehold or two thousand dollars in leasehold; in Townships four hundred dollars in freehold or eight hundred dollars in leasehold.

Every member of a County Council shall possess the same property qualifications as the Reeve of a Town would require to have, and every member of a County Council before entering on his duties shall make and subscribe the declaration of office and qualification prescribed.

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When there is a tie vote on the election of Warden, and no election is had during the first day of meeting, or after two ballots have been cast on the second day, the senior member representing the division having the largest equalized assessment, is given two votes. The senior member means the one for such division who received at the last preceding election the highest number of votes in his division.

The following persons are exempted from duty as members of Council, viz.: Members of Parliament, of the Senate, Legislative Council, Civil Servants, Judges, Coroners, Clergymen, all members of the Law Society, and Officers of Courts of Justice, Medical Men, University Professors, School Masters, Millers and Firemen.

The property qualifications required in order to entitle a person to vote at municipal elections are:—(1) The holders of freehold property in their own right, or married men, whose wives are freeholders, resident or not resident within the municipality; (2) all those who are, or whose wives are, tenants in the municipality, and resident for one month next before the election; (3) all those who are in receipt of an income of not less than four hundred dollars, and farmer's sons residing on a farm of their father or mother, of not less than twenty acres, for twelve months next prior to the return of the assessment roll on which the list is based. Six months absence in a year does not disqualify.

Persons who have not paid their Taxes cannot vote.

Persons who possess any of these qualifications entitling them to a vote must be men, or unmarried women or widows, of the age of twenty-one years, British subjects by birth or naturalization, and rated on the revised Assessment Roll upon which the list used at the election is based, for real property held in their own right, or, in the case of married men, for property held by their wives, or for income. They must have not received any reward or expectation of reward for voting.

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The rent property qualifications in Townships and Villages is one hundred dollars; in Towns of three thousand or less, two hundred dollars; in others, three hundred dollars; and Cities, four hundred dollars.

The following properties are exempt from Assessment and Taxation:—Property of Public Institutions, Churches, Cemeteries; incomes and pensions of persons in official positions, as the Governor-General, Lieutenant-Governor, military and naval officers, Imperial, Dominion, and Provincial pensioners; Grain in store or warehouse for shipment, horses and stock of a farm or grazier; income of a farmer derived from his farm, and of merchants, mechanics or other persons from capital liable to assessment; so much of personal property as is invested in mortgage on lands, or due on account of the sale of land, or invested in Dominion, Provincial or Municipal Debentures; shares in Bank Stock, but the interest and dividends thereon are assessable; stock in an incorporated company, building or mortgage society; personal property owned out of the Province; personal property on which there is a debt or account due equal to the value thereof; and the net personal property of any person which is under one hundred dollars in value; fifteen hundred dollars of any person's annual income derived from personal earnings, and four hundred dollars from income derived from other sources. The total exemption on income from all sources must not exceed seven hundred dollars; rent from real estate, except interest on mortgage; household effects; property in vessels.

MUNICIPAL SYSTEM, COUNTIES AND TOWNS.

While there are many differences in the details of the machinery, all the municipal systems of the Provinces are distinguished by certain leading features adapted to their respective circumstances and conditions. We can only speak now of the County and Township Councils of Ontario.

County Councils.—Since the Municipal Act, which came into force Jan. 1, 1907, County Councils consist of

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the reeves and deputy-reeves of the various municipalities in the county. The members are elected annually.

County Councils.—The districts may comprise three or four municipalities. At their first meeting they elect one of their members to be Warden, who presides as head at all their deliberations and meetings. They have power under the Statutes to make and keep in repair County *boundary roads* and *bridges*, to regulate the driving on highways, to aid schools, agricultural societies, establish and maintain poor houses, keep jail and court house in proper repair, appoint a Treasurer, Clerk and Engineer, provide all the machinery for the performance of the obligations and duties of their office, and apportion by equal rate on assessment the amount which each municipality has to pay of the County expenditure and to receive the same from the treasurers of the several municipalities within the County.

Township Councils.—Township Councillors must have the same property qualifications as County Councillors, must be British born or naturalized subjects, must be resident ratepayers, elected annually, the electors of both being the same.

Townships containing five hundred ratepayers are entitled to a Reeve, Deputy-Reeve and three Councillors. These constitute the Township Council. Their duties and powers are very similar, but on a humbler scale to those of the County Council. Their most important function is to keep the highways and bridges in good repair, to act jointly with neighboring Councils in maintaining town lines in safe condition, to appoint pathmasters, assigning to each a small section of road on which he is to see that the residents of his allotted section perform their statute labor. They have power to change by raising or lowering the amount of statute labor according to a fixed scale. They appoint annually an Assessor, Collector, Poundkeepers, Fenceviewers, Road Commissioners and Board of Health. It is also their duty to levy and collect by a uniform rate on all the rateable property according to the last Assessment Roll, sufficient taxes to pay all expenditures, general and special, including their proportion of County expenditures called the

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County rate, grant to schools and Trustee's school tax of the municipality. The most important appointee is the Township Clerk, and next to him the Treasurer, both holding office at the good will of the Council. The duty of the latter, who gives security, is to receive and keep account of all moneys entrusted to him and pay out the same only as the Council directs. Of the former to keep the Township Records, write the Minutes and By-laws of Council, prepare the Collection Roll and furnish the Government with Township statistics of various kinds.

POLICE VILLAGES.

The council of any county or the councils of any counties in which an unincorporated village with a population of not less than 150 is situated, may set apart such village upon a petition describing the area to be included, and signed by a majority of resident freeholders, and such number of resident tenants as will give a majority of the whole number of freeholders and tenants.

When such village lies wholly in one county, the council shall pass a by-law fixing the time and place for, and name a returning officer for conducting the first election of police trustees, and the date of their first meeting after the election. But where the territory described lies within two or three counties, the council of the county containing the largest number of resident ratepayers, shall pass a similar by-law.

There shall be three trustees in every police village, the nomination and elections being held on the same days as those of municipal councils. They must be residents, or reside within two miles of the police village, and be eligible to be elected township councillors, and possess the same property qualifications within the village.

They have power to pass by-laws for letting contracts for local improvements, for fire protection, supplying heat and light, and doing all things necessary for such purposes. They have the charge, control and management of public highways, parks, gardens or places for exhibitions. They have also the power to appoint a constable whose duties are the same as a constable in an incorporated village.

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JOHN S. CHUTE, JR.
BARRISTER-AT-LAW, NEW WESTMINSTER, B. C.

LAW ON MORTGAGES, PROCEDURE, ETC.
British Columbia.

(Revised by John Stilwell Clute, of the New Westminster Bar.)

Affidavits.—When sworn to out of the province in Court Matters, may be taken before any notary public, certified under his hand and seal; when sworn to out of the province, without the British Dominions, in Land Registry Matters, before an ambassador, consul, etc., or Judge of a Court of Record having a seal. The latter method is the most convenient and commonly used.

Arrest.—Imprisonment for debt abolished, but in actions over \$100.00, if shown by affidavits that debtor is about to leave the province, with intent to defraud creditors, he may be arrested under Writ of Capias.

Garnishment and Attachment.—Plaintiff may garnish debts due defendant, before and after judgment. No attachment of goods and chattels before judgment.

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Married Woman.—Acts as feme sole. No dower unless in case of death of husband, intestate, then one-third for life if children, and one-half of estate if no children.

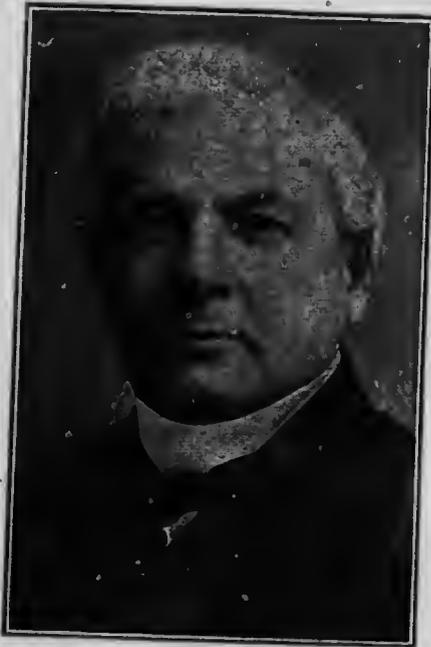
Exemption.—A homestead up to the value of \$2,500.00, duly registered, and personal property to the value of \$500.00 are exempt from forced seizure or sale, excepting stock in trade, or in case of debt contracted in respect of specific goods and chattels.

Witness.—One witness only required to execution of documents, excepting will, when two required.

Chattel Mortgages.—Must be registered within 5 days of date of execution if in cities, 21 days outside.

Costs.—Non-resident plaintiffs required to give security for defendants' cost of action.

Proof of Claims.—In assignments for benefit of creditors send particulars of claim verified by affidavit or declaration and vouchers, if any, and stating what security, if any, is held for the claim.



HON. RICHARD MCBRIDE
PREMIER OF BRITISH COLUMBIA

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MANITOBA.

By EDMUND L. TAYLOR, Barrister, Solicitor, etc., Winnipeg.

Actions.—County Court.—County Courts have jurisdiction in personal actions of tort and replevin up to two hundred and fifty dollars, and in personal actions *ex contractu* up to four hundred dollars.

Queen's Bench.—Actions which are not within the competence of the County Courts must be brought in the Court of Queen's Bench. Actions in this Court are commenced by a statement of claim and a defendant served in Manitoba must file his defence within sixteen days from date of service.

The Statute governing the practice in this Court came into force on the first of October, 1895. It abolishes the separate administration of law and equity.

Aliens.—Real and personal property of every kind may be acquired, held and disposed of by an alien as if he were a natural-born British subject.

Chattel Mortgages.—Every mortgage or conveyance intended to operate as a mortgage of goods and chattels not accompanied by an immediate delivery and not followed by an actual and continued change of possession is absolutely void against execution creditors of the mortgagor, or subsequent purchasers or mortgagees in good faith for valuable consideration, unless the mortgage or a true copy thereof is filed with the Clerk of the County Court in the judicial division where the chattels mortgaged are situate. Mortgages so filed cease to be valid as against the creditors of the persons making same and as against subsequent purchasers or mortgagees in good faith for valuable consideration, after the expiration of two years from the filing thereof, unless within thirty days next preceding the expiration of the said term of two years, a statement exhibiting the interest of the mortgagee in the mortgaged property and a full statement exhibiting the interest of the mortgagee in the mortgaged property and a full statement of the amount still due and of all payments made be filed with an affidavit

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by the party filing same that the mortgage has not been kept on foot for any fraudulent purpose. Such a statement must be refiled every two years to retain priority as aforesaid.

Distress.—The right of a mortgagee to distrain for interest due on a mortgage is limited to the goods of the mortgagor only and to such goods as are not exempt from seizure under execution. When rent is payable quarterly or more frequently a landlord is limited in his distress to three months' arrears of rent and to one year's arrears when the rent is payable less frequently than quarterly.

Garnishment.—Debts, obligations and liabilities due, payable, owing or accruing due to a debtor may be attached by his creditors both before and after judgment. A garnishing order cannot be obtained in the Court of Queen's Bench until an action has been commenced. In the County Court the action and garnishee proceedings may commence at the same time. Any debts due to a mechanic, laborer, servant, clerk or employee, for wages or salary shall be exempt to the extent of twenty-five dollars, and at the rate of twenty-five dollars a month if less than a month's salary is due.

Intestates Estates, Devolution of.—If any intestate shall die leaving a widow and child or children, one-third of his real and personal estate shall go to his widow, and the remaining two-thirds to his child or to his children, in equal shares, and in case of the decease of any of his children to such as shall legally represent them. For the purpose of distribution it makes no difference whether the relationship be by the half blood or by the whole blood, and posthumous children share equally with children born during the lifetime of the intestate. If the intestate dies leaving a widow and no issue, the whole estate goes to his widow; if issue and no widow, to the child or children in equal shares; if no issue or widow, to his father; if no issue, widow or father, to his mother, brothers and sisters in equal shares; if no widow, issue, father, brothers or sisters, to his mother; if no widow, issue, father or mother, to his brothers and sisters in equal shares, or if any of

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his brothers or sisters be dead their children take the parents' share; all these failing, the estate goes to his next of kin, but in no case are representatives admitted among collaterals after brothers or sister's children. The separate property of a married woman dying intestate is distributed in the same manner as that of a husband dying intestate, real estate rests in the personal representatives in the same manner as personal estate.

Judgment.—Upon any judgment for a sum not less than forty dollars being recovered, a certificate of such judgment may be recorded in any Land Titles or Registry Office, and from the date of registration the judgment will bind the lands of the judgment debtor within the registration district; upon this being done, the judgment creditor may proceed in the Queen's Bench to sell the land of the judgment debtor if they are not exempt. A certificate of judgment must be renewed every two years from the date of last registration. Actions to recover money secured by judgment must be commenced within ten years next after a present right to receive the same shall have accrued.

Limitations.—Actions of debt for land or rent must be brought within ten years after the right of action accrued. Actions for arrears of rent, or interest on any sum of money charged upon or payable out of any land or rent, or in respect of any legacy or any damages in respect of such arrears of rent or interest must be commenced within six years after the amounts become due or after a written acknowledgment.

Actions to recover money secured by mortgage, judgment, lien or otherwise charged upon or payable out of any land or rent or legacy must be brought within ten years next after the present right to receive the same accrued to some person capable of giving a discharge for or release of the same.

Persons under disability are allowed five years from the removal of their disability, but no action as regards persons under disability shall be brought except within twenty-five years next after the right of action accrued; in the case of persons absent from Manitoba, the time to bring an

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action is limited to fifteen years after the right accrued. No person can in Manitoba acquire a right by prescription to the access and use of light to any building whatever. On simple contracts the action must be brought within six years from the time when the right to bring such action accrued, or from the time of last payment or an acknowledgment of the debt in writing.

Recording Deeds, Mortgages, Etc.—All instruments excepting wills, sheriff's deeds, and tax deeds affecting lands in Manitoba are void against any subsequent purchaser or mortgagee for valuable consideration without actual notice unless registered in the proper office before the registering of the instrument under which such subsequent purchaser or mortgagee may claim.

Taxes.—Lands are liable to sale for taxes when any portion of the tax has been due for over one year. The owner may redeem within two years from the day of sale.

ABBREVIATIONS AND CONTRACTIONS.

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| A.A.S., (Academiae Americanae Socius), Fellow of the American Academy. | A.M. or M.A. (Artium Magister), Master of Arts. (Ante Meridiem), before noon. (Anno Mundi), in the year of the world. |
| A.B.S., American Bible Society. | Amt., Amount. |
| Acct., Account. | Am., Amer., American. |
| A.C., (Ante Christum), Before Christ. | An., (Anno), In the year. |
| Admr., Administrator. | Anon., Anonymous. |
| A.D., (Anno Domini), In the year of our Lord. | Ark., Arkansas. |
| Adv., Advocate. | Art., Article. |
| Adjt., Adjutant. | A.-S., Anglo-Saxon. |
| Adjt.-Gen., Adjutant-General. | Asst., Assistant. |
| Advtg., Advertising. | A.S.S.U., American Sunday School Union. |
| Æt., Æ., (Ætatis), Of age, aged. | A.T.S., American Tract Society. American Temperance Society. |
| Agt., Agent. | Atty., Attorney. |
| A. & F.B.S., American and Foreign Bible Society. | Atty.-Gen., Attorney-General. |
| Agmt., Agreement. | A.U.C., Anno Urbis Conditaæ), In the year from the building of the city (Rome). |
| A.H.M.S., American Home Missionary Society. | B. B., Bill Book or Bank Book. |
| Ala., Alabama. | |
| Aid., Alderman. | |

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Bbl., Barrel.
 B.A., Bachelor of Arts
 Bal., Balance.
 B.C., Before Christ.
 B.C.L., Bachelor of Civil Law.
 B.D., Bachelor of Divinity.
 Bd., Bound
 Bds., Bound in Boards.
 B.Ex., Bill of Exchange.
 Bk. or B., Bank.
 B.M., (Baccalaureus Medicine), Bachelor of Medicine.
 B.P., or Bills Pay., Bills Payable.
 B.R., or Bills Rec., Bills Receivable.
 Brig., Brigade, Brigadier.
 Brit., Britain, British.
 Rot., Bought.
 B.S., Bachelor of Science.
 Bush., Bushel.
 C., Cap., (Caput), Chapter.
 Cash., Cashier.
 Cal., California, Calends.
 C.C.P., Court of Common Pleas.
 Capt., Captain.
 C.B., Cash Book, Commander of the Bath.
 C.H., Court House.
 Ch., Chs., Church, Churches.
 C.C., County Court. County Commissioner.
 C.E., Civil Engineer.
 Cer., Certificate.
 Chd., Charged.
 C.J., Chief Justice.
 Ck., Cheque.
 Cl., Clergyman.
 Clk., Clerk.
 Col., Colonel. Colossians.
 Co., Company.
 C.O.D., Collect on Delivery.
 Com., Commission. Commissioner. Committee.
 Con., (Contra), Against, or in opposition.
 Con. or Const., Consignment.
 Con. Cr., C.C., Contra Credit.
 Cong., Congress.
 Conn., Ct., Connecticut.
 Const., Constable.
 C.P., Common Pleas.
 Cr., Creditor.
 Cur., Current, or this month.
 C.S., Court of Sessions.
 C't or c., Cent.
 Cwt., Hundred weight.
 D., d., (Denarius), Penny.
 D.B., Day Book.
 D.C.L., Doctor of Civil Law.
 D.C., District of Columbia.
 D.D., Doctor of Divinity.
 Dft., Dft., Defendant.
 Del., Delaware. Delegate.
 Dea., Deacon.
 Del. (Delineavit), He drew it.
 Dep., Deputy. Department.
 Dept., Dpt., Deponent.
 Dep.B., Deposit Book.
 Dft., Draft.
 Do. or do., (Ditto), The same.
 Dols., \$, Dollars.
 Doz., Dozen.
 Dr., Doctor. Debtor. Dram.
 Ds. or ds., Days.
 D.V., (Deo Volente), God Willing.
 Dwt., (Denarius and weight).
 Dict., Dictator. Dictionary.
 Dis., Discount.
 D.M., Doctor of Music.
 D.L.S., Dominion Land Surveyor.
 Pennyweight.
 Ea., Each.
 E., East. Earl. Eagle.
 Ecc., Eccl., Ecclesiastical.
 E. & O.E., Errors and omissions excepted.
 Ed., Edition. Editor.
 E.E., Errors excepted.
 E.G., e.g., (Exempli Gratia), For example.
 E.Lon., East Longitude.
 E.N.E., East North-East.
 Eng., England. English.
 Ep., Epistle.
 EpIs., Episcopal.

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Etc., &c., (Et cetera), And others. And so forth.
 E.S.E., East-Southeast.
 Esq., Esqr., Esquire.
 Et al., (et alibi), And elsewhere and others.
 Evang., Evangelical.
 Ex. or Exch., Exchange.
 Exp., Expense.
 Fahr., Fahrenheit.
 F.A.S., Fellow of the Society of Arts.
 Fav., Favor.
 F.B.E., Foreign Bill of Exchange.
 F.H.S., Fellow of the Historical Society.
 F.C.A., Fellow College of Accountants.
 Fla., Florida.
 F.O.B., Free on Board.
 Fo., Fol., Folio.
 For'd, Forward.
 F.R.G.S., Fellow of the Royal Geographical Society.
 F.R.S., Fellow Royal Society.
 Frt., Freight.
 Ft. or ft., Foot or Feet.
 Ga., Georgia.
 Gal., Gallon.
 G.B., Great Britain.
 Gen., General, Genesis.
 Gov., Governor.
 Guar., Guarantee.
 H., h., hr., Hour.
 Hag., Haggal.
 H.B.M., Her Britannic Majesty.
 Hdkf., Handkerchief.
 Hhd., Hogshead.
 H.M.S., His or Her Majesty's Ship or Service.
 Hon., Honorable.
 H.R.H. (His (Her) Royal Highness.
 Hund.; Hundred.
 Ia., Iowa.
 I.B., Invoice Book.
 Ib., Ibid., (Ibidem), In the same place.
 Id., (Idem), The same.
 I.e., I.e., (Id est), That is.
 I.H.S., (Jesus Hominum Salvator), Jesus the Saviour of Men.
 Ill., Illinois.
 In., Inch. Inches.
 Ind., Indiana.
 Ind. Ter., Indian Territory.
 I.N.R.I., (Jesus Nazarenus Judaeorum Rex), Jesus of Nazareth, King of the Jews.
 Ins., Insurance.
 Insol., Insolvency.
 Inv. or I., Invoice.
 In. Trans., (In transitu), On the passage.
 Invt., Inventory.
 I.T., Indian Territory.
 J. or Jour., Journal.
 J.C.D., (Juris Civilis Doctor), Doctor of Civil Law.
 J.D., Jurum Doctor), Doctor of Laws.
 J.P., Justice of the Peace.
 Journal Page.
 J.U.D., (Juris Utriusque Doctor), Doctor of both Laws; I.e., Canon and Civil Law.
 Ky., Kentucky.
 L., lb., (Libra), Pound weight.
 La., Louisiana.
 Lat., Latitude. Latin.
 L.B., Letter Book.
 Lbs., Pounds.
 L.I., Long Island.
 Leg., Legislature.
 L.D.S., Licentiate of Dental Surgery.
 Lib., Librarian. (Liber), Book.
 L.F., Ledger Folio.
 Lieut., Lt., Lieutenant
 Lieut.-Col., Lieutenant-Colonel.
 LL.B., Bachelor of Laws.
 LL.D., Doctor of Laws.
 Lon., Long., Longitude.
 L.S., (Locus Sigilli), Place of the Seal.

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L.S.D., l.s.d., Pounds, Shillings, Pence.
M., Mon., Monday.
Mass., Massachusetts.
M.A., Master of Arts.
M.B., (Musicoe Baccalaureus), Bachelor of Music.
M.C., Member of Congress, Master Commandant.
M.D., Doctor of Medicine.
Md., Maryland.
Mdse., Merchandise.
Me., Maine.
Mem., (Memento), Remember.
Mem., Memorandum.
Messrs., MM., (Messieurs), Gentlemen. Sirs.
Mex., Mexico or Mexican.
Mich., Michigan. Michaelmas.
Minn., Minnesota.
Min. Plen., Minister Plenipotentiary.
Miss., Mississippi.
Mo., Missouri, Month.
Mols., Molasses.
Mons., Monsieur or Sir.
M.P., Member of Parliament
MS., Manuscript.
MSS., Manuscripts.
N.A., North America.
Nat., National.
N.B., New Brunswick. North Britain. (Nota Bene). Mark well. Take notice.
N.C., North Carolina.
N.E., New England. North-East.
Neb., Nebraska.
Net, Without Deduction.
N.F., Newfoundland.
N.H., New Hampshire.
N.J., New Jersey.
N.Lat., N.L., North Latitude.
N.M., New Mexico.
N.N.E., North North-East.
N.N.W., North North-West.
N.P., Notary Public.
N.S., Nova Scotia. New Style.
N.T., New Testament.
N.W., North-West.
N.Y., New York.
O., Ohio. Oxygen.
Ob., ob., (Obit), Died.
O.I.B., Outward Invoice Book.
Ont., Ontario.
Or., Oregon.
O.S., Old Style (before 1752).
O.T., Old Testament.
Oz., oz., Ounce or Ounces.
P. or P., Page.
Parl., Parliament.
Payt., Payment.
Pd., Paid.
P.C., Privy Councillor.
Per or pr., By the.
P.E.I., Prince Edward Island.
Per ct., (Per centum), By the Hundred.
P.C.B., Petty Cash Book.
Per an., (Per annum), By the year.
Ph.B., Bachelor of Philosophy.
Ph.D., Doctor of Philosophy.
Pnx., Pxt., (Pinxit), He or she painted it.
Pft., Plaintiff.
P. & L., Profit and Loss.
P.M., (Post Meridiem), Afternoon. Postmaster.
Pkg., Package.
P.M.G., Postmaster-General.
P.O., Post Office.
P.P.C., (Pour prendre conge), To take leave.
P.Q., Province of Quebec.
Pr., Pair.
Prem., Premium.
Pres., Presbyterian.
Prof., Professor.
Pro tem., (Pro tempore), For the time.
Prot., Protestant.
Prox., (Proximo), Next month.
Ps., Piece or Pieces.
P.S., Privy Seal. (Post scriptum). Postscript.
Ps., Psalm or Psalms.
Pub. Doc., Public Document.
Q.C., Queen's Counsel.

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- Q.S.**, q.e., (Quantum sufficit),
 A sufficient quantity.
Qu., **Qy.**, q., (Quaere),
 Query.
Q.V., q.v., (Quod vide),
 Which see. (Quantum vis.),
 As much as you please.
R., (Rex), King. (Regina),
 Queen.
R.A., Royal Academy. Royal
 Academician. Royal Artill-
 ery. Rear Admiral.
R.E., Royal Engineers.
Rec. Sec., Recording Secre-
 tary.
Recd., Received.
Ref., Reformed. Reforma-
 tion.
Ref. Ch., Reformed Church.
Reg. Prof., Regius Professor.
Rev., Reverend. Revelation.
R.I., Rhode Island.
R.N., Royal Navy.
Rom. Cath., Roman Catholic.
R.R., Railroad.
Rt. Rev., Right Reverend.
S., South. Shilling. Sunday.
S., St., Saint.
S.A., South Africa.
S.B., Sales Book.
S.C., South Carolina.
Sc., Sculp., (Sculptist), He or
 she engraved it. Sculpture.
S.D., Doctor of Science.
S.E., South-East.
Sec. Sect., Secretary. Sec-
 tion.
Serg., **Sergt.**, Sergeant.
Shipt., Shipment.
S.J.C., Supreme Judicial
 Court.
Sol., Solicitor.
Sol.-Gen., Solicitor-General.
S.P.A.S., (Societatis Philoso-
 phicae Americanae Socius),
 Member of the American
 Philosophical Society.
Sq., **Sqr.**, Square.
S.S., Steamship.
SS., ss., (Societ), To wit,
 namely.
S.S.E., South South-East.
S.S.W., South South-West.
- S.T.D.**, (Sacrae Theologiae
 Doctor), Doctor of Divinity.
St. Dft., Slight Draft.
Stg., Sterling.
S.T.P., (Sacrae Theologiae
 Professor), Professor of
 Theology.
Sunds., Sundries.
Supt., Superintendent.
Surv.-Gen., Surveyor-General
S.W., South-West.
Tenn., Tennessee.
Tex., Texas.
Tr. or Trans., Transaction.
Ult., (Ultimo), Last month.
U. S. A., United States of
 America. United States
 Army.
U.S.M., United States Mail.
 United States Marine.
U.S.N., United States Navy.
U.S.S., United States Ship.
U.T., Utah Territory.
V., **Vi.**, **Vo.**, (Vide), See.
Va., Virginia.
V.-C., Vice-Chancellor.
Viz., (Videlicet), To wit,
 namely.
Vt., Vermont.
W.I., West Indies. West In-
 dia.
Wis., Wisconsin.
W.Lon., West Longitude.
W.Va., West Virginia.
Xn., Xtian, Christian.
Yds., Yards.
\$, Dollar.
c., Cents.
£, Pounds Sterling.
d., Pence.
@, At, or to.
%, Per cent.
", (Ditto), The same.
/, Check Mark.
¹/₄, One and 1 fourths.
¹/₂, One and 2 fourths.
³/₄, One and 3 fourths.

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DIFFERENCE OF TIME BETWEEN WASHINGTON AND OTHER PRINCIPAL CITIES OF THE WORLD AND LONGEST DAY AT PRINCIPAL PLACES.

		Longest Day.	
		Hr.	Min.
12.00	o'clock noon at	Washington....	St. Petersburg... 18 38
12.12	" M.	New York	Stockholm
12.24	" "	Boston	Cape Horn
12.27	" "	Portland	Edinburgh
1.37	" "	St. John (N.F.)	Copenhagen
4.31	" "	Lisbon	Dublin
4.43	" "	Dublin	Berlin
4.55	" "	Edinburgh	London
5.07	" "	London	Paris
5.17	" "	Paris	Victoria, B.C. ..
5.58	" "	Rome	Vienna
6.02	" "	Berlin	Albany
6.14	" "	Vienna	Boston
7.04	" "	Constantinople	Chicago
11.01	" "	Calcutta	Ogden
12.54	" A.M.	Pekin	Constantinople .
2.48	" "	Melbourne	Naples
4.51	" "	Auckland	Pekin
8.58	" "	San Francisco.	Philadelphia
9.40	" "	Salt Lake	Washington
11.08	" "	New Orleans...	Cape Town
11.18	" "	Chicago	Calcutta
11.52	" "	Buffalo	Panama
12.00	" noon	Lima (Peru)...	Quito

The above is actual time, not standard time.

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HON. R. A. PYNE, M.D., LL.D.,
MINISTER OF EDUCATION

SCHOOL INSPECTORS, TEACHERS, ETC.

Public School Teachers' salaries	\$5,196,563
R.C. Separate School Teachers' salaries.....	413,650
High School Teachers' salaries	1,141,124
Continuation School Teachers' salaries	177,057
Total for Teachers' salaries	\$6,928,394

Inspectors for Public Schools are appointed by County Councils in the case of rural districts, and by the trustees of city corporations and town corporations, separated from the county. Every county inspector appointed after the first day of January, 1912, receives a salary of \$1,700 for first year of employment, for the second year \$1,800, for the third year \$1,900, and for every subsequent year \$2,000.

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Every County Inspector who was in office on the 31st day of December, 1911, is paid a salary of \$1,800 for 1912, \$1,900 for 1913, and \$2,000 for every subsequent year. One-half the salary is paid by the Treasurer of Ontario, and one-half by the County Council. Salaries are paid monthly. Allowance is made by the County Council for travelling expenses, printing, postage and stationery.

Their duties are to visit each school twice in the year and to report to the Department upon the attainments of the pupils and the equipment of the school. They have certain other duties with regard to the examination of candidates for Third Class Certificates and the examination of pupils for entrance to High Schools, for which they are allowed extra fees. In 1913 there were eighty-nine inspectors engaged in connection with Public School work.

Separate School Inspectors are appointed by the Lieutenant-Governor-in-Council. They have charge of the Roman Catholic Separate Schools, and are five in number. The Inspectors of Public and Separate Schools must hold a first-class certificate or a degree from a university, with five years experience of teachers, three of which must be in a Public or Separate School.

High School Inspectors are appointed by the Lieutenant-Governor-in-Council. At present there are three High School Inspectors. A High School Inspector must be the holder of a university degree and must be an experienced teacher. They are expected to visit each High School in the province once a year, and to report to the Education Department.

Besides, there are six English-French Public and Separate School Inspectors, two Continuation School Inspectors, one Manual Training and Technical School Inspector, one Director of Industrial and Technical Education and Inspector of Normal Schools and Chief Inspector of Public and Separate Schools.

Teachers.—Teachers of Public Schools must be at least eighteen years of age, and must have taken a course of training either at a Model School or at a Normal School.

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They are examined on papers prepared under the direction of the Department. Their qualifications are prescribed by the Department, and sub-divided into three grades, 1st, 2nd and 3rd. Teachers of High Schools must be twenty-one years of age, and must hold either a First-Class Certificate of qualification or a degree from a university.

Holidays.—Every rural school opens on the third day of January, except where 3rd January falls on a Sunday. Every Saturday, King's Birthday, Dominion Day, Labor Day and Thanksgiving Day, with any other holiday fixed by the municipality in which the school is situated is considered a public holiday in all schools.

In addition all rural schools are closed from the Thursday before Good Friday till one week from the Monday following Good Friday. The summer vacation extends from the 29th day of June till the 1st day of September, and the Christmas vacation extends from Dec. 23rd till Jan. 2nd inclusive.

The holidays in the Public Schools in cities, towns and incorporated villages, and in High Schools, are identical with the holidays in the urban schools.

DUTIES OF TRUSTEES.

It shall be the duty of the Trustees of all Public Schools and they shall have power:—

1. To appoint a Secretary and Treasurer or Secretary-Treasurer, and such committees, officers and servants as they may deem expedient;
2. To fix the time and place of meetings of the board, the mode of calling and conducting them, and of keeping a true and correct account of the proceedings of such meetings, and to transmit to the Minister of Education all returns and reports required by the Education Department.
3. To provide adequate accommodation for all the children between the ages of five and sixteen years, resident in the municipality (in the case of rural schools for two-thirds of

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such children resident in the section) as ascertained by the census taken by the municipal council for the next preceding year; Provided that in computing such residents the children of persons on whose behalf a Separate School has been established under *The Separate Schools Act* shall not be included;

4. To purchase or rent school sites or premises, and to build, repair, furnish, and keep in order the school houses, furniture, fences and all other school property; to keep the well, closets and premises generally in a proper sanitary condition; to procure registers, maps, globes, apparatus, and, if they deem it expedient, procure prize books and establish and maintain school libraries;

5. To determine the number, grade, territorial boundaries, and description of schools to be opened and maintained; the teachers to be employed; the terms on which they are to be employed, and their remuneration and rank (whether principals or assistants); and, as they may deem expedient, to establish kindergartens and classes for industrial training and instruction in needlework and domestic economy;

6. To dismiss from the school any pupil who is adjudged so refractory by the Trustees and the teacher that his presence in the school is deemed injurious to the other pupils, and, where practicable, to remove such pupil to an industrial school;

7. To collect, at their discretion, from the parents or guardians of the children attending school, a sum not exceeding twenty cents per month, per pupil, to defray the cost of text-books and other school supplies; or to purchase for the use of pupils text-books and other school supplies at the expense of the corporation;

8. To exempt, in their discretion, from the payment of school rates, wholly or in part, any indigent persons (notice of such exemption to be given by the Trustees to the Clerk of the municipality, on or before the first day of August) and where deemed necessary to provide for the children of such persons text-books and other school supplies at the expense of the corporation;

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9. To submit to the municipal council, on or before the first day of August, or at such time as may be required by the municipal council, an estimate of the expenses of the schools under their charge for the current year;
10. To provide (in the case of rural schools) for the payment of teachers' salaries quarterly and, if necessary, to borrow on their promissory note, under the seal of the corporation, at interest not exceeding six per cent. per annum, such moneys as may be required for that purpose, until the taxes imposed therefor are collected;
11. To submit in the case of urban municipalities all accounts, books and vouchers to be audited by the municipal auditors (whose duty it shall be to audit the same) and to publish as soon as the audit is made in one or more of the public newspapers, or otherwise, an abstract of the annual report of the auditors, with such findings and recommendations as the auditors deem expedient;
12. To take possession of all property which has been acquired or given for Public School purposes, and to hold the same according to the terms on which it was acquired or received; and to dispose, by sale or otherwise, of any school site or property not required in consequence of a change of site, or other cause; to convey the same under their corporate seal, and to apply the proceeds thereof to their lawful school purposes or as directed by this Act;
13. To supplement out of school funds, at their pleasure, any allowance payable under this Act to superannuated teachers.

DUTIES OF TEACHERS.

It shall be the duty of every teacher of a Public School:—

1. To teach diligently and faithfully all the subjects in the Public School course of study; to maintain proper order and discipline in the school; to encourage the pupils in the pursuit of learning; to inculcate by precept and example, respect for religion and the principles of Christian morality, and the highest regard for truth, justice, love of country, humanity, benevolence, sobriety, industry, frugality, purity, temperance and all other virtues;

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2. To use the English language in the instruction of the school and in all communications with the pupils in regard to discipline and the management of the school, except where impracticable by reason of the pupil not understanding English. Recitations requiring the use of a text-book may be conducted in the language of the text-book;

3. To see that the schoolhouse is ready for the reception of pupils at least fifteen minutes before the time of opening in the morning and five minutes before the time of opening in the afternoon, to call the roll every day according to the Register prescribed by the Education Department; to enter in the visitors' book visits made to the school; to give the Inspector, Trustees and visitors access, at all times, to the register and visitors' book; and to deliver the register, the school-house key and other school property in his possession to the corporation employing him on demand, or when his agreement with such corporation has expired;

4. To classify the pupils strictly according to the course of study prescribed by the Education Department; to conduct the school according to a time-table accessible to pupils and visitors; to prevent the use by pupils of unauthorized text-books; to attend regularly the teachers' institutes in the inspectoral division; to notify the Trustees and Inspector of absence from school, through illness or other unavoidable cause; and to make at the end of each school term, and subject to revision by the Inspector, such promotions from one class or form to another as he may deem expedient;

5. To hold during each half year a public examination of the school, and to give due notice thereof to the Trustees, to any school visitors who reside in the school section, and through the pupils, to their parents or guardians, and to hold such other examinations as may be required by the Inspector for the promotion of pupils, or for any other purpose as the Inspector may direct;

6. To furnish the Minister of Education, or the School Inspector with any information which it may be in his power to give respecting the condition of the school premises, the discipline of the school, the progress of the pupils,

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or any other matter affecting the interests of the school, and to prepare such reports of the corporation employing him as are required by the Education Department;

7. To give assiduous attention to the health and comfort of the pupils, to the cleanliness, temperature and ventilation of the school-rooms, to the care of all maps, apparatus and other school property, to the preservation of shade trees and the orderly arrangement of the playgrounds, and to report promptly to the Trustees and municipal Health Officer the appearance of any infectious or contagious disease in the school, or the unsanitary condition of outhouses and surroundings;

8. To refuse admission to the school of any pupil affected with, or exposed to smallpox, scarlatina, diphtheria, whooping cough, measles, mumps, or other contagious disease until furnished with a certificate of a physician or of a health officer to the effect that all danger from exposure to contact with such disease has passed away;

9. To suspend any pupil guilty of persistent truancy, violent opposition to authority, habitual neglect of duty, the use of profane or improper language injurious to the moral tone of the school, and to notify the parent or guardian of the pupil, and the Trustees, of such suspension. The parent or guardian of any pupil suspended may appeal against the action of the teacher to the Trustees, who shall have power to consider such appeal and remove, confirm or modify such suspension.

DUTIES OF INSPECTOR.

It shall be the duty of every Public School Inspector:—

To visit every year each school room in his inspectorate having a separate register, as often and for such length of time as the Minister may direct; to prepare a report of every such visit in the form prescribed by the Regulations; to forward within one month after such visit a copy of every such report to the board of trustees; to make a general annual report as to the performance of his duties and the condition of the schools

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in his inspectorate to the county council, and to the board of every city or separated town; to report to the Medical Health Officer of the municipality any case in which the school building or premises are found in an unsanitary condition; to furnish the Minister with information respecting any Public School in his inspectorate wherever required to do so, to withhold his order for the amount apportioned from the legislative or municipal grant;

(1) Where any school has been kept open for less than six months, except when closed by order of the Medical Health Officer or Local or Provincial Board of Health on account of the prevalence of any communicable disease;

(2) Where the Board fails to transmit promptly the annual or other school returns properly filled up;

(3) Where the Board fails to comply with the Act or with the Regulations;

(4) Where the teacher uses or permits to be used as a text-book any book not authorized by the Regulations; and in every case to report to the Board and to the Minister his reasons for so doing; to discharge such duties as may be required by the Minister or Regulations; to deliver to his successor on retiring from office his official correspondence and all school papers in his custody on the order of the Minister or of the County Council or of the Board by which he is appointed.

To report to the Trustees and to the Medical Health Officer of the municipality in which the school-house is situated, in every case in which the school premises or buildings are found to be in an unsanitary condition and to withhold the school grants in all such cases until he receives a certificate from such health officer or board of health that the provisions of *The Public Health Act* have been duly complied with;

5. To give when desired any information in his power to the Minister of Education respecting any matter in connec-

tion with a Public School within his jurisdiction, and to prepare and transmit to the Minister of Education, on or before the first day of March, an annual report in the form prescribed by the Education Department;

6. To give, at his discretion, any candidate, on due examination, a certificate of qualification to teach a school within his district until the next ensuing professional examination of teachers; and to discharge such other duties as may be required by the Minister of Education, the County Council or the Board of Trustees by which he was appointed;

7. To deliver over to his successor, on retiring from office, copies of his official correspondence, and all school papers in his custody, on the order of the County Council or Public School Board appointing him.



USEFUL FACTS RELATING TO THE SCHOOL SYSTEM OF ONTARIO.

1. Schools.—There are established in Ontario, under the direction of the Education Department, the following classes of schools:—

- (a) Kindergarten Schools, for pupils between 4 and 7 years of age.
- (b) Public Schools, for pupils between 5 and 21 years of age, in which instruction is given in the elements of an English and commercial education.

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- (c) Night Schools, for pupils over 14 years of age who are unable to attend school during the usual school hours.
- (d) Continuation Schools, for affording a secondary education and for an effective preliminary training in the Lower and Middle School work to pupils who will complete their courses in the High Schools.
- (e) High Schools and Collegiate Institutes, for such pupils as pass the Entrance Examination and desire a higher education.
- (f) Model Schools, for the training of candidates for teachers' third-class certificates. The candidate must furnish satisfactory proof of good moral character, and must be at least eighteen years of age before he, or she, is legally qualified to teach in a Public School.
- (g) Normal Schools, for the training of candidates for teacher's second-class certificates, which are valid for life during good behavior.
- (h) There may also be established Art Schools, Teachers' Institutes, Mechanics' Institutes, Industrial and Technical Schools.

1. Public Schools.—All Public Schools are free, and every person between 5 and 21 years has the right to attend. Under the Truancy Act every child between 8 and 14 years of age is compelled to attend for the full term, except in the following cases:—

- (a) If the child is under efficient instruction at home or elsewhere;
- (b) If the child is unable to attend on account of sickness or other unavoidable causes;
- (c) If there is no school within two miles and the child is under 10 years of age, or within three miles if over this age;
- (d) If the child has been excused by a Justice of the Peace or the Principal of the school. This excuse may

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be granted for a period not exceeding 6 weeks in any school term, if the services of such child are required in husbandry or in necessary household duties, or for the necessary maintenance of such child or of some person dependent upon him;

(e) If the child has passed the entrance examination.

2. Non-Resident Pupils.—The trustees of every Public School shall admit any non-resident pupils who reside nearer such school than the school in their own section; provided the accommodation is sufficient for the admission of such pupil. For such privilege the parents or guardians of such non-resident children shall pay the Trustees a certain monthly fee mutually agreed upon.

3. No pupil shall be required to join in any religious exercise objected to by parents or guardians.

Agreements.—Every agreement between a board and a teacher shall be in writing, signed by the parties thereto, and sealed with the seal of the board.

No person shall be employed or act as a teacher unless he holds a certificate of qualification.

Unless otherwise expressly agreed a teacher shall be entitled to be paid his salary in the proportion which the number of days during which he has taught bears to the number of teaching days in the year.

Every teacher shall be entitled to his salary notwithstanding his absence from duty on account of sickness for a period not exceeding four weeks in any one year of his employment, if the sickness is certified to by a physician, but that period may be extended at the pleasure of the board.

If at the expiration of a teacher's engagement his salary has not been paid in full, the salary shall continue to run at the rate mentioned in the agreement until paid, provided always that an action shall be commenced within three months after the salary is due and payable.

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All matters of difference between boards and teachers, in regard to salary or other remuneration, whatever may be the amount in dispute, shall be determined in the Division Court of the division where the cause of action arose, subject to appeal, as provided by this Act.

In case of a trial of an action for the recovery of a teacher's salary that there was reasonable ground for the board disputing its liability, and that it was willing and offered to pay to the teacher any sum not in dispute, the Judge may relieve the board from the liability in whole or in part.

The inspector may suspend the certificate of any teacher in his inspectorate for inefficiency, misconduct or a violation of this Act or of the Regulations or for wilful neglect or refusal to carry out his agreement with a board, and he shall notify the Minister, the board concerned, and the teacher, of such suspension and of the reasons therefor. The teacher may appeal to the Minister, who will make such orders with regard to the suspension as he deems proper.

An inspector may be suspended, dismissed or have his certificate cancelled by the Minister for neglect of duty, misconduct, inefficiency or physical infirmity, and the County Council or Board by which the inspector is appointed may suspend the inspector for the same reasons. The County Clerk or Secretary of the Board shall make a report to the Minister, whose decision shall be final.

SCHOOL YEAR.

(1) The school year shall consist of two terms, the first of which shall begin on the 1st day of September and shall end on the 22nd day of December, and the second of which shall begin on the 3rd day of January, and end on the 29th day of June.

(2) Every Saturday, every public holiday, the week following Easter Day, and every day proclaimed a holiday by the authorities of the municipality in which the teacher is engaged, shall be a holiday in public schools.

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(3) With the approval of the inspector, the board of a rural school section may substitute holidays in some other part of the year for part of the time herein allowed for Easter and midsummer vacations to suit the convenience of pupils and teachers, provided always that the same number of holidays be allowed in each year.

(4) When there is no county organization, the inspector, subject to an appeal to the Minister, may determine the length of time, which shall not be less than six months, during which a school shall be kept open each year, and it shall be the duty of the board to keep the school open during the whole of the time so determined.

SCHOOLS OF ONTARIO.

TEACHERS' SALARIES.

Report for 1911 and 1912.

Public School Teachers' Salaries.....	\$5,196,563
R. C. Separate School Teachers' Salaries.....	413,650
High School Teachers' Salaries.....	1,141,124
Continuation School Teachers' Salaries.....	177,057
Total for Teachers' Salaries.....	\$6,928,394

SCHOOL POPULATION.

School population between the ages of five and twenty-one years of age.....	604,555
Pupils attending High Schools, including Collegiate Institutes and Night High Schools.....	32,304
Pupils attending Public Schools, including Kindergarten and Night Public Schools.....	422,802
Pupils attending R. C. Separate Schools.....	59,396
Pupils attending Continuation Schools.....	5,753
Pupils attending Provincial Model Schools.....	450
Grand Total.....	520,705
Number of High Schools, including 43 Collegiate Institutes.....	148
Number of Model Schools.....	13
Public Schools in operation.....	5,921

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Catholic Separate Schools	495
Continuation Schools	129
Normal and Normal Model Schools.....	9
	<hr/>
Grand Total	5,715

TEACHERS.

Male Teachers in Public and Separate Schools.....	1,499
Female Teachers in Public and Separate Schools....	9,401
Continuation School Teachers	218
High School and Collegiate Institute Teachers.....	989
Kindergarten Teachers	358
	<hr/>

Grand Total 12,374

1912.

Provincial Model School Teachers..... 13

1913.

Provincial Normal Model School Teachers..... 38

Provincial Normal School Teachers..... 71

Grand Total 199

1911.

Grand Total paid for Educational purposes, including Salaries, Repairs, etc., for Public, Separate, Continuation, High Schools and Collegiate Institutes \$12,104,422





CORPORAL PUNISHMENT.

1. Let it be remembered by parents that children well governed at home rarely, if ever, have any difficulty with teachers in the school-room. The sacred duty to be performed by every parent is to teach his child to be respectful to his teacher and obedient to the rules of school.

2. There would be no success in the management of a school if the teacher were not armed with some coercive power, and the law universally recognizes the fact that the school teacher stands in the place of the parent, in relation to the pupils committed to his charge, while they are under his care. He therefore can enforce obedience to his commands, lawfully given in his capacity as a school master, and he may enforce them by a moderate correction.

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3. A good school means good order and the authority to keep it so, therefore the teacher has undoubtedly the right to chastise his pupils for any conduct which interferes with the order and discipline of the school.

4. If the teacher in punishing a child administers more than reasonable punishment, he becomes criminally liable.

5. A teacher must punish a child without any ill-will, vindictive feeling, hatred or malice. The punishment must be done when necessary, and in the proper spirit.

6. The teacher must exercise a reasonable degree of discretion, and must temper the punishment according to the nature of the offense, at the same time taking into consideration age, size, and apparent powers of endurance of the child and the teacher must always remember that the jury must say whether the punishment is excessive and unjust.

7. Malice on the part of the teacher may be proven or may be presumed from the circumstances under which the punishment took place.

8. A teacher in order to conduct a successful school must command obedience, and control stubbornness in order to quicken diligence and reform bad habits. In order to enable the teacher to exercise this salutary way, he must be armed with a power to administer moderate correction when he shall believe it to be just and necessary.

9. The teacher is a substitute of the parent and he is responsible for the successful management of the school for which he is hired to teach, and the law has therefore not undertaken to prescribe punishments for particular offences, but has contented itself with the general grant of power of moderate correction, and has confided the graduation of punishments to the discretion and judgment of the teacher.

10. Any punishment therefore which may seriously endanger life, limbs, or health, or disfigure the child, or cause any permanent injury, may be pronounced immoderate, and the teacher will be liable for criminal prosecution; but any correction, however severe, which produces temporary pain only and no permanent ill, cannot be pronounced immoderate pun-

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ishment. The law therefore is that the teacher exceeds the limits of his authority when he causes lasting mischief, though he acts within the limits of his authority.

11. Many severe cases of discipline may better be referred to the Board of School Directors, but teachers are often compelled to act promptly in order to maintain order.

12. It is always best before expelling a pupil from school to consult the board and place the facts plainly before them and allow them to act for the teacher. An incorrigible child at school can work great mischief, and where parents are in sympathy with a disobedient child the best thing that can be done is to dismiss such a pupil from school.

13. How many men and women are there to-day who have made life a failure; who owe their parent condition in life to the fact that their parents always took their part in every matter of disobedience when they were attending school, and the writer personally knows of several young men who have spent several years between the stone walls and behind iron bars of penitentiaries, and these unfortunate young men owe their condition in life to the fact that they were not properly governed at home, and were not allowed to be governed properly at school.

Parents, have the respect and obedience of your children at home, and their school life will not only be pleasant, but it will prepare them for a life of usefulness and success.



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SIR. JAMES WHITNEY
LATE PREMIER OF ONTARIO

ONTARIO GAME LAWS.
(Open Season.)

Deer, Nov. 1 to Nov. 15.

Moose, reindeer and caribou, in that part of Ontario lying south of the main line of the C.P.R. in the town of Mattawa to Port Arthur, Nov. 1 to Nov. 15, and throughout that part of the province lying to the north of the main line of the C.P.R., from Mattawa to the Manitoba boundary, and that part of the province south of the C.P.R. from Port Arthur to Manitoba boundary, Oct. 16 to Nov. 15.

Grouse, pheasants, prairie fowl and partridge, Oct. 15 to Nov. 15. No person shall take or kill more than ten partridge in any one day.

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Swans a
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Woodcock, Oct. 1 to Nov. 15.

Quail, wild turkeys, black and grey squirrels, Nov. 15 to Dec. 1.

Swans and geese, Sept. 15 to April 15 in the following year.

Ducks of all kinds and any other waterfowl, snipe, rail, plover, shore birds, waders in the northern district of Ontario, Sept. 1 to Dec. 15, and in the southern district, Sept. 15 to Dec. 15.

Capercaillie, Sept. 15 to Dec. 15. No capercaillie to be hunted, taken or destroyed before Sept. 15, 1915.

Hares, Oct. 1 to Dec. 15.

Wood hare or cotton-tail may be taken or killed by snares, ferrets, or by any other means than by shooting between Dec. 15 and Dec. 31.

No beaver or otter to be taken or killed or had in possession before Nov. 1, 1915, and thereafter between April 1 and Nov. 1. No traps, snares, etc., to be used.

Muskrat, Dec. 1 and May 1 of the following year. In Districts of Thunder Bay, Fort William, Rainy River and Kenora, March 1 to May 1 in the following year. Muskrat shall be shot in April, or speared, nor shall their houses be speared, broken or destroyed.

Musk rats and beaver may be destroyed in defence or preservation of property.

Wink, Nov. 1 to May 1 in the following year. Both sexes in the periods mentioned are included.

No person shall at any time hunt, kill, wound or destroy any deer, moose, caribou or reindeer without license. No cow moose, or moose, reindeer or caribou under one year of age. Only one deer, one bull moose, or one reindeer or caribou may be taken or killed by any person during any year or season, but this does not apply in the case of deer which is the private property of any person.

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Hounds or other dogs are not to run at large in a deer locality during the close season.

License fee for non-residents to hunt and shoot is \$50.00, and to hunt and trap fur-bearing animals the fee is \$20.

Residents' license fee to hunt deer during any season is \$2, and to hunt moose, reindeer, or caribou, \$5.

Deer, moose, elk, reindeer or caribou or head or skin of same cannot be transported without having a license tag affixed.

Guides must be licensed.

Game of any kind may be kept in cold storage during the open season and during the period in the close season extending from the end of the open season in any year to the 16th of January in the following year. The fee for such license is \$25.

No waterfowl shall be hunted, taken or killed from sail boats, yachts or launches, nor shall swivel guns of larger bore than 8, nor sunken punts, or batteries be used in taking or killing swans, geese or ducks.

No blinds or decoys used in hunting any waterfowl shall be placed at a greater distance than 200 yards from the shore, and all decoys must be removed from the water during the prohibited hours for shooting.

Poison or poisoned baits are not to be used for killing or taking any game in any place or locality where dogs or cattle may have access to the same.

The use of traps, snares, etc., only for taking minks, beavers, otters and muskrats is prohibited.

Shooting at game between sunset and sunrise is unlawful.

No eggs of any game bird shall be taken or destroyed or had in possession of any person at any time.

No automatic guns are to be used.

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AN ACT FOR THE PROTECTION OF INSECTIVOROUS AND OTHER BIRDS.

HER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. Nothing in this Act contained shall be held to affect *The Ontario Game Protection Act* or to apply to any bird or birds generally known as cage birds, or to any bird or birds generally known as poultry. 52 V. c. 50, s. 1.
- 2.—(1) Except as in section 6 of this Act provided, it shall not be lawful to shoot, destroy, wound, catch, net, snare, poison, drug or otherwise kill or injure, or to attempt to shoot, destroy, wound, catch, net, snare, poison, drug or otherwise kill or injure any wild native birds other than hawks, crows, blackbirds, and English sparrows, and the birds specially mentioned in *The Ontario Game Protection Act*.

(2) Any person may, during the fruit season, for the purpose of protecting his fruit from the attacks of such birds, shoot or destroy, on his own premises, the bird known as the robin without being liable to any penalty under this Act.
3. Except as in section 6 of this Act provided, it shall not be lawful to take, capture, expose for sale or have in possession any bird whatsoever, save the kinds hereinbefore or hereinafter excepted, or to set, wholly or in part, any net, trap, spring, snare, cage, or other machine or engine, by which any other bird whatsoever save and except hawks, crows, blackbirds, and English sparrows, might be killed and captured, and any net, trap, spring, snare, cage, or other machine or engine, set either wholly or in part for the purpose of either capturing or killing any bird or birds, save and except hawks, crows, blackbirds and English sparrows, may be destroyed by any person without such person incurring any liability therefor. 52 V. c. 50, s. 3.
4. Save as in section 6 of this Act provided, it shall not be lawful to take, injure, destroy or have in possession any

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nest, young or eggs of any bird whatsoever, except of hawks, crows, blackbirds, and English sparrows. 52 V. c. 50, s. 4.

5. Any person may seize, on view, any bird unlawfully possessed, and carry the same before any Justice of the Peace, to be by him confiscated, and if alive to be liberated, and it shall be the duty of all market clerks and policemen or constables, on the spot to seize and confiscate, and if alive, to liberate such birds. 52 V. c. 50, s. 5.

6. The Chief Game Warden for the time being under *The Ontario Game Protection Act*, may, on receiving from any ornithologist, or student of ornithology, or biologist, or student of biology, an application and recommendation, according to the Forms A and B in the Schedule hereto, grant to such applicant a permit, according to Form C in said schedule, empowering the holder to collect, and to purchase or exchange all birds or eggs otherwise protected by this Act, at any time or season he may require the same for the purpose of study, without the liability to penalties imposed by this Act. 52 V. c. 50, s. 6; 56 V. c. 49, s. 26; 57 V. c. 57, s. 5.

7. The permits granted under the last preceding section shall continue in force until the end of the calendar year in which they are issued, and may be renewed at the option of the Chief Game Warden for the time being under *The Ontario Game Protection Act*. 52 V. c. 50, s. 7; 56 V. c. 49, s. 26; 57 V. c. 57, s. 5.

8.—(1) The violation of any provision of this Act shall subject the offender to the payment of not less than \$1 and not more than \$20 with costs, on summary conviction, on information or complaint before one or more Justices of the Peace.

(2) The whole of the fine shall be paid to the prosecutor, unless the convicting Justice has reason to believe that the prosecution is in collusion with and for the purpose of benefiting the accused, in which case the said Justice may order the disposal of the fines as in ordinary cases.

(3) In default of payment of the fine and costs, the offender shall be imprisoned in the nearest common gaol

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for a period of not less than two and not more than twenty days, at the discretion of the Justice. 52 V. c. 50, s. 8.

9. No conviction under this Act shall be quashed for any defect in the form thereof, or for any omission or informality in any summons or other proceedings under this Act so long as no substantial injustice results therefrom. 52 V. c. 50, s. 9.

FORM A.

(Section 6).

Form of Application.

I, _____ of _____ hereby apply for a permit granting to me the right to collect birds, and their nests and eggs, for strictly scientific purposes only, in accordance with chapter 289 of the Revised Statutes of Ontario, 1897, intituled *An Act for the Protection of Insectivorous and other Birds*.

Dated at _____ the _____ day of _____
A. B.,
Applicant.

To the Chief Game Warden, Toronto.

62 V. c. 50, Sched. "A."

FORM B.

(Section 6).

Form of Recommendation.

We, the undersigned, personally know _____ and believe him to be a person of good character, and fit to be entrusted with the privilege of collecting wild birds, and their nests and eggs, in accordance with chapter 289 of the Revised Statutes of Ontario, 1897, intituled *An Act for the Protection of Insectivorous and other Birds*, which Act we have carefully examined and fully comprehend.

A. B.
(Address).

52 V. c. 50, Sched. "B."

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FORM C.

(Section 6).

Form of Certificate.

Mr. _____ of _____ in the County of _____ in the Province of Ontario, is hereby authorized to collect birds and their nests and eggs, for strictly scientific purposes only, in accordance with chapter 280 of the Revised Statutes of Ontario, 1897, intituled *An Act for the Protection of Insectivorous and other Birds.*

Dated at _____ the _____ of _____

1 .

Chief Game Warden.
52 V. c. 50, Sched. "C."

AN ACT TO ENCOURAGE THE DESTROYING OF WOLVES.

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Wolf Bounty Act.*

2. In this Act

"County" shall not include the Provisional County of Haliburton.

"Regulations" shall mean regulations made by the Lieutenant-Governor-in-Council under the authority of this Act.

"Wolf" shall mean a grey timber wolf.

3. Where a person who has killed a wolf in any County, or within one mile of any actual settlement in a County, produces the skin of the wolf before the Sheriff or Treasurer of such County, or before a Police Magistrate, a Clerk of the Division Court, or before such officer as the Provincial Treasurer may approve of, together with an affidavit in the form prescribed by the regulations, stating the place where and the date when the wolf was killed, with such other particulars as may be prescribed by the regulations, the Sheriff, Treasurer, Police Magistrate, Clerk of the Divi-

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sion Court, or other Officer shall give to the person producing the skin a certificate in the form prescribed by the regulations.

4. Upon the delivery of such certificate by the person named therein to the Treasurer of the County, together with the skin of the wolf, the Treasurer shall pay to such person the sum of \$15 as a bounty upon the killing of the wolf.

5. Upon the delivery of the said certificate and the skin of the wolf to the Treasurer of Ontario, the Corporation of the County shall be entitled to receive the sum of \$6 upon every bounty of \$15 so paid, out of such money as may from time to time be appropriated by the Legislature for the payment of wolf bounty.

6.—(1) Where a wolf has been killed in a Provisional Judicial District, the skin may be produced before a Judge of the District Court, a Police Magistrate, a Clerk of the Division Court, the Sheriff of the District, an agent of the Department of Lands, Forests and Mines, or before the Clerk of the District Court.

(2) Where a wolf has been killed in the Provisional County of Haliburton, the skin may be produced before a Police Magistrate, an agent of the Department of Lands, Forests and Mines, or a Clerk of a Division Court in the Provisional County, a Judge of the County Court of the County of Victoria, the Clerk of the said Court, or the Sheriff of the said County.

(3) Upon the like proof as set forth in section 3, the Judge or Officer before whom the skin is produced may give the certificate mentioned in section 3, and upon the delivery of such certificate and the skin of the wolf the person named in the certificate shall be entitled to receive from the Treasurer of Ontario the sum of \$15 out of such money as may be appropriated by the Legislature for the payment of wolf bounty.

7. Where a claim is made for the payment of bounty for a wolf killed in Algonquin Park, the affidavit may be taken and the certificate may be given by the Superintendent

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of the Park, and it shall not be necessary to show that the person killing the wolf had the special license provided for by section 9 of *The Algonquin Park Act*.

8. Before payment of the bounty to the corporation of the County or directly to the person killing the wolf, the skin shall be delivered to the Treasurer of Ontario, or to such person as he may designate for that purpose, and shall become the property of the Crown, and may be disposed of in such manner as the Lieutenant-Governor-in-Council may prescribe.

9. In case of any claim heretofore or hereafter made whenever the Treasurer of Ontario is satisfied that the person killing a wolf, or the corporation of the county which has paid a wolf bounty is justly entitled to receive the bounty, he may direct the issue of a cheque in payment thereof, notwithstanding any defect in the affidavit or certificate or any doubt as to the authority of the officer taking such affidavit or giving such certificate, and in such case the Provincial Auditor shall forthwith, without further audit or examination, countersign such cheque.

10. The Lieutenant-Governor-in-Council may make regulations for the better carrying out of the provisions of this Act, and copies of such regulations, together with the forms therein prescribed, shall be transmitted by the Provincial Treasurer to the officers mentioned in sections 3 and 6 of this Act.

11. Chapter 290 of *The Revised Statutes of Ontario*, 1897, the Act passed in the 63rd year of the reign of Her Late Majesty Queen Victoria, chaptered 51; section 23 of the Act passed in the 1st year of the reign of His Late Majesty King Edward VII., chaptered 12; section 33 of *The Statute Law Amendment Act*, 1906; section 35 of *The Statute Law Amendment Act*, 1907; and section 41 of *The Statute Law Amendment Act*, 1910, are hereby repealed.

12. This Act shall come into force on the 1st day of July, 1911.

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ONTARIO FISHERY LAWS.
(CLOSE SEASONS).

The following fish cannot be taken between the periods mentioned, both days inclusive, viz:—

Bass, in Lake Erie, west of Point Pelee, 25th May to 15th July.

Bass and Maskinonge, 15th April to 15th June.

Pickereel, 15th April to 15th May.

Speckled Trout, 15th September to 30th April.

Salmon Trout and Whitefish, 1st November to 30th November.

The close seasons for Whitefish, in the waters of Lakes Erie and St. Clair, and the close season for Pickereel in Lake Huron and the River St. Clair, off the County of Lambton, have been abolished.

It is not lawful to catch or kill any of the above-named fish by means of spears, grapple hooks, nejog or nishigans at any time.

No one shall fish for, catch or kill, in any of the waters of the Province, in one day by angling, or shall carry away a greater number than eight small or large-mouthed Black Bass.

No small or large-mouthed Black Bass less than ten inches shall be retained or kept out of the water, sold, offered, or exposed for sale or had in possession; but anyone who takes or catches such fish of less than the minimum measurement named—which measurement shall be from the point of the nose to the centre of the tail—shall immediately return such fish to the water from which it was taken, alive and uninjured.

The same laws apply to Maskinonge, Pickereel, Speckled or Brook Trout, except that the number of Maskinonge to be caught or killed in one day is limited to four fish, and the minimum measurement is twenty-four inches; and the number of Pickereel to be caught or killed in one day is limited to twelve fish, and the minimum measurement fifteen inches.



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In the case of Speckled Trout or Brook Trout caught or killed in one day, the aggregate weight shall not exceed ten pounds, and no greater number must be taken than thirty Speckled or Brook Trout, though the said number weigh less than ten pounds, and the minimum measurement shall be six inches.

The sale and export of Black Bass, Maskinonge or Speckled Trout, no matter where procured, is prohibited for a period of five years from the 30th of May, 1909, but any person from a foreign country fishing in the waters of the Province, and applying and paying for an angler's permit, may, upon leaving the Province, take with him the lawful catch of two days' fishing.

Non-residents are not to fish in the Provincial waters without license, and no one shall fish in the waters of Lake Nipigon or the River Nipigon, in the district of Thunder Bay, or in any tributaries of such lake or river, without license. This law applies to Indians, as well as to all other guides, boatmen, canoeeman, camp assistants or helpers of any kind, of a fishing party or person holding such license.

Fishing by means of nets or other apparatus prohibited, unless by license from the Commissioner of Fisheries.

All penalties imposed or collected in prosecutions under this Act, in which overseers are prosecutors, shall be paid to the Treasurer of Ontario, but where another person is the prosecutor, one-half the fine is paid to him, or to the person on whose evidence the conviction is made, as the Justice may determine, and the other half shall be paid to the Treasurer of Ontario.

The fee for such license for two weeks or less shall be \$15, for three weeks \$20, and for four weeks \$25, where the applicant is a resident of Canada, and \$5 for two weeks and \$10 for four weeks for a non-resident. All licenses must be produced by the holder whenever called upon to do so by the superintendent, inspector, warden or overseer.

No Sturgeon shall be caught, taken or killed by any means except under the authority of a license.

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No fish or spawn shall be taken in any manner or at any time from Provincial waters for the purpose of stocking, artificial breeding, or for scientific purposes, except as authorized by special license.

No railway or express company or other common carrier or other person shall ship or transport out of Ontario, any Salmon Trout, Lake Trout or Whitefish, weighing less than two pounds undressed, taken or caught in Provincial waters, nor shall any fish caught or killed at a time or manner prohibited by law, be shipped or transported to any point or place within Ontario.

All hags, boxes, baskets and parcels of any kind in which fish is packed for transportation, shall be so constructed as to show the contents thereof, and shall have the name and address of the consignee and consignor marked on them.



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QUEBEC GAME LAWS.

(Close Seasons.)

For the purpose of enforcing the "Quebec Game Laws," the Province is divided into two zones, viz., No. 1 and No. 2.

Zone No. 1 comprises the whole Province, less that part of the counties of Chicoutimi and Saguenay to the east and north of the River Saguenay.

Zone No. 2 comprises that part of the counties of Chicoutimi and Saguenay to the east and north of the River Saguenay.

Prohibitions in Zone No. 1 (close season):—

Deer and moose, Jan. 1 to Sept. 1, except in the counties of Ottawa, Labelle, Temiscaming and Pontiac, where the close season is from Dec. 1 to Oct. 1 of the following year.

Caribou, Feb. 1 to Sept. 1.

Red deer, Oct. 20 to Nov. 1.

The use of dogs for hunting, killing or taking moose, caribou and deer is forbidden, but red deer may be so hunted.

While yarding, moose and deer are not to be hunted, taken or killed, and fawns of deer, moose, caribou and red deer are not to be hunted or killed up to one year of age. No cow moose is to be hunted or killed at any time. No person shall in one season's hunting kill or take alive more than one moose, two deer and two caribou.

Beaver, at any time after April 1, 1913, to Nov. 1, 1917, and thereafter between April 1 to Nov. 1, except where they do damage by damming lakes, etc.

Mink, otter, marten, pekan, fox and raccoon, April 1 to Nov. 1.

Hare, Feb. 1 to Oct. 15.

Bear, July 1 to Aug. 20.

Muskrat, month of April.

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Fur-trading companies engaged in hunting the aforementioned animals shall send a return within the first fifteen days of May in each year to the Minister of the number of species of animals killed or bought or placed on the market in the Province.

Woodcock, snipe, plover, curlew, sandpiper, Feb. 1 to Sept. 1.

Swamp partridge, Dec. 15 to Sept. 1 in the following year.

Ptarmigan, Feb. 1 to Nov. 1.

Widgeon, teal, wild ducks of any kind, except sheldrake, loons, gulls, March 1 to Sept. 1.

No woodcock, snipe, partridge, widgeon, teal or wild duck of any kind is to be hunted, taken or killed between one hour after sunset and one hour before sunrise in any manner whatever, or keep exposed any lures or decoys near a cache, boat or bank.

Eggs of wild fowl are not to be disturbed, injured, gathered or taken at any time.

The inhabitants of Zone No. 2 and those of Gaspé County may, for the purpose of procuring food only, at all seasons of the year, except between June 1 and Aug. 1, hunt, kill or take any widgeon, teal or wild duck of any kind.

No swamp partridge is to be bought, sold or exposed for sale before Oct. 1, 1917. A heavy penalty is attached to the violation of the same.

The following birds, beneficial to agriculture, etc., are not to be shot or killed between March 1 and Nov. 1, nor are nets, traps, snares, etc., to be used:—Swallows, king birds, warblers, flycatchers, woodpeckers, whip-poor-wills, finches (song sparrows, red birds, indigo birds, etc.), cow-bunting, titmice, goldfinches, grives (robins, woodthrushes, etc.), kinglets, bobolinks, grakles, grosbeaks, humming birds, cncoos, etc., or to take their nests or eggs.

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—Zone No. 2—

Caribou, March 1 to Sept. 1, and not more than four caribou to be killed or taken alive by one person in one season's hunting.

Otter, April 15 to Oct. 15.

Hare, March 1 to Oct. 15.

Muskrat, April 1 to Nov. 1.

Beaver, April 1 to Nov. 1, except in Chicoutimi, where it is prohibited to take or kill any beaver until Nov., 1917.

Any bird or swamp partridge, Feb. 1 to Sept. 15.

Ptarmigan, March 1 to Nov. 15.

Ropes, traps of any kind, jacklights or using vessels or yachts propelled by steam or other motive power are forbidden.

The transportation of the whole or any part of any moose, caribou or deer, the flesh of such animal, the head or the green hide is forbidden, unless there is attached a tag issued by the Department of Colonization, Mines and Fisheries, and there is to be no transportation of the same after the first fifteen days from the beginning of the close season, but special transport permits may be granted by the Minister.

Dogs are not to run at large in a deer locality between Nov. 1 and Oct. 20 of the following year, and if so found may be killed. It is unlawful to use poison or spring guns.

A license fee of \$25 is required to be paid by proprietors of cold storage to keep game belonging to others.

For licenses granted to proprietors of hotels, restaurants and clubs for game stored in private refrigerators, the tariff is as follows:—

(1) In towns having a population of 50,000 and upwards the fee is \$10.

(2) In all other towns and rural municipalities the tariff is \$2.

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All hunters, except those who procure game for their subsistence and that of their families, must hold a special license, the tariff of fees of such licenses to be established by the Lieutenant-Governor-in-Council.

Fee for non-residents not members of a legally organized club is \$25.

For lessees of hunting territories, and for persons who are members of such a club, \$10.

Fishing—(Open Season).

Salmon, May 1 to July 31; fly-fishing, May to Sept. 15.

Salmon trout, Dec. 2 to Oct. 14.

Onananche, Dec. 1 to Sept. 30.

Speckled trout, May 1 to Sept. 30.

Fishing through the ice is prohibited.

Grey trout, Dec. 2 to Oct. 14.

Bass (not including sea bass or barfish), June 16 to May 1.

Eels may be caught in weirs and mill dams, but not so as to deprive other weirs of a share in the run of eels. Not to be taken by spear or torch during October or November in any waters frequented by salmon or trout. The mesh is not to be less than one and one-eighth bar measure. Eels under thirty inches in length are not to be taken.

Dore, May 16 to April 14 (15 inches).

Smelts, July 1 to March 31.

Sturgeon, July 1 to May 31.

Whitefish, Dec. 2 to Nov. 9.

Maskinonge, June 16 to April 14.

Residents do not require a license to fish with rod and line in the waters of the Province not under lease, but non-residents require a special license, the fee being not more than \$25. Leases and licenses are granted for fishing in non-navigable waters of the Province for not more than nine years. Dams, slides and other obstructions are to be provided with fishways, which shall be kept open and unobstructed.

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HON. SIR. R. P. ROBLIN, K. C., M. G.
PREMIER OF MANITOBA

MANITOBA GAME LAWS.

(Close Season.)

Deer, including male deer, cabri, elk, wapiti or caribou, between Dec. 15 to Dec. 1 of the following year. Only one to be taken by any one person. Females and fawns are not to be taken or killed at any period of the year.

Otter, beaver, bison or buffalo, at any season of the year.

Mink, fisher, pekan, sable and martin, April 1 to Nov. 1.

Grouse, prairie chicken, partridge, Oct. 20 to Oct. 1 of the following year.

Pheasants, not before Oct. 1, 1920.

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Plover, quail, woodcock, snipe, sandpiper, Jan. 1 to Aug. 1.

Upland plover, Jan. 1 to July 1.

Ducks of any kind, Dec. 1 to Sept. 1 of the following year. Not more than 20 ducks to be taken or killed before Oct. 1st, or more than 50 ducks in any one day afterwards.

Muskrat, not to be taken or killed in any municipality between May 1 and Nov. 1.

Permit.—No person shall taken, hunt or kill any of the animals protected without having in his possession a permit issued by the Minister of Agriculture and Immigration, or some one authorized by him. The fee is \$2.

Dogs accustomed to pursue deer not to remain at large in a deer locality at any time. If so found, they may be shot at sight.

No person shall sell, purchase, offer or exchange wild ducks of any kind, nor shall the same be taken into cold storage before Oct. 1.

No batteries, swivel guns, sunken punts, or night lights shall be used at any time for taking wild fowl, and beaver and muskrat shall not be destroyed at any time.

Taxidermists may have in possession heads of animals for preserving, stuffing, etc., provided such were not obtained during the close season. All taxidermists must pay a license fee of \$5, renewable each year.

The eggs of any of the said birds shall not be taken, destroyed or had in possession at any time, nor the nests destroyed or disturbed.

The export of the said birds and animals out of the Province is prohibited, except only by special permit for purposes of domestication, mounted heads, dressed skins.

Non-residents holding hunting license may be allowed to export not more than one hundred geese or swan and fifty ducks, but no exportation shall be made in any year before Oct. 1. Fees for export for each moose, elk or caribou head, \$5 for each, and \$2 for each head of deer exported.

No person shall have in his possession any grouse, prairie chicken or partridge longer than forty-five days, and duck of all kinds longer than three months of the close season.

Non-residents not British subjects shall pay a license fee of \$50. The license fee for a British subject domiciled in British territory is \$10.

The close season does not apply to Indians within their reserves killing for food, sale or barter.

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HON. WALTER SCOTT
PREMIER OF SASKATCHEWAN

SASKATCHEWAN GAME LAWS.

(Close Season.)

Bison or buffalo, at any time.
Pronghorn antelope, Nov. 15 to Oct. 1 in the following year.

Any of the deer family, whether known as caribou, moose, elk, wapiti, deer or otherwise, between Dec. 15 to Dec. 1 in the following year. Not more than two such animals may be killed by one person during the season.

Ducks, geese and swans, Jan. 1 to Sept. 1.

Cranes, Jan. 1 to Aug. 1.

Rails, coots or shore-birds, including snipe, sandpiper, plover, curlew, Jan. 1 to Sept. 1.

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Grouse, partridge, pheasant, ptarmigan, prairie chicken, Nov. 1 to Oct. 1 in the following year. Not more than 10 birds to be killed or taken in any one day, nor more than 100 in a season.

English pheasants, at any time.

Mink, fisher or marten, April 1 to Nov. 1.

Otter, May 1 to Nov. 1.

Muskrat, May 15 to Nov. 1.

Beaver, at any time before Dec. 31, 1915, without permission from the Minister.

No female of the deer family or the young under one year of age to be killed or taken at any time.

No muskrat house is to be broken or destroyed between Nov. 1 and April 1. No beaver dam is to be destroyed or broken at any time without permission of the Minister.

The use of poison in killing fur-bearing animals is prohibited.

Hunting over enclosed lands is prohibited, except by permission of owner or occupant.

The License Fees for residents for killing any game birds is \$1, and for residents for hunting or killing any big game the fee is \$2, to be procured by agents appointed by the Minister.

The License Fees for non-residents for hunting or killing any big game is \$50 and for game birds \$25, or \$10 for a period not exceeding six consecutive days. The said license is to be produced when requested by a guardian.

Sporting dogs are to be kept confined in any deer locality.

Taxidermists are permitted to have in possession game birds, big game, etc., or parts thereof, for preserving, stuffing or sale, provided they have a signed statement from the owner or person from whom it was procured.

Eggs of any game are not to be disturbed or destroyed.

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Using poison, sunken punts, night lights, traps, nets or snares of any kind, swivel, spring, automatic or machine guns to destroy or capture game birds is strictly forbidden.

No person shall at any time export out of the Province any big game, or game bird, without permission from the Minister; the fees for such permits being \$1 for each big game head and \$1 for each shipment of one dozen or less of ducks or geese. Five dozen of such birds is the limit of any person to export, and no permit to be granted for the export of any of the grouse family.

Special permits are granted to secure game and eggs for public parks, zoological gardens or for scientific purposes, the fees being \$5.



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HON. A. L. SIFTON
PREMIER OF ALBERTA

ALBERTA GAME LAWS.

(Close Seasons.)

Bison or buffalo, at any time.

Mountain sheep or goat, Oct. 15th to Sept. 1st of the following year.

Any elk or wapiti, before 15th Nov. 1912.

Pronghorn antelope, between Nov. 1st and Oct. 1st in the following year. In any event, not more than two such animals.

Any of the deer family, whether known as caribou, moose, deer or otherwise, Dec. 15th to Nov. 1st in the following year.

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Any female deer, female moose, female mountain sheep or female antelope, or the young (under one year), or any of the animals mentioned in this section.

Ducks and swans, between Jan. 1st and Aug. 23rd.

Cranes, rails, coots, snipe, plover, sandpiper, curlew, Jan. 1st to Sept. 1st.

Grouse, partridge, pheasant, ptarmigan and prairie chicken, Nov. 1st to Oct. 1st in the following year. Not more than 10 birds are to be killed at any one time, nor more than 100 by any person in one season.

No English pheasant is to be taken or killed at any time.

Hungarian pheasant is not to be taken or killed before Oct. 1st, 1913.

Mink, fisher and marten, April 1st to Nov. 1st.

Otter and muskrat, May 1st to Nov. 1st.

No beaver is to be taken or killed before Dec. 31st, 1915.

Hunting over enclosed lands or lands under cultivation or covered by buildings is prohibited without the owner's or occupant's consent.

Hunting between one hour after sunset and one hour before sunrise, or the use of poison, snnken punts, traps, snares, automatic, swivel or machine guns, is forbidden.

License Fee for non-residents is \$25 for a general license and \$5 for a bird license, or \$10 for trapping fur-bearing animals.

Resident's License Fee is \$25 for each game license, or \$1.25 for each bird license. For farmers or farmers' sons, the fee is \$1.

All licenses must be produced or shown to the guardian when requested by him.

Permits for exporting are issued by the Minister, the fee being \$5 for each head of big game and \$1 per dozen for game birds. No permit is to be issued for less than \$1.

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Taxidermists are allowed to have in their possession the head or other parts of any animal for preserving, mounting or stuffing; the same to be accompanied by an affidavit of the owner, stating that such animal was lawfully acquired or killed by him within the limits of the Province or elsewhere.

Sporting dogs are not to run at large in any big game locality.

The export of game is prohibited except by permit.

The eggs of game or other birds protected by the Act are not to be destroyed or disturbed.

Permits for securing or exporting for propagation or for scientific purposes are issued by the Minister, the limit being:—

(1) One pair of any or each species of big game or fur-bearing animals.

(2) One pair of any or each species of game or any other bird protected by this Act.

(3) One nest of eggs of any or each species of game or other bird protected by this Act. A fee of \$5 must accompany the application for the permit. The same is to be returned at the end of the calendar year, with a detailed statement of the species secured.

Guides must procure licenses, the fee being \$5.

Persons travelling north of the 55th parallel of latitude may kill for their own or family's use sufficient game, excepting elk, buffalo and beaver, and wild geese, eagles, loons, etc.

It is unlawful to shoot game on the Lord's Day in the aforementioned Provinces.



THE "MODERN" BUSINESS GUIDE.
THE SUCCESSION DUTY ACT OF ONTARIO.

In This Act—

"Aggregate value" means the fair market value of the property after the debts, encumbrances and other allowances are deducted therefrom, and for the purposes of determining the aggregate value and rate of duty payable the value of property situate out of Ontario shall be included.

"Beneficial interest" and "dutiable value" means the value of property after the debts, encumbrances and other allowances and exemptions are deducted therefrom.

"Child" means any lawful child of deceased, or any lineal descendant of such child born in lawful wedlock, or any person adopted under the age of twelve years by the deceased as his child, or any infant to whom the deceased for not less than five years immediately preceding his death stood in the relationship of parent or any lineal descendant of such adopted child or infant as aforesaid born in lawful wedlock.

"Executor" means administrator.

"Property" includes real and personal property of every description and every estate and interest therein capable of being devised or bequeathed by will or of passing on the death of the owner to his heirs or personal representatives.

The Act applies to dispositions and devolutions of property of persons dying after the 1st day of July, 1892.

In determining the dutiable value of property the value shall be taken as at the death of the deceased, and allowance shall be made for funeral expenses, debts and encumbrances and Surrogate Court fees (not including solicitor's charges); and any debt or encumbrance for which an allowance is made shall be deducted from the value of the land or other subject of property liable thereto; but an allowance shall not be made:—

(a) For any debts incurred by the deceased or encumbrances created by a disposition made by him unless

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such debts or encumbrances were created bona fide for full consideration in money or money's worth for the deceased's own use and benefit, and to take effect out of his estate, or

(b) For any debt in respect whereof there is a right to reimbursement from any other estate or person.

(c) More than once for the same debt or encumbrance charged upon different portions of the estate.

(d) Save as aforesaid, for the expense of the administration of the estate or the execution of any trust created by the will of the deceased.

No Duty shall be leviable,—

(1) On any estate the aggregate value of which does not exceed \$10,000.

(2) On property devised or bequeathed for religious, charitable or educational purposes to be carried out in Ontario, or by a corporation or a person resident in Ontario, or on the amount of any unpaid subscription for any like person.

(3) On property passing by will, intestacy, or otherwise to or for the use of a grandfather, grandmother, father, mother, husband, wife, child, daughter-in-law or son-in-law of the deceased, the aggregate value of which does not exceed \$50,000.

(5) On any bond, debenture or debenture stock issued by a corporation having its head office in Ontario, and is owned by a person not domiciled at the time of his death in Ontario.

(6) Where the whole value of any property passing to any one person does not exceed \$500.

(7) The following property, as well as all other property subject to duty, shall be subject to succession duty at the rates hereinafter imposed:—

(1) All property situate in Ontario and any income therefrom passing on the death of any person, whether the deceased was at the time of his death domiciled in Ontario or elsewhere.

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(2) Debts and sums of money due and owing from persons in Ontario to any deceased person at the time of his death.

(3) Property passing on the death of the deceased shall be deemed to include the following property:—

(a) Any property, or income therefrom, voluntarily transferred by deed, grant, bargain, sale or gift made in general contemplation of the death of the grantor, bargainer, vendor, or donor, and with or without regard to the imminence of such death, or made or intended to take effect in possession or enjoyment after such death to any person in trust or otherwise, or the effect of which is that any person becomes beneficially entitled in possession or expectancy to such property or income;

(b) Any property taken as a donatio mortis causa, or taken under a disposition operating or purporting to operate as an immediate gift inter vivos whether by way of transfer, delivery, declaration of trust or otherwise made since the first day of July, 1892, or taken under any gift whenever made, of which property actual and bona fide possession and enjoyment shall not have been assumed by the donee immediately upon the gift, and thenceforward retained to the entire exclusion of the donor, or of any benefit to him whether voluntary or by contract or otherwise, except as hereinafter mentioned.

(c) Any property which a person having been absolutely entitled thereto, has caused or may cause to be transferred to or vested in himself, and any other person jointly, whether by disposition or otherwise, so that the beneficial interest therein, or in some part thereof, passes or accrues by survivorship on his death to such other person, including also any purchase or investment effected by the person who was absolutely entitled to the property either by himself alone or in concert, or by an arrangement with any other person;

(d) Any property passing under any past or future settlement, including any trust, whether in writing or otherwise, and if contained in a deed or other instrument

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whether made for valuable consideration or not, the same not taking effect as a will, whereby an interest in such property or proceeds of sale thereof for life, or any other period, is reserved to the settler, or whereby the settler may have reserved the right by the exercise of any power to restore to himself the absolute interest in such property, or the proceeds of the sale thereof, or to otherwise resettle the same or any part thereof.

(e) Any annuity or other interest purchased or provided by the deceased, either by himself alone or in concert or by arrangement with any other person, to the extent of the beneficial interest accruing or arising by survivorship or otherwise on the death of the deceased.

(f) Money received under a policy of insurance effected by any person on his life, where the policy is wholly kept up by him for the benefit of any existing or future donee or for any person who may become a donee, or a part of such money in proportion to the premiums paid by him, where the policy is partially kept up by him for such benefit.

(g) Any property of which the person dying was at the time of his death competent to dispose.

(h) Any estate or by the curtesy in any land of the person so dying of which the wife or husband of the deceased becomes entitled on the decease of such person. Property bona fide transferred for a consideration in money or money's worth, paid by the vendor or grantor for his own use and benefit, if any, to which the value of the property transferred exceeds that of the consideration so paid shall not be liable to duty.

(8) Save as aforesaid, there shall be levied and for the purpose of raising a revenue for provincial purposes in respect of any succession, or on property passing on the death according to the dutiable value of the following duties, over and above the fees paid under The Surrogate Courts Act:—

(1) Where the aggregate value of the property exceeds \$50,000, and any property passes in manner hereinbefore

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mentioned, either in whole or in part, to or for the benefit of the grandfather, grandmother, father, mother, husband, wife, child, son-in-law or daughter-in-law of the deceased, the same or so much thereof as so passes (as the case may be) shall be subject to a duty at the rate and on the scale as follows:—

Where the aggregate value

- (a) Exceeds \$50,000 and does not exceed \$75,000, 1½ per cent.;
- (b) Exceeds \$75,000 and does not exceed \$100,000, 3 per cent.;
- (c) Exceeds \$100,000 and does not exceed \$150,000, 4½ per cent.;
- (d) Exceeds \$150,000 and does not exceed \$300,000, 5½ per cent.;
- (e) Exceeds \$300,000 and does not exceed \$500,000, 6½ per cent.;
- (f) Exceeds \$500,000 and does not exceed \$750,000, 7½ per cent.;
- (g) Exceeds \$750,000 and does not exceed \$1,000,000, 8½ per cent.;
- (h) Exceeds \$1,000,000, 10 per cent.

(2) Provided that where the aggregate value of the property exceeds \$100,000, and the value of the property passing in manner hereinbefore mentioned to any one of the persons mentioned in the next preceding subsection exceeds the amount hereinafter mentioned, a further duty shall be paid on the amount so passing in addition to the rates in the next preceding subsection mentioned, as follows:—

Where the whole amount so passing to one person,—

- (a) Exceeds \$100,000 and does not exceed \$200,000, 1 per cent.;
- (b) Exceeds \$200,000 and does not exceed \$400,000, 1½ per cent.;
- (c) Exceeds \$400,000 and does not exceed \$600,000, 2 per cent.;
- (d) Exceeds \$600,000 and does not exceed \$800,000, 2½ per cent.;
- (e) Exceeds \$800,000 and does not exceed \$1,000,000, 3 per cent.;

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(f) Exceeds \$1,000,000 and does not exceed \$1,200,000, 4 per cent.;

(g) Exceeds \$1,200,000, 5 per cent.

(3) Where the aggregate value of the property exceeds \$10,000, so much thereof as passes to or for the benefit of any lineal ancestor of the deceased, except the grandfather, grandmother, father and mother, or to any brother or sister of the deceased, or to any descendant of such brother or sister, or to a brother or sister of the father or mother of the deceased, or to any descendant of such last mentioned brother or sister, shall be subject to a duty at the rate and on the scale as follows:—

Where the aggregate value

(a) Exceeds \$10,000 and does not exceed \$50,000, 5 per cent.;

(b) Exceeds \$50,000 and does not exceed \$100,000, 10 per cent.;

(c) Exceeds \$100,000, 12½ per cent.

(4) Provided, that where the aggregate value of the property exceeds \$50,000, and the value of the property passing in manner hereinbefore mentioned to any one of the persons mentioned in the next preceding subsection, except the grandfather, grandmother, father, and mother, exceeds the amount hereinafter mentioned, a further duty shall be paid on the amount so passing in addition to the duty in the next preceding subsection mentioned as follows:—

Where the whole amount so passing to one person:—

(a) Exceeds \$50,000 and does not exceed \$100,000, 1 per cent.;

(b) Exceeds \$100,000 and does not exceed \$150,000, 1½ per cent.;

(c) Exceeds \$150,000 and does not exceed \$200,000, 2 per cent.;

(d) Exceeds \$200,000 and does not exceed \$250,000, 2½ per cent.;

(e) Exceeds \$250,000 and does not exceed \$300,000, 3 per cent.;

(f) Exceeds \$300,000 and does not exceed \$350,000, 3½ per cent.;

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(g) Exceeds \$350,000 and does not exceed \$400,000, 4 per cent.;

(h) Exceeds \$400,000 and does not exceed \$450,000, 4½ per cent.;

(i) Exceeds \$450,000, 5 per cent.

Where the aggregate value

(a) Exceeds \$10,000 and does not exceed \$50,000, 10 per cent.;

(b) Exceeds \$50,000 and does not exceed \$1,000,000, 15 per cent.;

(c) Exceeds \$1,000,000, 20 per cent

(5) The additional duty provided for by subsections 2 and 4 shall be payable on the property in Ontario, where the deceased dies domiciled elsewhere than in Ontario, but for the purpose of fixing the rate of such duty, the beneficial interest in property out of Ontario passing to the successor or other person on the same death shall be added to the value of the property in Ontario, and nothing in this Act shall be construed to impose any duty, directly or otherwise, on property out of Ontario owned by any deceased person so domiciled.

9. Where the Treasurer is satisfied that in any part of the British Dominions other than Ontario or any foreign country to which this section applies, any estate, legacy, or succession duty is paid by reason of a death in respect of any property situate therein and passing on such death, an allowance for the amount so paid shall be made by this Province to the extent of the duty payable under this Act on the same property, and the property upon which such duty or tax has been paid elsewhere shall be subject to the payment of such portion only of the succession duty provided for in this Act as will equal the difference between the duty payable under this Act with respect to property in Ontario and the duty or tax so paid elsewhere.

10. No foreign executor shall assign or transfer any bond, debenture, stock or share of any bank or other corporation whatsoever, having its head office in Ontario, standing in the name of the deceased person, or in

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trust for him, until the duty, if any, is paid or security is given as required by section 11, and any such bank or corporation allowing a transfer of any debenture, bond, stock or share contrary to this section shall be liable for such duty. 7 Edw. VII. c. 10, s. 6 (10).

11.—(1) Every heir, legatee, donee or other successor and every person to whom property passes for any beneficial interest in possession or in expectancy shall be liable for the duty upon so much of the property as so passes to him, and shall within six months after the death of the deceased or such later time as may be allowed by the Treasurer, make and file with the Registrar of the Surrogate Court of the County or District in which the deceased had a fixed place of abode or in which the property or any part thereof is situate a full, true and correct statement under oath showing:—

(a) A full inventory in detail of all the property of the deceased person and the fair market value thereof on the date of his death;

(b) The several persons to whom the same passes, their places of residence and the degrees of relationship, if any, in which they stand to the deceased.

(2) Where any one of the persons mentioned in subsection 1 has made and filed the statement required by that subsection, the Treasurer may dispense with the making of the statement by any other of them.

(3) Before the issue of letters probate or letters of administration to the estate of a deceased person a statement under oath similar to that required by subsection 1 shall be made by the executor or administrator applying therefor and filed with the Surrogate Registrar of the County or District in which the application is made, and if the duty has not been paid by the successors or security to the satisfaction of the Treasurer given, the applicant shall in consideration of the grant applied for being made furnish a bond in a penal sum to be fixed by the Treasurer, executed by himself and two sureties, to be approved by the Registrar, conditioned for the due performance of

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his duty under this Act as to accounting for the succession duty to His Majesty for which the property of the deceased is chargeable in default of payment being made by the persons liable therefor.

(4) The Treasurer may accept a sufficient sum as security for the due payment of any duty in lieu of or in addition to any other security, and he may in such case allow to the depositor interest thereon at a rate not exceeding three per cent. per annum upon so much thereof as from time to time exceeds the amount of duty which has become payable under this Act.

(1) No executor or trustee shall in the first instance be personally liable to pay the duty on any property to which any legatee, donee or other successor is beneficially entitled, but an executor, trustee or other person in whom any interest in any property so passing to any legatee, donee or other successor, or the management thereof is at any time vested, shall not transfer such property to the person so entitled without deducting therefrom the duty for which such successor is liable and any executor, trustee or other person who transfers such property without deducting the duty therefrom shall pay to the Treasurer the amount of such duty in respect of such property and interest thereon together with an additional rate of fifty per cent. of the duty payable in respect of such property and such combined amounts shall be recoverable against the executor, trustee or other person so chargeable.

(2) Every sum of money retained by an executor or trustee or paid into his hands for the duty on any property shall be paid by him forthwith to the Treasurer or as he may direct.

(3) Such executor and trustee shall for the purpose of the collection and payment of any duty which under the provisions of this Act it is his duty to collect and pay over to the Treasurer be deemed to be an officer for the collection thereof within the meaning of the Public Revenue Act.

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(4) Notwithstanding anything herein contained, no duty shall be payable in respect of any property

(a) Given absolutely more than three years before the death of the donor to a child, son-in-law or daughter-in-law, or to the father or mother of the donor which does not exceed in the case of any one person the sum of \$20,000 in value or amount;

(b) Given by the donor where the gift is proved to have been absolute and to have taken effect in the lifetime of the donor and to have been part of his ordinary and normal expenditure and to have been reasonable, having regard to the amount of his income and the circumstances under which the gift was made, of which property actual and bona fide possession and enjoyment shall have been assumed by the donee immediately upon the gift and thenceforward retained to the entire exclusion of the donor or of any benefit to him, whether voluntary or by contract or otherwise, nor in respect of property

(c) Given by the donor in his lifetime and not exceeding in value the sum of \$500 in the case of any one donee, or

(d) Actually and bona fide transferred for a consideration in money or money's worth paid to the transferor for his own use and benefit, except to the extent, if any, to which the value of the property transferred exceeds that of the consideration so paid.

If at any time it shall be discovered that any property was not disclosed upon the grant of letters probate, or of administration, or the filing of the account, the person acting in the administration of such property, and the person who is liable for the duty payable under this Act, shall pay to the Treasurer the amount which, with the duty (if any) previously payable or paid on such property, shall be sufficient to cover the duty chargeable according to the true value thereof at the rates fixed by this Act, together with interest thereon, and shall at the same time pay to the Treasurer as a

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penalty a further duty of twenty-five per cent. of the duty chargeable on the value of the property not disclosed, and shall also, within two months after the discovery of the omission, deliver to the Surrogate Registrar an affidavit or account setting forth the property so not disclosed, and the value thereof, in default of which he shall incur a penalty of \$10 for each day during which the default continues. 7 Edw. VII. c. 10, s. 7; 8 Edw. VII. c. 33, s. 21 (1).

In case the Treasurer is not satisfied with the value of any property as sworn to or with the correctness of an inventory, the Surrogate Judge at the instance of the Treasurer, shall enquire into the correctness of the inventory, and as to the value so sworn to, and value any property improperly omitted, fix and settle the amounts of the debts, other allowances and exemptions, assess the cash value of every annuity, term of years, life estate, income or other estate, and value all property at a fair market value, ascertain and determine all questions relative to the liability of the property, the amount of duty, and the successor and other persons liable therefor, the Surrogate Judge may also direct the Sheriff to make an appraisal of the property mentioned in the inventory or any part thereof, or any property wrongfully omitted according to a fair market value at the date of death, or at the time mentioned in section 16, and make a report in writing to the Surrogate Judge. Provision is made for an appeal from the judgment of the Surrogate Judge to the Court of Appeal, whose decision shall be final. But no appeal shall lie unless that portion of the property, debts, allowances and exemptions, or all combined, exceeds in value \$10,000 according to such judgment. The duties imposed by this Act, unless otherwise provided, shall be due at the death of the deceased, and payable within eighteen months thereafter. No interest shall be charged or collected thereon, if the same are paid within the said period, but if not so paid, interest at the rate of five per cent. per annum from the death of the deceased,

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and such duties shall remain a lien upon the property in respect of which they are payable until paid. Duties chargeable upon any legacy given by way of annuity, whether for life or otherwise, shall be paid in four equal consecutive annual instalments. When the Lieutenant-Governor-in-Council is furnished with satisfactory proof that it is necessary to postpone the payment of the duty, he may extend the time to such date and upon such terms as may be deemed proper. The Surrogate Judge may also extend the time.

When the duty or any part thereof has been paid to the satisfaction of the Treasurer, he shall, if required by the person accounting for the duty, give a certificate which shall discharge from any other further claim the property mentioned in the certificate. But such certificate shall not discharge any person or property from the duty in case of fraud or failure to disclose material facts.

Persons liable to duty may raise the same by sale, mortgage, or lease of so much of the property as may be necessary for such purpose.

Where any debts exist against the estate of the deceased, after the payment of legacies or distribution of property from which the duty has been deducted, or upon which it has been paid, and a refund is made by the legatee, devisee, heir or next of kin, a proportion of the duty so paid shall be repaid to him by the executor, if same has not been paid to the Treasurer, or by the Treasurer if it has been so paid. Any duty payable under this Act shall be recovered with full costs as a debt due to His Majesty from any person liable therefor by action in or on summary application to any court of competent jurisdiction.

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DESCENT AND DISTRIBUTION OF PROPERTY OF
INTESTATES IN ONTARIO.

A. An Unmarried Man.—His property goes to his father, mother, brothers and sisters and descendants of brothers and sisters in equal shares, except that the latter take the share that their parents would have taken if living. If no father, mother, brother and sister, the estate is then divided equally between the next of kin.

B. A Widower Without Issue.—The case of a widower dying without a will, who leaves no children or descendant of a child, or children, is governed by the rules stated in division "A."

C. An Unmarried Woman.—The case of an unmarried woman dying without a will is governed by the rules stated in division "A."

D. A Widow Without Issue.—The case of a widow dying without a will, leaving no child or children, nor descendant of a child, or children, is governed by the rules stated in division "A."

E. A Widower.—The case of a widower dying without a will, his real and personal estate descends as follows:

1. If he dies without issue, the case is governed by the rules stated in division "A."

2. If he leaves only one child, that child takes all.

3. If he leaves more than one child, his children take the estate equally between them unless there be children of a deceased child or children of his, in which case such children of deceased child or children will, respectively, take among them by way of representation the share which their deceased parent would have taken if living.

4. If he leaves no children living, but there are children of his deceased child or children, then such descendants will take his estate by way of representation, i.e., the issue of the respective deceased child or children will take among them the share which would have gone to their parent if living.

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F. A Widow—The case of a widow dying without a will is like the preceding, and is governed by the rules stated in division "E." For the case of a widow dying without issue, see division "D."

G. A Married Man Without Issue—The case of a married man dying without a will and leaving no issue, his real and personal estate descends as follows:

(a) Where the net value of his real and personal estate does not exceed \$1,000, the same goes to his widow absolutely and exclusively.

(b) Where the net value of his real and personal estate exceeds \$1,000, the widow is entitled, after payment of debts, funeral and testamentary expenses and expenses of administration, to \$1,000, part thereof, with interest at the rate of 4% per annum from date of death until payment absolutely and exclusively, and she is also entitled to one-half of the residue left after deducting the said \$1,000 and interest, absolutely and exclusively; the rest goes to next of kin in equal degree to the intestate. Provided, however, that the widow may elect whether she will take dower or a distribution share in her husband's real estate.

H. A Married Woman Without Issue—The case of a married woman dying without a will, leaving no issue, her real and personal estate will descend as follows: Her husband will take one-half of the real and personal estate absolutely, and the residue will descend according to the rules laid down in division "A." The husband, however, may elect to take his courtesy in his wife's real estate instead of his distributive share thereof.

I. A Married Man With Issue—The case of a married man dying without a will, leaving a widow and a child or children, his real and personal estate will descend and be distributed as follows:—

One-third of his real and personal estate will go to his widow absolutely, the residue will go to his child if he has only one, if more, his children will take the residue

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equally between them unless there be living issue of a deceased child or children of his, in which case such issue shall take, by way of representation, the share or shares which their deceased parent or parents would have taken if living. Provided, however, that his widow may elect to take her dower instead of a distributive share in her husband's real estate.

J. A Married Woman With Issue—The case of a married woman dying without a will, leaving a husband and a child or children, her real and personal property descends and is distributed as follows:—

One-third of her real and personal estate goes to her husband absolutely, the residue goes to her child if she has only one, if more than one child, her children will take the residue equally between them, unless there be living issue of a deceased child or children of hers, in which case such issue shall take, by way of representation, the share or shares which their deceased parent or parents would have taken if living. Provided, however, that her husband may elect to take his courtesy instead of a distributive share of the real and personal estate of the deceased.



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**POPULATION OF CANADA BY PROVINCES, DIS-
 TRICTS AND SUB-DISTRICTS IN 1911 AND
 POPULATION IN 1901.**

CANADA	7,204,527	5,371,315
Alberta	374,663	73,022
1. Calgary	60,502	8,362
2. Edmonton	57,045	12,823
3. MacLeod	34,504	7,856
4. Medicine Hat	70,606	10,804
5. Red Deer	61,372	10,314
6. Strathcona	49,473	12,345
7. Victoria	41,161	10,518
British Columbia	392,480	178,657
8. Comox-Atlin	42,263	21,457
9. Kootenay	50,772	31,962
10. Nanaimo	31,822	22,293
11. New Westminster	55,679	23,976
12. Vancouver, City	123,902	28,895
13. Victoria, City	31,660	20,919
14. Yale and Cariboo	56,382	29,155
Manitoba	455,614	255,211
15. Brandon	39,734	25,047
16. Dauphin	44,000	22,631
17. Lisgar	23,501	24,736
18. MacDonald	35,841	23,866
19. Marquette	33,598	20,431
20. Portage la Prairie	27,950	23,483
21. Provencher	40,693	24,434
22. Selkirk	53,091	24,021
23. Souris	29,049	24,222
24. Winnipeg	128,157	42,340
New Brunswick	351,889	331,120
25. Carleton	21,446	21,621
26. Charlotte	21,147	22,415
27. Gloucester	32,662	27,936
28. Kent	24,376	23,958
29. Kings and Albert	30,285	32,580

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30. Northumberland	31,194	28,543
31. Restigouche	15,687	10,586
32. St. John, City and County	53,572	51,759
33. Sunbury and Queens	17,116	16,906
34. Victoria and Madawaska	28,222	21,136
35. Westmorland	44,621	42,060
36. York	31,561	31,620
Nova Scotia	492,398	459,574
37. Annapolis	18,581	18,842
38. Antigonish	11,962	13,617
39. Cape Breton N. and Victoria . . .	29,888	24,650
40. Cape Breton S.	53,352	35,087
41. Colchester	23,664	24,900
42. Cumberland	40,543	36,168
43. Digby	20,167	20,322
44. Guysborough	17,048	18,320
45. Halifax, City and County	80,257	74,662
46. Hants	19,703	20,056
47. Inverness	25,571	24,353
48. Kings	21,780	21,937
49. Lunenburg	33,260	32,389
50. Pictou	35,858	33,459
51. Richmond	13,273	13,515
52. Shelburne and Queens	24,211	24,428
53. Yarmouth	23,220	22,869
Ontario	2,523,208	2,182,947
54. Algoma E.	44,628	25,211
55. Algoma W. O.	28,704	17,894
56. Brant	19,259	18,273
57. Brantford	26,617	19,867
58. Brockville	18,531	18,721
59. Bruce N.	23,793	27,424
60. Bruce S.	26,249	31,596
61. Carleton	28,406	24,380
62. Dufferin	17,740	21,036
63. Dundas	18,165	19,757
64. Durham	26,411	27,570
65. Elgin E.	17,597	17,901
66. Elgin W. O.	26,715	25,685

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67. Essex N.	38,006	28,789
68. Essex S.	29,541	29,955
69. Frontenac	21,944	24,746
70. Glengarry	21,259	22,131
71. Grenville	17,545	21,021
72. Grey E.	19,650	23,663
73. Grey N.	26,901	24,928
74. Grey S.	19,250	21,053
75. Haldimand	21,562	21,232
76. Halton	22,208	19,545
77. Hamilton E.	39,793	24,000
78. Hamilton W. O.	37,279	28,634
79. Hastings E.	24,978	27,943
80. Hastings W. O.	30,825	31,348
81. Huron E.	16,289	19,227
82. Huron S.	19,508	22,881
83. Huron W. O.	17,186	19,712
84. Kent E.	23,698	25,328
85. Kent W. O.	32,297	31,866
86. Kingston	20,660	19,788
87. Lambton E.	22,223	26,919
88. Lambton W. O.	29,109	29,723
89. Lanark N.	14,624	17,236
90. Lanark S.	19,751	19,996
91. Leeds	18,204	19,254
92. Lennox and Addington	20,386	23,346
93. Lincoln	35,429	30,552
94. London	46,300	37,976
95. Middlesex E.	20,814	20,228
96. Middlesex N.	13,737	16,419
97. Middlesex W. O.	16,214	18,079
98. Muskoka	21,233	20,971
99. Nipissing	74,130	28,309
100. Norfolk	27,110	29,147
101. Northumberland E.	19,927	20,495
102. Northumberland W. O.	12,965	13,055
103. Ontario N.	17,141	18,390
104. Ontario S.	23,865	22,018
105. Ottawa, City	73,193	57,640
106. Oxford N.	25,077	25,644

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107. Oxford S.	22,294	22,760
108. Parry Sound	26,547	24,936
109. Peel	10,458	21,475
110. Perth N.	30,235	29,256
111. Perth S.	18,947	20,615
112. Peterborough E.	15,499	16,291
113. Peterborough W. O.	26,151	20,704
114. Prescott	26,968	27,035
115. Prince Edward	17,150	17,864
116. Renfrew N.	23,617	24,556
117. Renfrew S.	27,852	27,676
118. Russell	39,434	35,166
119. Simcoe E.	35,294	29,845
120. Simcoe N.	24,699	26,071
121. Simcoe S.	25,060	26,399
122. Stormont	24,775	27,042
123. Thunder Bay and Rainy River..	67,249	28,987
124. Toronto Centre	53,125	43,861
125. Toronto E.	68,912	40,194
126. Toronto N.	56,469	40,866
127. Toronto S.	43,956	38,108
128. Toronto W. O.	105,291	44,991
129. Victoria	36,499	38,511
130. Waterloo N.	33,619	27,124
131. Waterloo S.	28,988	25,470
132. Welland	42,163	31,588
133. Wellington N.	22,292	26,120
134. Wellington S.	32,200	29,526
135. Wentworth	34,634	26,818
136. York Centre	26,048	21,505
137. York N.	22,415	22,419
138. York S.	68,018	20,699
Prince Edward Island	93,728	103,259
139. Kings	22,636	24,725
140. Prince	32,779	35,400
141. Queens	38,313	43,134
Quebec	2,002,712	1,648,898
142. Argenteuil	16,766	16,407
143. Bagot	18,206	18,181

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144. Beauce	51,399	43,129
145. Beaucharnois	20,802	21,732
146. Bellechasse	21,141	18,706
147. Berthier	19,872	19,980
148. Bonaventure	28,110	24,495
149. Brome	13,216	13,397
150. Chambly and Vercheres	28,715	24,318
151. Champlain	42,758	32,015
152. Charlevoix	20,637	19,334
153. Chateaugay	13,322	13,583
154. Chicoutimi and Sagueny	63,341	48,291
155. Compton	29,630	26,460
156. Deux-Montagnes	13,868	14,438
157. Dorchester	25,096	21,007
158. Drummond and Arthabaska	41,590	38,999
159. Gaspé	35,001	30,683
160. Hochelaga	75,049	56,919
161. Huntingdon	13,240	13,979
162. Jacques Cartier	65,023	26,168
163. Joliette	23,911	22,255
164. Kamouraska	20,888	19,099
165. Labelle	40,351	32,801
166. Laprairie and Napierville	19,335	19,633
167. L'Assomption	15,164	13,195
168. Laval	29,977	19,743
169. Lévis	28,913	26,210
170. L'Islet	16,435	14,439
171. Lotbinière	22,158	20,039
172. Maisonneuve	170,978	65,178
173. Maskinonge	16,509	15,813
174. Mégantic	31,314	213,878
175. Mitisquoi	17,466	17,339
176. Montcalm	13,862	13,001
177. Montmagny	17,356	14,757
178. Montmorency	13,215	12,311
179. Montreal-St. Anne	21,676	23,368
180. Montreal-St. Antoine	48,638	47,653
181. Montreal-St. Jacques	44,057	42,618
182. Montreal-St. Laurent	55,860	48,808
183. Montreal-St. Marie	54,910	40,631

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184. Nicolet	30,055	27,209
185. Pontiac	29,416	25,722
186. Portneuf	30,529	27,159
187. Quebec Centre	21,143	20,366
188. Quebec East	47,429	39,325
189. Quebec W. O.	9,618	9,149
190. Quebec County-Comte	25,844	22,101
191. Richelieu	20,686	19,518
192. Richmond and Wolfe	39,431	34,137
193. Rimouski	51,490	40,157
194. Rouville	13,131	13,407
195. St. Hyacinthe	22,342	21,543
196. St. Jean and Iberville	21,882	20,679
197. Shefford	23,976	23,628
198. Sherbrooke	23,211	18,426
199. Soulanges	9,400	9,928
200. Stanstead	20,765	18,998
201. Temiscouata	36,430	29,185
202. Terrebonne	29,018	26,816
203. Trois-Rivieres and St. Mauria..	36,153	29,311
204. Vaudreuil	11,039	10,445
205. Wright	48,332	42,830
206. Yamaska	19,511	20,564
Saskatchewan	492,432	.....
207. Assiniboia	42,556	9,332
208. Battleford	47,075	6,171
209. Humboldt	52,195	2,166
210. MacKenzie	40,558	13,537
211. Moose Jaw	87,725	5,761
212. Prince Albert	36,319	12,795
213. Qu'Appelle	35,608	17,178
214. Regina	26,078	7,703
215. Salt Coats	28,695	9,479
216. Saskatoon	51,145	7,157
Yukon
217. Yukon	8,512	27,219
218. North-West Territories	13,951	20,129

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LIST OF TOWNS AND CITIES IN CANADA WITH
OVER 1,000 POPULATION IN 1911.

Annapolis Royal, N.S.	1,019	Bienville, P.Q.	1,004
Antigonish, N.S.	1,787	Black Lake, P.Q.	2,645
Amherst, N.S.	8,973	Bodord, P.Q.	1,432
Aylmer, Ont.	2,102	Bromptonville, P.Q.	1,239
Amherstburg, Ont.	2,560	Baie de Shawinigan,	
Alexandria, Ont.	2,323	P.Q.	1,024
Acton, Ont.	1,720	Brampton, Ont.	3,412
Almonte, Ont.	2,452	Battleford, Sask.	1,335
Arnprior, Ont.	4,405	Calgary, Alta.	43,704
Alliston, Ont.	1,279	Coleman, Alta.	1,557
Arthur, Ont.	1,102	Cardston, Alta.	1,207
Aurora, Ont.	1,901	Castor, Alta.	1,659
Actonvale, P.Q.	1,402	Camrose, Alta.	1,586
Arthabaskaville, P.Q.	1,458	Cranbrook, B.C.	3,090
Asbestos, P.Q.	2,224	Chilliwack, B.C.	1,657
Amqui, P.Q.	1,070	Carman, Man.	1,271
Aylmer, P.Q.	3,109	Chatham, N.B.	4,666
Bridgetown, N.S.	1,000	Campbellton, N.B.	3,817
Blairmore, Alta.	1,137	Canso, N.S.	1,617
Brandon, Man.	13,839	Chesley, Ont.	1,734
Bridgewater, N.S.	2,775	Cardinal, Ont.	1,111
Blind River, Ont.	2,558	Clinton, Ont.	2,254
Lacombe, Alta.	1,029	Chatham, Ont.	10,770
Lethbridge, Alta.	8,050	Carleton Place, Ont.	3,621
Ladysmith, B.C.	3,295	Cobalt, Ont.	5,638
Brantford, Ont.	23,132	Cochrane, Ont.	1,715
Brockville, Ont.	9,374	Copper Cliff, Ont.	3,082
Bowmanville, Ont.	2,814	Campbellford, Ont.	3,051
Burlington, Ont.	1,831	Colborne, Ont.	1,000
Belleville, Ont.	9,876	Cobourg, Ont.	5,074
Blenheim, Ont.	1,387	Collingwood, Ont.	7,090
Beamsville, Ont.	1,096	Cornwall, Ont.	6,598
Bracebridge, Ont.	2,776	Charlottetown, P.E.I.	11,203
Brighton, Ont.	1,320	Chicoutimi, P.Q.	5,886
Beaverton, Ont.	1,015	Coaticook, P.Q.	3,165
Barrie, Ont.	6,420	Cookshire, P.Q.	1,000
Bobcaygeon, Ont.	1,000	Dauphin, Man.	2,815
Berlin, Ont.	15,196	Dalhousie, N.B.	1,650
Bridgeburg, Ont.	1,770	Dorchester, N.B.	1,080
Beauceville, P.Q.	1,677	Dominion, N.S.	2,589
Beauharnois, P.Q.	2,015	Digby, N.S.	1,247
Berthier, P.Q.	1,335	Dartmouth, N.S.	5,058
Beloil, P.Q.	1,501	Durham, Ont.	1,581
Boucherville, P.Q.	1,097	Dunnville, Ont.	2,861
Baie St. Paul, P.Q.	1,857	Desoronto, Ont.	2,013
Bagotville, P.Q.	1,011	Dresden, Ont.	1,551
Buckingham, P.Q.	3,854	Dundas, Ont.	4,299

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Drummondville, P.Q.	1,725	Hespeler, Ont.	2,368
Dorval, P.Q.	1,005	Harriston, Ont.	1,491
Descarrollons, P.Q.	1,161	Huntingdon, P.Q.	1,263
Danville, P.Q.	1,331	Hull, P.Q.	18,222
D'Israell, P.Q.	1,606	Inverness, N.S.	2,719
Dawson, Yukon	3,013	Ingersoll, Ont.	4,703
Edmonton, Alta.	24,900	Iberville, P.Q.	1,905
Emerson, Man.	1,043	Indian Head, Sask.	1,285
Edmundston, N.B.	1,821	Jonquies, P.Q.	2,345
Essex, Ont.	1,356	Joliette, P.Q.	6,346
Exeter, Ont.	1,555	Keiowna, B.C.	1,663
Egansville, Ont.	1,189	Kamloops, B.C.	3,772
Eastview, Ont.	3,169	Killarney, Man.	1,010
Elmira, Ont.	1,782	Kentville, N.S.	2,304
Elora, Ont.	1,197	Kincardine, Ont.	1,956
Estevan, Sask.	1,981	Kingsville, Ont.	1,427
Fernie, B.C.	3,146	Kemptville, Ont.	1,192
Fredericton, N.B.	7,208	Kingston, Ont.	18,874
Forest, Ont.	1,445	Kenora, Ont.	6,158
Fort William, Ont.	16,499	Keewatin, Ont.	1,242
Fort Frances, Ont.	1,611	Louisburg, N.S.	1,006
Fenelon Falls, Ont.	1,053	Lunenburg, N.S.	2,681
Fort Erie, Ont.	1,146	Liverpool, N.S.	2,109
Fergus, Ont.	1,534	Little Current, Ont.	1,208
Farnham, P.Q.	3,560	Leamington, Ont.	2,652
Fraserville, P.Q.	6,774	London, Ont.	46,300
Grand Forks, B.C.	1,577	Listowel, Ont.	2,289
Grand Falls, N.B.	1,280	Lakefield, Ont.	1,397
Glace Bay, N.S.	16,562	L'Orignal, Ont.	1,347
Georgetown, Ont.	1,583	Lindsay, Ont.	6,964
Goderich, Ont.	4,522	Lachute, P.Q.	2,407
Gananoque, Ont.	3,804	Longueuil, P.Q.	3,972
Grimsbay, Ont.	1,669	La Tuque, P.Q.	2,934
Gravenhurst, Ont.	1,624	Lac Megantic, P.Q.	2,399
Galt, Ont.	10,299	Lachine, P.Q.	10,699
Guelph, Ont.	15,175	Laprairie, P.Q.	2,388
Greenville, P.Q.	1,383	L'Assomption, P.Q.	1,747
Grand Mere, P.Q.	4,783	Laurentides, P.Q.	1,128
Grand Baie, P.Q.	1,355	Levis, P.Q.	7,452
Granby, P.Q.	4,750	Lauzon, P.Q.	3,978
Georgetown, P.E.I.	1,010	Louisville, P.Q.	1,675
High River, Alta.	1,182	Lorette, P.Q.	1,588
Halifax, N.S.	46,619	Mac au Sauman, P.Q.	1,171
Hanover, Ont.	2,342	Lennoxville, P.Q.	1,211
Hagersville, Ont.	1,106	Macleod, Alta.	1,844
Hamilton, Ont.	81,969	Medicine Hat, Alta.	5,608
Huntsville, Ont.	2,358	Magrath, Alta.	1,000
Haleybury, Ont.	3,874	Morden, Man.	1,130
Havelock, Ont.	1,436	Minnedosa, M.n.	1,483
Hawkesbury, Ont.	4,400	Milltown, N.B.	1,504

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Moneton, N.B.	11,345	Prince Rupert, B.C.	4,184
Marysville, N.B.	1,837	Portage la Prairie,	
Morrisburg, Ont.	1,696	Man.	5,892
Meaford, Ont.	2,811	Port Hood, N.S.	1,078
Milton, Ont.	1,654	Pictou, N.S.	3,179
Madoc, Ont.	1,055	Paris, Ont.	4,098
Merrilton, Ont.	1,670	Port Elgin, Ont.	1,235
Mattawa, Ont.	1,524	Port Hope, Ont.	5,092
Mitchell, Ont.	1,766	Port Dalhousie, Ont. . .	1,152
Midland, Ont.	4,663	Port Dover, Ont.	1,134
Mount Forest, Ont. . . .	1,839	Port Perry, Ont.	1,148
Mimico, Ont.	1,373	Port Arthur, Ont.	11,220
Malbaie, P.Q.	1,449	Port Colborne, Ont. . . .	1,624
Masson, P.Q.	1,034	Petrolia, Ont.	3,518
Montmagny, P.Q.	2,617	Perth, Ont.	3,588
Montreal, P.Q.	525,000	Parkhill, Ont.	1,289
Montmorency, P.Q. . . .	1,717	Parry Sound, Ont. . . .	3,429
Mont Joli, P.Q.	2,141	Peterborough, Ont. . . .	18,360
Marieville, P.Q.	1,537	Pictou, Ont.	3,564
Magog, P.Q.	3,978	Pembroke, Ont.	5,626
Moose Jaw, Sask.	13,823	Penetanguishene, Ont. . .	3,568
Moosomin, Sask.	1,143	Portsmouth, Ont.	1,786
Melville, Sask.	1,816	Prescott, Ont.	2,801
Nanaimo, B.C.	8,468	Parsboro, N.S.	2,856
Nelson, B.C.	4,476	Preston, Ont.	3,883
New Westminster,		Palmerston, Ont.	1,665
B.C.	13,199	Papineauville, P.Q. . . .	1,015
Neepawa, Man.	1,864	Pointe-aux-Trembles,	
Newcastle, N.B.	2,945	P.Q.	1,167
North Sydney, N.S. . . .	5,418	Pressisville, P.Q.	1,559
New Glasgow, N.S. . . .	6,383	Pointe Gatineau, P.Q. . .	1,751
Napanee, Ont.	2,807	Pierreville, P.Q.	1,363
New Liskeard, Ont. . . .	2,108	Prince Albert, Sask. . . .	6,254
North Bay, Ont.	7,737	Quebec, P.Q.	70,000
Norwich, Ont.	1,112	Raymond, Alta.	1,465
New Hamburg, Ont. . . .	1,484	Red Deer, Alta.	2,118
Newmarket, Ont.	2,996	Revelstoke, B.C.	3,017
Niagara Falls, Ont. . . .	9,248	Rossland, B.C.	2,826
Nicolet, P.Q.	2,593	Ridgetown, Ont.	1,954
North Battleford,		Senfrew, Ont.	3,846
Sask.	2,105	Rockland, Ont.	3,397
Orangeville, Ont.	2,340	Rainy River, Ont. . . .	1,578
Owen Sound, Ont.	12,558	Richmond, P.Q.	2,175
Oakville, Ont.	2,372	Rimouski, P.Q.	3,097
Oshawa, Ont.	7,436	Regina, Sask.	30,213
Ottawa, Ont.	80,000	Rosthern, Sask.	1,172
Orillia, Ont.	6,828	Stettler, Alta.	1,444
Outremont, P.Q.	4,820	Strathcona, Alta.	5,579
Oxford, N.S.	1,392	Souris, Man.	1,854
Pincher Creek, Alta. . . .	1,027	St. Boniface, Man.	7,483

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Selkirk, Man.	2,977	St. Jerome de Ma-	2,056
Stonewall, Man.	1,005	tane, P.Q.	9,797
St. Stephen, N.B.	2,836	St. Hyacinthe, P.Q.	5,903
Sussex, N.B.	1,906	St. Jean, P.Q.	3,473
Sackville, N.B.	2,039	St. Jerome, P.Q.	2,020
Shediac, N.B.	1,442	Ste. Agathe, P.Q.	2,120
Sydney Mines, N.S.	7,470	Ste. Therese, P.Q.	8,220
Sydney, N.S.	17,723	Sorel, P.Q.	16,405
Springhill, N.S.	5,713	Sherbrook, P.Q.	4,265
Stellarton, N.S.	3,910	Shawinigan Falls,	1,852
Shelburne, N.S.	1,435	P.Q.	12,004
Sault Ste. Marie, Ont.	10,984	Swift Current, Sask.	1,400
Steelton, Ont.	3,936	Saskatoon, Sask.	1,460
Southampton, Ont.	1,685	Taber, Alta.	6,107
Shelburne, Ont.	1,113	Truro, N.S.	1,749
St. Thomas, Ont.	14,054	Trenton, N.S.	1,945
Sandwich, Ont.	2,302	Thessalon, Ont.	1,368
Seaforth, Ont.	1,983	Tilbury, Ont.	1,368
Sarnia, Ont.	9,947	Tweed, Ont.	3,988
Smith's Falls, Ont.	6,370	Trenton, Ont.	2,758
St. Catharines, Ont.	12,484	Tillsonburg, Ont.	425,000
Strathroy, Ont.	2,823	Toronto, Ont.	2,273
Sturgeon Falls, Ont.	2,199	Thorold, Ont.	7,261
Sudbury, Ont.	4,150	Therford Mines, P.Q.	13,691
Simcoe, Ont.	3,221	Three Rivers, P.Q.	1,990
Stratford, Ont.	12,946	Terrebonne, P.Q.	1,433
St. Mary's, Ont.	3,388	Uxbridge, Ont.	1,029
Stayner, Ont.	1,039	Vegreville, Alta.	123,902
Stouffville, Ont.	1,034	Vancouver, B.C.	31,660
Souris, P.E.I.	1,089	Victoria, B.C.	2,671
Summerside, P.E.I.	2,678	Vernon, B.C.	1,500
Sacre Coeur de Jesus,		Viridun, Man.	1,577
P.Q.	1,000	Vankleek Hill, Ont.	1,616
St. George de Beauce,		Victoria Harbor, Ont.	3,028
P.Q.	1,410	Victoriaville, P.Q.	11,629
St. Gabriel de Bran-		Verdun, P.Q.	2,411
don, P.Q.	1,602	Wetaskiwin, Alta.	136,035
St. Lambert, P.Q.	3,344	Winnipeg, Man.	3,856
St. Tite, P.Q.	1,438	Woodstock, N.B.	3,452
St. Eustache, P.Q.	1,000	Windsor, N.S.	1,458
Ste. Anne de Belle-		Wolfeville, N.S.	4,417
vue, P.Q.	1,416	Westville, N.S.	1,392
St. Laurent, P.Q.	1,860	Wedgeport, N.S.	1,143
St. Pierre aux Liens,		Winchester, Ont.	17,829
P.Q.	2,201	Windsor, Ont.	3,302
St. Remi, P.Q.	1,021	Walkerville, Ont.	2,239
St. Vincent de Paul,		Wingham, Ont.	3,437
P.Q.	1,492	Wallaceburg, Ont.	1,083
St. Raymond, P.Q.	1,653	Waterford, Ont.	
St. Joseph, P.Q.	1,416		

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Whitby, Ont.	2,248	Welland, Ont.	5,318
Woodstock, Ont.	9,320	Weston, Ont.	1,875
Waterloo, Ont.	4,359	Waterville, P.Q.	1,054

POPULATION OF CANADA BY NATIONALITIES.

All Canada, 1911, and showing ten years' increases.

Nationalities.	1911.	Increase.	Per Cent.
English	1,823,150	562,251	44.59
Irish	1,050,384	61,063	6.24
Scotch	997,880	197,726	24.71
Welsh	24,848	11,754	80.77
French	2,054,890	405,519	24.59
German	393,320	82,819	26.67
Austro-Hungarian	129,103	110,925	610.22
Belgian	9,593	6,599	220.41
Bulgarlan and Roum..	5,875	5,521	1559.60
Chinese	27,774	10,398	59.84
Dutch	54,986	21,141	62.46
Finnish	15,497	12,995	519.38
Grecian	3,594	3,303	1135.05
Hindu	2,342	2,342	.....
Italian	45,411	34,577	319.15
Japanese	9,021	4,347	93.00
Jewish	75,681	59,550	369.16
Negro	16,877	.....	.....
Polish	33,365	27,080	430.87
Russian	43,142	23,317	117.61
Scandinavian	107,535	76,493	246.42
Swiss	6,625	2,760	71.41
Turkish	3,880	2,199	130.81

SYNOPSIS OF CANADIAN NORTHWEST LAND REGULATIONS.

Any person who is the sole head of a family, or any male over 18 years old, may homestead a quarter-section of available Dominion land in Manitoba, Saskatchewan or Alberta. The applicant must appear in person at the Dominion Land Agency or Sub-Agency for the district. Entry by proxy may be made at any agency, on certain conditions,

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by father, mother, son, daughter, brother or sister of intending homesteader. Duties—Six months' residence upon and cultivation of the land in each of three years. A homesteader may live within nine miles of his homestead on a farm of at least 80 acres, solely owned and occupied by him or by his father, mother, son, daughter, brother or sister. In certain districts a homesteader in good standing may pre-empt a quarter-section alongside his homestead. Price, \$3.00 per acre. Duties—Must reside upon the homestead of pre-emption six months in each of six years from date of homestead entry (including the time required to earn homestead patent and cultivate 50 acres extra. A homesteader who has exhausted his homestead rights and cannot obtain a pre-emption may enter for a purchased homestead in certain districts. Price, \$3.00 per acre. Duties—Must reside six months in each of three years, cultivate 50 acres and erect a house worth \$300.00.

W. W. CORY,

Deputy of the Minister of the Interior.

SASKATCHEWAN.

Population is over half a million; 80 per cent. is engaged in farming. So much wheat is grown that it is called "The Bread Basket of the Empire."

Total area of the crop districts is about 86,826,240 acres. Only 10.68 per cent. of this under crop in 1912, yielding 237,278,446 bushels.

Grain growing is the chief occupation of the farmer, but a number are becoming engaged in mixed farming.

Flour milling is carried on to a great extent. In 1911 there were 22 mills; in 1912, 38 mills.

At the end of 1905 the completed railway mileage amounted to 1,551.97; at the end of 1912 there were 5,259.06 miles. In 1912 there were 7,540 miles of telephone line.

Principal cities:—

Regina; population in 1912, 30,213.

Saskatoon; population in 1903, 113; in 1912, 27,000.

Moose Jaw; population in 1911, 13,723.

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ALBERTA.

Area, 253,540 square miles.

Growth of population.—In 1901 there were only 65,000 people; to-day there are half a million people living in the Province. In 1912 over 15,000 homestead entries were made.

Growth of railway mileage.—In 1910 mileage was 1,668; in 1912, total length of railway lines was 3,020 miles.

Agricultural production.—In 1912 farms yielded 64,416,960 bushels of grain off an acreage amounting to 2,554,570.

Butter is largely shipped from Calgary, and the bulk of it goes to the cities of Alberta and British Columbia. There are between 25 and 30 Government co-operative creameries. Total value of output per year is more than \$3,000,000. There are seven experimental stations in the Province.

School districts in 1912 were 2,029. Total grants paid to school districts in 1912 were \$430,932.72.

Telephones.—\$2,000,000 is to be appropriated by Legislature during 1913 for telephone extensions. The total expenditure at close of 1912 was \$5,728,288. Total earnings from 1907 to 1912 amounted to \$2,087,444. There are 6,698 miles of telephone, connecting 234 offices.

Coal lands.—Area, 16,000 square miles. Estimated contents, 89 billion tons.

Industrial.—In 1905 there were 120 industrial establishments; in 1910, 290.

Cities.—Calgary, population in 1912, 74,000; number of pupils and students attending school, 7,000. Edmonton, population in 1901, 3,167; 1913, 53,611. Three railway systems centre in Edmonton, C.P.R., G.T.P., C.N.R.

There are 100 square miles of gas near Medicine Hat.

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RAILWAY BUILDING ON THE PRAIRIES.

The year 1912 was a very busy one for the railway companies of Western Canada. Steel was laid to the extent of about 1,500 miles, while new grading was done to the extent of almost 2,000 miles. In Winnipeg the effect of this enormous work is felt only indirectly, the scene of the more active operations being now in the more distant west. Manitoba has been so fully gridironed that the possibilities for development work have been greatly lessened. It is to the newer regions that the railway builders look, where new main lines can be laid down and branches and feeders built. The fight for territory has been strenuous in the Provinces of Saskatchewan, Alberta and British Columbia, and millions have been expended in improvements and betterments in all parts of the country. The statistics as furnished by the companies are as follows:—

—By Provinces—

Year.	Manitoba.	Saskatchewan.	Alberta.
1893.....	1,470	748	807
1894.....	1,471	965	807
1895.....	1,472	965	807
1896.....	1,470	965	807
1897.....	1,570	965	807
1898.....	1,592	965	807
1899.....	1,603	993	908
1900.....	1,815	993	908
1901.....	2,056	1,107	978
1902.....	2,128	1,102	978
1903.....	2,224	1,117	978
1904.....	2,364	1,180	1,020
1905.....	2,672	1,523	1,020
1906.....	2,823	1,973	1,200
1907.....	3,074	2,025	1,323
1908.....	3,110	2,081	1,323
1909.....	3,205	2,630	1,323
1910.....	3,526	3,350	1,774
1911.....	3,796	4,202	2,111
1912.....	3,895	4,803	2,661

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MILEAGE OF RAILWAYS ON THE PRAIRIES.

	Man.	Sask.	Alta.	Total.
1910.				
C.P.R.	1,529	1,750	1,270	4,549
C.N.R.	1,531	1,183	219	2,933
G.T.P.	304	417	285	1,006
Great Northern	162	....	....	162
Total	3,526	3,350	1,774	8,650
1911.				
C.P.R.	1,595	2,041	1,273	4,909
C.N.R.	1,735	1,610	393	3,738
G.T.P.	304	551	445	1,300
Great Northern	162	....	....	162
Total	3,796	4,202	2,111	10,109
1912.				
C.P.R.	1,620	2,391	1,523	5,534
C.N.R.	1,809	1,785	593	4,187
G.T.P.	304	627	545	1,476
G.N.R.	162	....	....	162
Total	3,895	4,803	2,661	11,359

ACRES AND SQUARE MILES OF LAND AND LAKES

Provinces and Territories	Land acres	Lakes, acres.	Total acres	Total sq. miles
British Columbia.	238,922,177			
Manitoba	41,169,098	1,500,830	138,483,007	572,630
New Brunswick	17,863,266	6,016,200	47,188,298	73,732
Nova Scotia	13,433,671	47,232	17,910,498	27,985
Ontario	141,125,330	230,100	13,713,771	21,428
Prince Edward Island	1,377,911	25,822,306	166,951,132	260,862
Quebec	218,723,687		1,397,991	2,184
Alberta	64,973,212	6,474,874	225,185,511	351,873
Assiniboia	56,498,544	232,000	65,205,212	101,833
Saskatchewan	66,460,859	384,000	56,882,546	88,879
Athabaska	155,622,704	2,414,500	68,875,359	107,618
Mackenzie	340,886,420	5,635,100	161,257,824	251,965
Keewatin	2,247,810	18,910,090	359,796,600	552,183
Franklin	320,000,000	8,538,260	301,066,270	470,416
Yukon	223,429,600		320,000,000	500,000
Yukon	125,649,500	3,745,440	227,175,040	354,981
Yukon		415,280	128,064,780	198,976
Total	2,316,684,071	80,483,222	2,397,167,293	3,745,574

THE CIVIL SERVICE OF CANADA.

1. What is the "Civil Service?"—Under the article "Parliament of Canada," page 83, are given the general functions of the various departments of the administration of the Government of Canada, presided over by members of the Cabinet. It was also pointed out that, in order to the work of the departments being carried on continuously and correctly, notwithstanding the changes of Ministers from political exigency, there are also Deputy Ministers of departments, whose tenure of office is permanent. Each Deputy Minister has, of course, a staff of accountants, clerks, and other officials necessary to the special work of his department.

The term "Civil Service" is applied to include the Deputy Ministers and all the members of their departmental staffs, whether engaged in the "inside" service of the offices at Ottawa or upon "outside" service throughout Canada. Take, for instance, the Post Office Department, the "inside" service of which consists of the Deputy Minister and a large staff of accountants and clerks located at Ottawa, while the "outside" service is fulfilled by the Postmaster's inspectors, mail clerks in offices and on trains all over the country, whose duties are so necessary to the daily incidents of public business and private life. Night and day the service of this department is steadily performed and with what efficiency the reader in the city and the most distant outlying village can testify. The same may be said of the staff of any other department. The total membership of the "Civil Service of Canada" numbers several thousands, a small, "well-drilled" army on a "peace footing," subject to regulations, with its "classes" of promotion for "good behaviour," and a "pension" for long service. This army is constituted under "The Civil Service Act," the administration of which belongs to the Department of the Secretary of State for Canada.

2. How Constituted.—The Governor-in-Council determines, from time to time, the number of officers, clerks, and employees required for the work of the several departments,

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and care is taken that the collective amount of the salaries of each department shall, in no case, exceed the vote of Parliament for that purpose.

The Governor-in-Council also makes the general rules and regulations for the conduct of the "Service" in accordance with the Act. All appointments and promotions are made under the same authority, upon the recommendation of a Minister, who acts upon the special report of his Deputy Minister as to the reason for the appointment and the qualification of the person proposed to fill it. All removals and dismissals are by Order-in-Council. Deputy Ministers are selected for their special qualifications for their positions, and are not subject to the requirements regarding age and examinations. The same remark applies in the case of the Auditor-General. All other members of the "Service" are comprised in the two divisions of the first, or "inside," and the second, or "outside," division of each department. A further classification of these divisions exists, according to qualification and length of service. In general terms this classification consists of (a) offices with special or technical qualifications, (b) chief clerks, (c) first-class clerks, (d) second-class clerks.

3. Qualifications.—(a) *Age.*—For admission to the "inside" division a person must not be over thirty-five nor under fifteen years of age. (b) *Examinations.*—The first, or "preliminary," qualifies for such appointments as messengers, porters, sorters, packers, letter-carriers, tide-waiters, etc. The second, or "qualifying," prepares for appointment to second-class clerkships in the "inside" division, and third-class clerkships in the "outside" division of the Customs, Inland Revenue, and Post Office Departments. Candidates may pass both examinations at their option.

The subjects for the "Preliminary" Examination are Reading, Writing, Spelling, and simple rules of Arithmetic. For the "Qualifying" Examination, in addition to the above, there is required a thorough knowledge of Arithmetic, Grammar, Geography, History, Composition. There is also an examination in certain *optional* subjects for those who desire to prove special qualification. These are: Book-keep-

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ing, Précis Writing, Shorthand, Typewriting, and ability in French or English translation and composition, according to the language of the candidate.

The above subjects may be added to by the Board of Examiners, appointed under the Civil Service Act.

For the convenience of candidates, all the above examinations are held annually in the principal cities of the Dominion. Full information as to time, subjects, and regulations of the examinations, can be had by addressing "The Secretary of the Board of Civil Service Examiners," Ottawa.

4. *Service.*—Having passed the necessary examinations the applicant must await an appointment, and, when he receives it, he must prove his fitness by a probation of six months at least, and not more than twelve. If he proves fitness, his appointment becomes permanent, subject to "good behaviour," otherwise he must give way to someone else. Service is rewarded by increments of salary, and promotion. Each grade of the service has its minimum and maximum salary.

Long service earns for the member of the "Civil Service" a provision for old age or a failure of health. This is provided for by "The Civil Service Superannuation Act." The minimum period of ten years is necessary to entitle one to an allowance under this Act, and no one can draw upon it for more than thirty-five years' service. An Act for Civil Service Life Insurance has also been passed, by which employees may provide for their families.





CITIZENSHIP.

“Canada wants patriotic men—men who
Can feel their bosoms throb at mention of
Their country's name—men whose allegiance is
Not based on selfishness; whose honesty of soul
Would scorn promotion's highest seat,
If treason were the price—men who will guard
Her soil with sacred care, and when she sounds
The trumpet of alarm, will grasp their swords,
Rush to the battle-field with martial tread,
And fearless hurl destruction on her foes.”

—Ross.

In relation to his country, a man can bear no designation that implies so large a responsibility as that of Citizen—and, if the responsibility be well discharged, no title can be more honorable than it. Indeed, to have been a good citizen is presumed to be the qualification, on account of which a man may attain to the high offices and honors in the service and gift of his country.

The term is of ancient origin, coming to us from the old Roman Republic, where the conferring of the *jus civitatis* qualified a man to exercise the franchise, or right to vote, to seek the confidence of his fellow-citizens, to participate in the government of the city and strive for its highest offices.

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It followed that, as this designation gained its honorable meaning in that vigorous old republic, so it has been adopted by the republics of more recent times, most notably that of the United States—the great American Republic.

1. **Citizen of the United States.**—A citizen of the United States, is, therefore, one who has obtained the right to vote; that is, to exercise the franchise not only of the State in which he resides, but also of the Republic. This status becomes his either by birthright or naturalization, and demands no property qualification.

2. **Citizen of Canada.**—In Canada the term is not usually employed in so important a sense. - It is more frequently applied to those who are the residents of our cities, even though they may be aliens.

From our vicinity, however, to the great Republic, and our intimate associations with its people, and no doubt in some imitation of them, we often speak of ourselves as citizens of a particular Province, or of our great Dominion. In so speaking we imply that we hold and exercise the respective franchise indicated.

3. **British Subject, Then Canadian Citizen.**—Terms must not be confused. It is to be borne in mind that in Canada a man must be a British subject, before he can become a citizen of the Dominion, and since the *franchise* in Canada requires a property qualification, it follows that, although all citizens of the Dominion are British subjects, all British subjects, even though resident in Canada, are not Canadian citizens.

The property qualification demanded by the Canadian franchise is, however, so small that the latter is to all intents free. Instead, therefore, of its being an impediment, it should be an incentive to every lover of Canada to win his place as a citizen of his Province, and, above all, of this fair Dominion.

The principle of the franchise—the right, duty and privilege of the freeman, whether he be a citizen of the Dominion or the Republic—has been inherited in his country's constitution, from the early struggles of the same great history.

NOTE.—Whatever, therefore, in the after pages of this book is addressed to the citizen of the Republic, as to his watchfulness over national and personal rights and his diligence in political duties, may be taken in almost every instance by the citizen of the Dominion, as applicable to himself in the discharge of his national duties, the enjoyment of his rights, and the proper use of his inestimable privileges.

VOTING IN CANADA—QUALIFICATIONS.

The old method of "open voting" continued in vogue for all elections until 1874, when the Ballot Act was passed by the Dominion Parliament. Since then "secret voting" has generally come into practice.

Qualifications.—General.—All voters must be British subjects, and of the full age of twenty-one years. Their names must have been duly entered upon the lists required for the several elections. No person who is insane, an idiot, a convict in prison, or otherwise disqualified by law, can vote. Women do not vote for members of either the Dominion Parliament or Provincial Legislatures, except in Nova Scotia, as noted.

Dominion Elections.—Previous to 1885 the qualifications of voters at these elections were the same as those required for the election of members of the Provincial Assemblies, respectively, but in that year the Dominion Parliament passed the Dominion Franchise Act, which made uniform throughout Canada the qualifications of voters for members of the House of Commons, the terms of which are as follows:—
Possession or residence for one year is necessary in most cases for qualification.

Owners of real property to the value: in cities, of \$300; in towns, of \$200; and in villages, of \$150.

Tenants of above real property, or of real estate in the riding, of the yearly value of \$2 per month, \$6 per quarter, \$12 per half-year, or \$20 per year.

Fishermen, owners of real property and boats, nets and fishing tackle, or of shares in a registered ship, which together are of the actual value of \$150.

Farmers' sons, and *sons of other owners* of real property, which is of sufficient value to qualify father and son, or sons, as the case may be.

Income.—Residents having an annual income from earnings or investments of not less than \$300, or holders of a life annuity secured on real estate in Canada of not less than \$100.

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Indians in Manitoba, British Columbia, the District of Keewatin, and the North-West Territories are not entitled to vote. In other parts of Canada only those Indians who, not being otherwise qualified, are possessed of land on a Reserve, with improvements of not less value than \$150, are entitled to vote.

In the North-West Territories every person, other than aliens or Indians, is qualified to vote, who is a bona fide male resident and householder of adult age, and has resided within the electoral district for twelve months previous to the election.

Disqualified.—In addition to the classes mentioned above, the judges of every court, whose appointments rest with the Governor-General, are disqualified and incompetent to vote at elections for the Dominion Parliament. Returning officers, returning officers and election clerks, and all counsel, agents, attorneys and clerks of candidates, who may be paid for their services, are disqualified from voting in the district in which they have been engaged, but not elsewhere.

Provincial Elections.—The qualifications for voting at elections for members of the Legislatures are fixed by the Legislatures themselves, and vary in the several Provinces:—*Manhood Suffrage* prevails in Ontario, Manitoba, and British Columbia. Prince Edward Island residents must have performed statute labor or paid the poll-tax for the preceding year. In New Brunswick it is practically *Manhood Suffrage*, the only property qualification being a yearly assessment on real estate to the value of \$100, or on real and personal property to the value of \$400.

Property Qualification (Nova Scotia).—(a) Assessment on real estate of the value of \$150, or personal property to the value of \$300. (b) Sons of property owners, or widows, if they reside on the property, and it is sufficient to qualify them as above. (c) Annual income of \$250. (d) Fishermen having boats and fishing property to the value of \$150.

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Quebec.—(a) Real estate of the value: in cities, of \$300, or in other places of \$200, or producing an annual rental of \$20. (b) Tenants paying an annual rental of \$30 in the cities, or \$20 in other localities. (c) Retired farmers with an annual rental income of \$100. (d) Sons of farmers, or of other owners of real estate, if sons are co-proprietors with their father, and reside on the property. (e) Fishermen with fishing and other property to the value of \$150. (f) Teachers under provincial regulations in actual employment.

Residence.—*Ontario*, nine months before the making of the "roll" showing those qualified to vote. *Manitoba*, six months in the Province. All the other Provinces require residence for twelve months within the Province, and from one to two months in some one riding previous to election.

Disqualified.—In all the Provinces, Dominion officials are not competent to vote. In *British Columbia*, Indians and Chinese are debarred from voting. In *Manitoba*, Indians, and persons of Indian blood in receipt of annuities or treaty gifts from the Government, cannot vote.

Municipal Elections.—The qualifications for voting at municipal and school elections are determined by the Municipal and Educational Acts of the Provincial Legislatures:—

Municipal Councils.—Those entitled to vote at the election of members of these councils must be British subjects and ratepayers in the municipality, as freeholders, householders, tenants, or having an income of a stated amount. Widows and unmarried women are eligible to vote in *Ontario* and *Nova Scotia*, while in *Manitoba* and *British Columbia* the right to vote belongs to any woman who is assessed in her own name.

Boards of Trustees of Public and Separate Schools.—In these elections, also, the ratepayers who are on the voters' lists are entitled to vote, according to whether they are Public or Separate school supporters, respectively. Generally, it is required that a ratepayer shall

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not be in default as to payment of school rates. In Ontario an alien, who is a resident ratepayer, may vote at these elections:

WORLD'S JEWISH POPULATION.

According to the Jewish Chronicle, the number of Jews in the world now exceeds 13,000,000; to be exact, 13,052,846, made up as follows:—

Europe	9,950,175
Asia	484,359
Africa	404,836
America	2,194,061
Australasia	19,415
Total	13,052,846

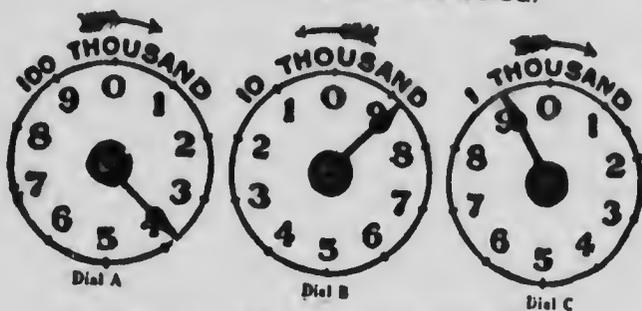
Previous estimates have been considerably below the actual figures owing to the adoption of the 1897 census figures for Russia (5,215,805). The vast exodus of Jews in recent times from the Czar's dominions has been more than offset by the internal growth of Jewry in Russia.

MEANING OF THE WORD "LIMITED."

The word "limited" when attached to the name of a company or corporation signifies that the liability of the individual shareholder in the company is limited to the amount of the stock held by him. A limited liability company differs from an ordinary partnership company in this respect; in the ordinary partnership every member of the firm is held liable for the entire debts of the firm, while in a limited company the members, or stockholders, are liable for the debts of the company only in proportion to the amount of the stock held by them. The word limited is required by law in Canada to be attached to the corporate name of every limited liability company as a protection to those who may have business dealings with them.

In banks and loan companies the liability of stockholders is limited to twice the amount of stock subscribed.

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HOW TO READ A GAS METER.

The working parts of a meter are difficult to describe intelligently, but it may be stated that the measuring part is constructed somewhat like a concertina bellows, moving backwards and forwards, giving a certain portion of a cubic foot of gas at a stroke. These strokes are counted and recorded in the index. The first, or right hand dial, records 100, the second 1,000 and the third 10,000 cubic feet. These dials are plainly in view on the outside, always observable to any one taking the trouble to look at them.

When a meter is new all these hands stand at "0" when "set" in the house and connected. The moment a burner is lighted all begin to work. When the right hand dial, on which is indicated the 100 of feet, has made one revolution (which is one thousand feet), the position of the hand in the next or middle dial will have recorded it by having moved on one figure. When the hand on the middle dial has made one complete revolution (which will be ten thousand feet), it will likewise be recorded by the pointer on the third dial advancing one figure. For example, see above chart.

Dial "A" reads "3" because the index has not yet reached four. Dial "B" reads "8" for a like reason, and Dial "C" reads "9." Put down these three figures, namely, "389," and add two ciphers, because the figure on the right hand dial represents hundreds. Thus you have 38,900 cubic feet as the present reading. Deduct from this the largest number on previous gas bill, say 36,900, and you

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have the number of cubic feet you must now pay for, or 2,000. Multiply this number by the price per thousand cubic feet and you obtain the proper amount of your gas bill.

Now, suppose there had been an error in making the second reading and that 39,900 instead of 38,900 had been written down, with gas at 70 cents per thousand, your bill would have been \$2.10 instead of \$1.40. During the next month you consume 2,000 again, the meter reads 40,900, but to ascertain the quantity consumed we deduct the previous reading, 39,900 and it shows a consumption of only 1,000, and your bill will be made out for 70 cents, though the quantity consumed would amount to \$1.40. It is thus that the much abused machine corrects the errors of fallible men.

WORLD'S LATEST CENSUS.

The latest census of the world gives it a population of 1,698,552,204, divided as follows: Arabia and Turkey, 20,183,500; India and British possessions in Asia, 322,872,020; Chinese Empire, 433,553,030; Japanese Empire, 66,909,268; Oceania, 6,805,662; North America, 128,844,657; South America, 49,338,385; Africa, 127,747,231; Europe, 426,995,056.

WEDDING ANNIVERSARIES.

- First—Cotton.
- Second—Paper.
- Third—Leather.
- Fourth—Fruit and Flowers.
- Fifth—Wooden.
- Sixth—Sugar.
- Seventh—Woolen.
- Eighth—India Rubber.
- Ninth—Willow.
- Tenth—Tin.
- Eleventh—Steel.
- Twelfth—Silk and Fine Linen.
- Thirteenth—Lace.
- Fourteenth—Ivory.
- Fifteenth—Crystal.
- Twentieth—China.
- Twenty-fifth—Silver.
- Thirtieth—Pearl.
- Fortieth—Ruby.
- Fiftieth—Golden.
- Seventy-fifth—Diamond.

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**ERRORS IN THE USE OF ENGLISH WITH
CORRECTIONS.**

INCORRECT FORMS.

He is the tallest of the two.
No laws are better than
the English laws.
Russia is larger than any
country in Europe.
Let you and I go.
Me and you was there.
It is me.
He don't look well.
Can I go?
Will I write to him?
The rain kind of spoiled
our enjoyment.
Try and go.
Lay down, Sir.
He laid there for an hour.
It is an awful nice day.
They have not fewer than
ten bushels of oats.
He did not sell than than
fifty hens.
I am exceeding glad to see
you.
Divide the apples between
the boys.
There was a picture be-
tween each leaf.
Why don't you do like I do?
Neither me nor my brother
were there.
You must have came early.
I haven't saw him lately.
I will be twenty-eight next
birthday.
Was you in the building
when the fire begun?
Her and I are in the same
class.

CORRECT FORMS.

He is the taller of the two.
The English laws are the
best.
Russia is larger than any
other country in Europe.
Let you and me go.
You and I were there.
It is I.
He doesn't look well.
May I go?
Shall I write to him?
The rain partly spoiled our
enjoyment.
Try to go.
Lie down, Sir.
He lay there for an hour.
It is a very pleasant day.
They have not less than ten
bushels of oats.
He did not sell fewer than
fifty hens.
I am exceedingly glad to
see you.
Divide the apples among
the ten boys.
There was a picture be-
tween each two leaves.
Why don't you do as I do?
Neither my brother nor I
was there.
You must have come early.
I have not seen him lately.
I shall be twenty-eight
next birthday.
Were you in the building
when the fire began?
She and I are in the same
class.

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INCORRECT FORMS.

I was greatly effected.
He died with quinsy.
This town is doomed to become a great city.
There is no doubt but what he did it.
The teacher does not learn my son very much.
He is well posted.
Those kind of book is useful.
He administered a heavy blow.
That was a heroic act.
That there apple is not good.
In answer to your letter.
The men walk slow.
It is a long time since I didn't see you.
The children have a bad cold.
There's two or three ways of doing it.
The fact of his being there is enough.
From whence did he come?
Give me a couple of oranges.
Who did you invite?
Will I ask him?
It was a general storm all over.
Sense and not riches win esteem.
They say she is a widow woman.

CORRECT FORMS.

I was greatly affected.
He died of quinsy.
This town is destined to become a great city.
There is no doubt that he did it.
The teacher does not teach my son very much.
He is well informed.
That kind of book is useful.
He dealt a heavy blow.
That was an heroic act.
That apple is not good.
In reply to your letter.
The men walk slowly.
It is a long time since I saw you.
The children have a severe cold.
There are two or three ways of doing it.
The fact of his being there is enough.
Whence did he come?
Give me two oranges.
Whom did you invite?
Shall I ask him?
It was a general storm.
Sense and not riches wins esteem.
They say she is a widow.

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**AN ACT RESPECTING EDUCATION FOR
INDUSTRIAL PURPOSES.**

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Industrial Education Act*, 1 Geo. V. c. 79, s. 1.
2. In this Act—
 - (a) "Board" shall mean and include a Board of Education, a Board of High School Trustees, and a Board of an Urban Continuation School;
 - (b) "Minister" shall mean Minister of Education;
 - (c) "Regulations" shall mean regulations made under the authority of *The Department of Education Act*, or of this Act. 1 Geo. V. c. 79, s. 2.
3. This Act shall apply to all Art, Industrial, and Technical Schools and Courses, heretofore established under Acts of this Legislature respecting High Schools and Technical Schools, and in operation at the time of the passing of this Act; to the Art, Industrial or Technical Schools and Courses established under this Act; and to agricultural and commercial High Schools and High School courses heretofore or hereafter established under the Regulations. 1 Geo. V. c. 79, s. 3.

INDUSTRIAL, TECHNICAL, ART SCHOOLS AND COURSES.

4. With the approval of the Minister, a High School Board or a Board of Education of any city, town or village, or an Urban Continuation School Board, may provide for duly admitted pupils in the following classes of schools:—

- (a) General Industrial Schools and Courses for instruction in such subjects as may form a basal preparation for the trades, including work-shop practice, with correlated drawing, English, practical mathematics and science, and the essential subjects of a good general education;

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- (b) Special Industrial Schools and Courses, for instruction in the theoretical and practical work of particular trades carried on in the city, town or village, and when deemed desirable in the essential subjects of a good general education;
- (c) Technical High Schools and High School Courses for instruction for minor directive positions in industrial establishments;
- (d) Part-time co-operative Industrial Courses in which and under such conditions as may be agreed upon between the employer and the Advisory Industrial Committee, apprentices, whether article'd or not, employed in the workshops may receive in the day schools instruction bearing upon their trades; and pupils attending the day schools may receive practical instruction in the workshops;
- (e) Schools and courses for instruction in the fine and applied arts;
- (f) Industrial, Technical, and Art Evening Schools, in which workmen and workwomen employed during the day may receive theoretical and practical instruction in their trades, or callings. 1 Geo. V. c. 79, s. 4.

5.—(1) Pupils duly admitted under the Regulations to a High School may be admitted to a Technical High School or High School Course.

(2) Subject to the Regulations and on the report of the Principal, approved by the Advisory Industrial Committee, pupils of at least the standing of the Fourth Form of the Public and Separate Schools may be admitted to a general or special industrial school or part-time co-operative industrial course or a school or course for instruction in the fine and applied Arts; and

(3) Workmen or workwomen employed during the day may be admitted to an Industrial, Technical or Art Evening School or Course, subject to the regulations and on the

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report of the Principal, approved by the Advisory Industrial Committee, that they are competent to receive instruction therein.

ADVISORY COMMITTEES.

6.—(1) Every Technical School established before the 21st March, 1911, and then in operation, and the schools mentioned in section 4, whether heretofore or hereafter established, shall be under the management and control of a committee composed of eight or twelve persons as the Board may direct, the members of which shall be appointed by the Board as follows:—

- (a) When the number of persons is eight,
 - (i) Four members of the Board, including one representative of the Board of Public School Trustees and one representative of the Board of Separate School Trustees, if any;
 - (ii) Two persons not members of the Board who are engaged as employees in the manufacturing or other industries carried on in the local municipality or in the county or district, in which the school is situate; and
 - (iii) Two other persons not members of the Board who are employers of labour or directors of companies employing labour in manufacturing or other industries carried on in the local municipality or in the county or district, in which the school is situate.
- (b) When the number of persons is twelve,
 - (i) Six members of the Board, including one representative of the Board of Public School Trustees and one representative of the Board of Separate School Trustees, if any,
 - (ii) Three persons not members of the Board who are engaged as employees in the manufacturing or other industries carried on in the local municipality or in the county or district in which the school is situate, and

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(iii) Three other persons not members of the Board who are employers of labour or directors of companies employing labour in manufacturing or other industries carried on in the local municipality or in the county or district in which the school is situate.

(2) The Committee shall be known as the Advisory Industrial Committee. 1 Geo. V. c. 79, s. 6.

7.—(1) Where in accordance with the Regulations an Agricultural or a Commercial High School has been or is hereafter established or an Agricultural or a Commercial Course is established in a High School or a Continuation School, such School or Course shall be under the management and control of a Committee composed of eight persons, the members of which shall be appointed by the Board as follows:—

(a) Four members of the Board, including one representative of the Board of Public School Trustees and one representative of the Board of Separate School Trustees, if any;

(b) Four persons who are resident ratepayers of the local municipality or of the county or district in which the School is situate or the course is established, who are not members of the Board and who,

(i) In the case of an Agricultural High School or Agricultural Course are actually engaged in agricultural pursuits, or

(ii) In the case of a Commercial High School or Commercial Course are actually engaged in commercial pursuits. 1 Geo. V. c. 79, s. 14 (1), *amended*.

(2) The Committee shall be known as the Advisory Agricultural Committee or the Advisory Commercial Committee, as the case may be. 1 Geo. V. c. 79, s. 14.

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- 8.—(1) The first members of an Advisory Committee shall be appointed at the meeting of the Board at which a school or course is established for which an Advisory Committee is to be appointed under this Act.
- (2) The members appointed under clause (a) of subsection 1 of section 6 and clause (a) of subsection 1 of section 7 shall hold office until the expiry of the period for which they were elected or appointed to the Board.
- (3) The term for which the other members of the Committee shall respectively hold office shall be fixed by the Board but shall not exceed three years.
- (4) The Board at its first meeting in each year after the establishment of the school or course shall appoint a sufficient number of members from each class to fill the vacancies caused by the expiry of the term of office of members appointed from that class.
- (5) Every vacancy upon a Committee occasioned by death, removal or other cause shall be filled by the appointment by the Board of some person from the class in which the vacancy occurs, and every person so appointed shall hold office for the unexpired portion of the term of the member whose seat has become vacant. 1 Geo. V. c. 79, s. 8.
- (6) The presence of a majority of the members constituting a Committee shall be a quorum at any meeting, and a vote of the majority of such quorum shall be necessary to bind a Committee.
- (7) On every question other than the election of a chairman, the chairman or presiding officer of the Committee may vote with the other members of the Committee, and any question on which there is an equality of votes shall be deemed to be negatived.
- (8) The present members of an Advisory Committee shall hold office until their successors are appointed as provided by this Act.
- 9.—(1) An Advisory Committee may at a meeting which has been specially called for that purpose and of which notice has been given in writing to all the members, ap-

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point such additional members, hereinafter called co-opted members, as it may deem advisable; and members of the Board may be so appointed; but

(a) In the case of an Advisory Industrial Committee, an equal number of persons so appointed shall be chosen from each of the classes mentioned in clauses (b) and (c) of sub-section 1 of section 6; and

(b) In all cases the members so appointed shall belong to the classes from which persons not members of the Board may be appointed by the Board to the committee.

(2) The term for which co-opted members of the Committee shall respectively hold office shall be fixed by the Committee, but shall not exceed three years.

10. The members of a committee appointed under this Act, including co-opted members, shall be British subjects, and shall be persons who, in the judgment of the Board, are specially competent to give advice and other assistance in the management of the school or course under the charge of the committee. 1 Geo. V. c. 79, s. 9.

11.—(1) Subject to the approval of the Minister and the Board, every Advisory Committee shall have authority to provide a suitable site and building and suitable equipment or to arrange for conducting the school or course in a High, Public, Separate or Continuation School or other building in the municipality; and to prescribe courses of study and provide for examinations and diplomas.

(2) Subject to the approval of the Board, the Committee shall employ teachers and fix their salaries; report on every school or course under its charge; fix the fees payable by pupils in attendance; submit annually to the Board, at such date as the Board may prescribe, an estimate of the amount required to carry on the work of the school or course during the year; and generally do all other things necessary for carrying out the objects and intent of this Act with respect to any school or course under its management and control. 1 Geo. V. c. 79, s. 10.

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(3) The Board shall not refuse its approval of any report of an Advisory Committee without having given the Committee an opportunity to be heard before the Board and before any committee thereof to which such report may be referred, by its chairman or by another member of the Advisory Committee appointed for that purpose.

(4) The Secretary and other officers of the Board shall be the officers of the Advisory Committees.

12. Subject to the Regulations the estimates of the Committee of the cost of establishing, equipping, and maintaining the school or course under its management and control when and so far as they have been approved by the Board, shall be included in its estimates submitted to the council of the municipality for the year. 1 Geo. V. c. 79, s. 11. *Amended.*

13. Subject to the Regulations, the Minister shall appropriate all sums of money appropriated by this Legislature for the establishment and maintenance of schools or courses to which this Act applies. 1 Geo. V. c. 79, s. 12.

14. The Regulations may provide as to any class of schools or courses for the qualifications of teachers; the courses of study; the character of the site, accommodations, and equipment; the maximum and minimum fees that may be charged to pupils; and generally as to any matter relating to the conduct and efficiency of the schools and courses not herein expressly provided for. 1 Geo. V. c. 79, s. 13.

15. Where an Advisory Committee and the Board of Education or the Board of Public or Separate School Trustees so agree, evening courses in manual training and household science, art, agriculture or commerce under the charge of the Board shall thereafter be under the control and management of the Advisory Industrial, Agricultural, or Commercial Committee, as the case may be.

16. Subject to the approval of the Minister, an Advisory Committee may also establish and conduct special evening courses in any centre in the county outside of the district over which it has jurisdiction.

REPEAL.

17. Chapter 79 of the Act passed in the first year of the reign of His Majesty, King George the Fifth, is repealed.

BUSINESS DICTIONARY.

A

Abatement—A discount allowed for damage or overcharge or for the payment of a bill before it is due.

Acceptance—An assent and engagement to pay a bill or draft when due.

Acceptance for Honor—An acceptance made after a bill has been protested for non-acceptance, for the honor of the drawer or any indorser.

Accommodation Paper—A bill or note to which a party has put his name to accommodate another, who is to provide payment when due.

Account—A written or printed statement of debits and credits in any business transaction.

Account Current—A detailed statement of the transactions between parties for a certain period, showing the condition of affairs at the current or present time.

Account Sales—A detailed statement of a commission merchant to his principal, showing his sales, the expenses attending the same, and the net proceeds.

Accountant—A person trained to keep accounts.

Accrued—Increase, or interest due and unpaid.

Actionaire—The owner of shares in a stock company, a stockholder.

Actuary—A registrar or clerk. Generally applied to the manager of a life insurance company.

Administrator—A person appointed to settle the estate of a testator, or to manage an intestate estate.

Admiralty—The power that controls naval affairs in Great Britain. Courts of Admiralty—A court which decides questions of maritime law.

Adulteration—The debasing of an article or substance by spurious or less valuable admixture.

Ad valorem—According to value.

Advance—A rise in price, additional profits, stocks above par.

Adventure—Goods sent to sea at the owner's risk, a speculation.

Adventure in Co.—Goods sent to be sold on joint account of shippers and consignee.

Advice—Admonition, or suggestions offered, usually in regard to buying and selling goods.

Affidavit—A written statement made upon oath.

Freight—To hire, as a ship, for transporting freight.

Agent—One intrusted with the business of another, a deputy of factor.

Agio—A term used to denote the difference between the real and nominal value of money.

Allonge—A paper attached to a bill of exchange when there are too many endorsements to be contained on the bill itself.

Allowance—A deduction made, for instance, from the gross weight of goods.

Ambassador—A minister employed by one government to represent it at the court of another.

Anker—A common liquid measure, varying, in different European countries, from nine to ten gallons.

Antal—A wine measure of Hungary, holding about thirteen and a half gallons.

Anticipate—To be before in doing, or pay before due.

Appraise—To set a value on goods or property.

Appurtenance—Adjunct or appendage.

Arbitration—The hearing and decision of a cause between parties in controversy, by chosen persons.

Arbitration of Exchange—The deduction of a proportional or arbitrated rate of exchange between two places through an intermediate place, to ascertain the most advantageous method of drawing or remitting.

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- Arrear**—That which remains unpaid though due.
- Assay**—To subject an ore to chemical examination to find the amount of any metal contained in it.
- Assess**—To fix a certain value for the purpose of taxation.
- Assets**—The entire property of an individual or company.
- Assignee**—One to whom something is assigned, usually one who receives property to dispose of for the benefit of creditors.
- Assignor**—One who assigns an interest to another.
- Assignment**—Placing property in the hands of assignees.
- Association**—The union of a number of persons for some special aim.
- Assume**—To take on another's debts.
- Attachment**—A seizure by virtue of a legal process.
- Attest**—To bear witness, to certify.
- Attorney (Power of)**—A written authority from one person empowering another to act for him.
- Attorney in Fact**—An agent with full power.
- Auctioneer**—One who sells goods at a public sale.
- Auditor**—A person appointed to examine and settle accounts.
- Avails**—Profits of property disposed of, proceeds of goods sold.
- Average**—A proportional share of a general loss, also a mean time of payment for several debts due at different times.
- Avoirdupois**—Commercial standard of weight in United States and England.
- B**
- Ball**—The security given for releasing a person from custody.
- Ballee**—The person to whom goods are intrusted.
- Ballor**—One who intrusts goods to another.
- Ballment**—A delivery of goods in trust.
- Balance**—The excess on one side; or what added to the other makes equality in an account.
- Balance Sheet**—A statement in condensed form showing the condition and progress of business.
- Ballast**—Any heavy material placed in the hold of a ship to steady it in the water.
- Ballot**—A Swedish term signifying ten reams of paper; used also to designate a small bale or package.
- Balsa**—A kind of float or raft used on the coast of South America for landing goods through a heavy surf.
- Banco**—A commercial term used in Hamburg to distinguish bank money from common currency.
- Banking**—The business of a banker, or pertaining to a bank.
- Bankrupt**—An insolvent, one who is unable to pay his debts.
- Bank Stock**—Shares in the capital stock of a bank.
- Barratry**—An intentional breach of trust, particularly any fraud by the master of a ship.
- Barque**—A three masted vessel carrying no square sails on her mizzen mast.
- Bazaar**—A word of Eastern usage, signifying a place of exchange or general market-place, a repository of fancy articles, especially of dress.
- Beacon**—A signal or light for the guidance of mariners; usually erected and sustained by the government.
- Bidder**—One who bids or offers a price.
- Bill**—A name given to statements in writing; as goods; a note; a draft; a law not enacted; exhibition of charges.
- Bill of Exchange**—A bill ordering one party to pay another a certain sum of money.
- Bill of Lading**—Written statement of goods shipped with terms of delivery.
- Bill of Parcels**—A detailed account of goods sold.
- Bill of Sale**—A formal instrument for the transfer of goods and chattels.

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Board of Trade—An association of business men for the advancement of commercial interests.

Bona Fide—In good faith, in reality.

Bond—A writing, under seal, binding a person and his heirs to fulfill certain obligations.

Bonded Goods—Goods in charge of the officers of customs for the duties on which bonds are given at the custom house.

Bonds—A premium, or extra sum paid for a loan, a charter, or other privilege.

Book-Debt—An entry or charge on a ledger; called also an open account, in contradistinction to a written promise or note.

Breakage—An allowance made by the shipper or seller on certain descriptions of fragile goods.

Bottomry—A contract by which the owner of a ship pledges it as security for money loaned him.

Bottomry Bond—A bond given upon a ship to secure the repayment of money borrowed.

Broker—A person who transacts business for another, commonly in stocks, money, etc., using the name of his principal.

Brokerage—The fee charged, for transacting business, by a broker.

Bulls and Bears—Persons engaged in the gambling transactions of the stock exchange. The bulls are personally interested in tossing up the prices of certain goods, while the bears are fighting to pull down prices.

Bullion—A commercial name for uncoined gold or silver.

C

Capital—The stock employed in trade; the fruit of past labors; saved.

Carat—An imaginary weight that expresses the fineness of gold.

Cargo—A ship's lading, or freight.

Cashier—One who has charge of money and superintends the receipts and payments.

Centage—A rate by the hundred.

Certified Check—A check which has been certified by the bank on which it is drawn, making the bank absolutely responsible for its payment.

Chancellor—The chief judge of a court of chancery or equity.

Charter—An instrument in writing from the sovereign power, or legislature, conferring certain rights and privileges.

Charter Party—A written agreement by which a ship is hired under specified conditions.

Choses in Action—Things of which the owner has not possession, but merely the right of legal action for possession, as notes, accounts, etc.

Choses in Possession—Things in possession of the owner.

Circulating Medium—Cash and bank notes payable on demand; the medium of exchange.

Clearance—Permission from the custom house officer for a ship to sail.

Clearing House—A kind of banking exchange for the convenience of daily settlements between banks.

Clerical Error—An error in calculation or other accidental error on books or documents.

Coasting—Sailing near land, or vessels trading between ports of the same country.

Codicil—A supplement to a will.

Collaterals—Pledges or security for loans of money, or other indebtedness.

Commerce—The exchange of merchandise on a large scale.

Commercial Paper—Bills of exchange, drafts or promissory notes given in the course of trade.

Common Law—The unwritten law receiving its force from universal reception, as distinguished from statute law.

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- Commission**—The brokerage or allowance made to an agent or factor for doing business for another.
- Cooperage**.—Charges for putting hoops on casks or hales.
- Compact** — A covenant or contract between different parties.
- Company**—A number joined together to undertake some common enterprise.
- Compound** — To adjust by agreement differently from the original terms, to settle by compromise.
- Compromise**—A friendly settlement of differences by mutual concessions.
- Consignment** — The act of consigning, as a charge for safe keeping and management, as goods, property etc.
- Consignee** — One to whom goods are intrusted.
- Consignor**—The person who commits goods to another.
- Consols**—In England three per cent. annuities granted at different times, and consolidated into one stock or fund.
- Consul**—A person commissioned to reside in a foreign country as an agent of the government.
- Contraband**—Prohibited merchandise or traffic.
- Contract** — To make an agreement, to covenant.
- Copartnership**—A joint interest in business.
- Counterfeit**—To copy or imitate without authority, with a view to defraud; a forgery.
- Countersign**—To sign in addition to the name of a superior, that of the secretary or subordinate officer, as bank notes are signed by the president and countersigned by the cashier.
- Coupon**—An interest warrant printed at the end of bonds, to be cut off when the interest is paid.
- Court**—An official assembly legally met together for the transaction of judicial business.
- Covenant**—A formal contract between two or more parties.
- Coverture**—The condition of a married woman, being considered as under the shelter and protection of her husband.
- Credentials**—Testimonials, or certificates showing that a person is entitled to credit, authority or official powers.
- Credit**—Trust given or received; mercantile reputation entitling one to be trusted; also the side of an account on which payment is entered.
- Creditor** — One to whom money is due.
- Credit Mobilier** — A name given to a joint-stock company in Paris, established in 1852, with exceptional charter privileges. The term has become familiar to intelligent persons in this country through the congressional investigation of the credit Mobilier company of the Pacific Railroad.
- Curb-Stone Brokers**—A term applied to a class of stock operators in New York who do business on the sidewalk or pavement.
- Currency**—That which circulates as a representative of value.
- Customs** — Customary toll, tax, or tribute on imported or exported goods.
- Custom House** — A building where duties are paid and vessels entered and cleared.

D

- Damages** — A compensation to one party for a wrong done him by another, the estimated reparation in money for the injury.
- Days of Grace**—Days granted for delay in the payment of a note, usually three after it is due.
- Debase**—To lessen in value by adulteration.
- Debenture** — A certificate given by the collector of the port of entry, to an importer for drawback of duties on imported merchandise, duties on which when the merchandise is exported, are to be refunded.

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- Debit**—A recorded item of debt, the debtor side of an account.
- Debt**—That which is due from one person to another.
- Debtor**—The person who owes another either money, goods, or services.
- Decimal**—Having a tenfold increase or decrease, Decimal Fractions. Having any power of ten for a denominator.
- Deed**—A sealed instrument in writing used to transfer property.
- Defalcation**—A diminution, deficit.
- Defaulter**—One who fails to discharge a public duty, as to account for money entrusted to him.
- Deficit**—A deficiency; the difference between an account's statement of the assets and the assets themselves.
- Del Credere**—A commercial term implying a guarantee of the solvency of the purchaser.
- Delivery**—Giving money or goods to another.
- Demand**—A peremptory urging of a claim, an exaction.
- Demise**—To convey, to bequeath by will.
- Demurrage**—Allowance for detention of a ship.
- Depository**—A trustee, one to whom something is committed for safe keeping.
- Deputy**—One appointed to act for another, a representative or delegate.
- Diplomacy**—The science of conducting negotiations between nations.
- Discount**—An allowance or deduction made for the payment of money before it is due.
- Discount Days**—The days of the week on which the directors of a bank meet to consider paper offered for discount.
- Dividend**—A percentage of profits paid to stockholders.
- Donee**—The person to whom a gift or donation is made.
- Donor**—One who confers anything gratuitously.
- Dormant**—Silent partner, one who takes no share in the active business, but shares profit.
- Drawback**—Money paid back on goods exported, a part or the whole of the duty charged.
- Draft**—An order from one man to another directing the payment of money, a bill of exchange.
- Drawee**—The person to whom a bill of exchange is addressed, the payer.
- Drawer**—One who pays a bill of exchange, or an order for payment.
- Dress Goods**—A term applied to fabrics for the garments of women and children, most commonly to those made of mixed materials, as silk and cotton, and silk and worsted, etc.
- Due-Bill**—A written acknowledgment of debt; not transferable by mere endorsement.
- Dun**—To press urgently the payment of a debt.
- Duplicate**—A copy or counterpart of anything.
- Duress**—Personal restraint or fear of personal injury or imprisonment; it nullifies all contracts into which it enters.
- Duties**—A tax levied by the government on imported goods; money paid to the government on imports and exports.

E

- Earnest**—A pledge, something given by the buyer to the seller to bind the bargain and prove the sale.
- Effects**—Goods or personal estate.
- Eleemosynary**—Founded by charity, or intended for the distribution of charity, as a hospital or college.
- Ell**—An English measure of length equal to $1\frac{1}{4}$ yards; the Scotch ell is $1\frac{3}{100}$ yards.
- Embargo**—A detention of vessels in port, prohibition from sailing.

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- Embarrassment**—Perplexity arising from insolvency or temporary inability to discharge debts.
- Embassy**—The public business intrusted to diplomatic officers.
- Engrosser**—One who buys large quantities of any goods in order to control the market.
- Embezzlement**—To appropriate public money to private use by a breach of trust.
- Emporium**—A place of extensive commerce, a market place.
- Endorse**—To endorse a note by writing the name on the back.
- Entrepot**—A bonded warehouse; a storeroom for the deposit of goods; a free port.
- Equity**—A system supplemental to law, qualifying or correcting it in extreme cases.
- Estate**—The degree, quantity, nature and extent of interest which a person has in real property.
- Estoppel**—A stop, a bar to one's alleging or denying a fact contrary to his own previous actions, allegation or denial.
- Exchange**—Act of bartering; a bill drawn for money; a place where merchants meet; difference between the value of money in two places, or premium and discount arising from purchase and sale of goods.
- Excise**—Taxes or duties on articles produced and consumed at home; internal revenue tax.
- Executor**—The person appointed by a testator to execute his will.
- Executory**—To be executed in the future.
- Exports**—That which is carried out of a country, as goods and produce in traffic.
- Express**—A courier; also regular and quick conveyance for packages, etc.
- F**
- Face**—The amount expressed on a note or draft.
- Factor**—An agent who buys and sells in his own name, being intrusted with the goods, in this respect differing from a broker.
- Facture**—An invoice, or bill of parcels.
- Failure**—Becoming bankrupt, suspension of payment.
- Fac-simile**—An exact copy or likeness.
- Favor**—A note or draft is said to be in favor of the payee.
- Fee Simple**—In the United States, an estate held by a person in his own right and descendible to his heirs.
- Finance**—Revenue, public money, income.
- Financier**—One skilled in financial operations, a treasurer.
- Firm**—A business house or company; the title used by a business house.
- Firkin**—A measure of capacity; the fourth part of a barrel; or eight or nine gallons.
- Fiscal**—Pertaining to the public treasury or revenue.
- Fixtures**—The part of the furniture of a store or office which is not movable, as gas pipes and burners, partitions, etc.
- F.o.b.**—Free on board; the bill or invoice with f.o.b. includes the transportation to the shipping port and all the shipping expenses.
- Foreclose**—To cut off by a court judgment from the power of redeeming mortgaged property.
- Forefall**—To buy goods on its way to market, intending to sell again at a higher price.
- Folio**—A page in an account book, sometimes two opposite pages bearing the same serial number.
- Franc**—A silver coin used in France, equal to about nineteen cents.
- Frank**—To exempt from charge for postage.
- Fraud**—Injurious stratagem, deceit.
- Free Trade**—The policy of conducting international commerce without duties.
- Freehold**—Land held by free tenure, or in fee simple, subject to no superior or conditions.

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Freight—Merchandise being moved from one place to another; the price paid for carrying freight; also to load or burden.
Funded—Turned into a permanent loan on which annual interest is paid.
Funds—The supply of money or the capital.

G

Gain—Advantage, acquisition, accumulation, profit.
Garbled—Drugs, spices or other goods which have been sorted or picked over and freed from impurities.
Gauging—Measuring the capacity of casks, etc.
Gist—The principal point of a question, the pith of the matter.
Go-between—Agent for both parties.
Grant—A transfer of property by deed; a conveyance made by the government.
Gross—Twelve dozen; gross weight, weight of goods including dust, dross, bag, cask, etc.
Guarantee (or Guaranty)—A security or warranty given by a third party; one who warrants.
Guarantor—A warrantor; a surety.

H

Habeas Corpus—A writ to bring a party before a court, to prevent false imprisonment.
Haberdasher—A seller of small wares, as thread, pins, etc.
Hand-book—A book of reference; a manual.
Hand-money—Money paid by the purchaser at the closing of a contract or sale.
Harbor—A port or haven for ships.
Haven—A port or shelter for ships; a harbor.
Hazardous—Precarious, dangerous, uncertain.
High Seas—The uninclosed waters of the ocean outside the boundaries of any country.

Hollow-ware—A trade name for camp and kitchen utensils made of cast iron or wrought iron.
Honor—To accept and pay when due.
Husbandage—An owner's or an agent's commission for attending to a ship.
Hypothecate—To pledge for the security of a creditor.

I

Impolitic—Wanting in prudent management; not politic.
Import—To bring in from abroad.
Importer—The merchant who imports goods.
Imposition—Tax, toll, duty or excise prescribed by authority.
Impost—A tax or duty imposed on imported goods.
Indemnify—To recompense for loss, to reimburse.
Indenture—A mutual agreement in writing.
Indorsement—A writing on the back of a note.
Indulgences—Extension of time of payment; forbearing to press for payment.
Inland Bills—Draft of bills of exchange drawn on a party in the same State as the drawer.
Insolvency—Inability to discharge debts when due.
Insurance—Indemnity from loss; the premium paid.
Installment—Payment of parts at different times.
Interest—Premium paid for the use of money.
Internal Revenue—The part of the revenue of our government which is collected in the form of internal duties.
Intestate—Without a will; not disposed of by will.
Inventory—A list of merchandise made periodically for the purpose of knowing the quantity and value of unsold goods, in order to ascertain the condition of business.
Investment—The laying out of money in the purchase of some species of property.

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Invoice—A written account or bill of merchandise bought; a bill of items.

J

Jettison—Throwing goods overboard in case of peril to lighten and preserve the vessel.

Jointure—An estate settled on a wife at the husband's death, for her life at least.

Joint Stock—Stock held in company.

Joint Tenancy—Joint occupancy; not so close intimacy as partnership.

Journal—A book used to classify and arrange business transactions.

Judgment Note—A note in the usual form, with the addition of the power to confer judgment if not paid.

Jurisdiction—The power of exercising judicial authority.

K

Kilogram—The French measure of weight equal to 2½ lbs. avoirdupois, or 1,000 grains.

Kiting or Kite flying—Exchanging checks on different banks, for the purpose of obtaining the use of money for a single day.

L

Lame Duck—A stock broker's term for one who fails to meet his engagements.

Larceny—Theft; taking personal property belonging to another.

Law-merchant—The general body of commercial usages in matters relative to commerce.

Lay-days—Days allowed for loading and unloading a cargo.

Laydown—A phrase used to express the entire cost of a commodity, including transportation, etc., at a place remote from its production or purchase.

Lease—Renting lands, etc.; the written contract.

Legacy—A gift, by will, of personal property.

Ledger—A book in which a summary of accounts is preserved.

Lessee—One who takes an estate by lease.

Letter of Attorney—A writing by which one person authorizes another to act in his stead, commonly called power of attorney.

Letters of Credit—A letter authorizing credit to a certain amount to be given to the bearer.

Liability—Obligation; debts.

License—A grant of permission by the authorities.

Lien—A legal claim on property for debt.

Lieu—Instead; in place of.

Liquidate—To clear off; to settle; to pay as debts.

Lloyds—A marine insurance association, or society underwriters in London, deriving its name from the coffee house where it originated. The records of this society contain a complete history of the sea, so far as concerns the number of shipwrecks, collisions, fires, piracies, mutinies, etc.

Loan—A thing furnished to another for temporary use, on condition that it be returned.

Long Price—Price after the duties are paid.

M

Malfeasance—Evil conduct; illegal deed.

Mandatory—A person to whom a charge is given, or business intrusted.

Manifest—An invoice of a ship's cargo.

Manufacture—The process of reducing raw material into a form suitable for use.

Marine—Relating to the ocean; nautical.

Maritime Law—Law relating to harbors, ships, seamen.

Marc—A weight of gold and silver used as a measure for these metals in Europe.

Mart—A commercial center; a market place.

Maturity—The date when a note or draft falls due or is payable.

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Mercantile Law—Law pertaining to trade and commerce.

Merchandise — Whatever is bought and sold in trade.

Merger—The absorption of a thing of lesser importance by a greater, whereby the lesser ceases to exist, but the greater is not increased. For instance, a note on which a judgment is recovered is absorbed by and merged in the judgment.

Metallic Currency — Silver and gold coins forming the circulating medium of a country.

Mint — The place where money is coined.

Misfeasance — A trespass; doing improperly an act that might be done lawfully.

Mitigation—The abatement of a judgment, penalty or punishment.

Money—Coin; any currency lawfully used instead of coin, as bank notes.

Money-Broker — A broker who deals in money.

Monopoly—Sole permission and power to deal in any species of goods.

Monetary—Pertaining to, or consisting in money.

Mortgage—To convey property for the security of a debt, the conveyance being void when the debt is paid.

Mortgagee—One to whom a mortgage is given.

N

National Banks — Banking institutions, established in the United States under the provisions of an act of Congress, the object of which is to unify the currency.

Navigation—The science of conducting vessels on the ocean.

Negotiate—To transact business; to hold intercourse in bargain or trade.

Negotiable—Transferable by assignment or indorsement to another person.

Net—Clear of all charges and deductions.

Net Proceeds—The sum left after deducting commissions or discount.

Non-feasance—An omission of what ought to be done.

Note—A written or printed paper acknowledging a debt and promising payment.

Notary Public — An officer whose chief business is to protest paper for non-payment.

O

Open Account—A running or unsettled account with an individual or firm.

Open Policy—An insurance policy covering undefined risks, which provides that its terms shall be definite by subsequent additions or endorsements.

Option—A stock broker's term for the privilege of taking or delivering at a future day, a certain number of shares of a given stock at a price agreed upon.

Ordnance—All kinds of large guns.

Ostensible Partners—Those known to the public.

Outstanding Debts—Unpaid debts.

Overt—Not covert, open, manifest.

Owe—To be obliged to pay.

P

Panic—A financial crisis among business men, generally the result of over-trading and speculation.

Par—State of equality in value, equality of nominal and actual value.

Parol — Oral declaration, word of mouth.

Partnership—Union in business; business firm.

Pass-Book—A book in which a trader enters articles bought on credit, and then sends it to the creditor for his information.

Passport—A document carried by neutral merchant vessels in time of war for their protection, also a government document

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given to travelers, which permits the person therein named to pass from place to place.

Pawn-broker—One who lends money on pledge or the deposit of goods.

Pay—To make requital, to give an equivalent for goods.

Payee—One to whom money is to be paid.

Payer—One who pays.

Pigments—Paints.

Pledge—A pawn, personal property deposited as security.

Policy of Insurance—The writing or instrument in which a contract of insurance is embodied.

Politie—Well advised, adapted to its end.

Port of Entry—A harbor where a custom house is established for the legal entry of merchandise.

Premises—The thing previously mentioned; houses, land, etc.

Premium—The percentage paid for insurance; the excess of value above par.

Price—Current value, or rate paid or demanded in barter.

Price Current—A printed list of the prevailing prices of merchandise, stocks, specie, bills of exchange, rate of exchange, etc.

Prima Facie—At first view of appearance.

Principal—An employer, the head of a firm; a capital sum placed at interest.

Procurator—A power of attorney; an instrument empowering one person to act for another.

Pro Rata—A proportional distribution.

Protest—A formal declaration, made by a notary, for want of payment of a note or bill of exchange.

Q

Quarantine—To prohibit a ship from intercourse with shore, when suspected of having contagious diseases on board.

Quasi—As if, in a manner, in a certain sense.

R

Rate—The ratio or standard.

Real Estate—Property in houses and lands.

Rebatement—Deduction on account of prompt payment, discount.

Receipt—An acknowledgment of payment in writing.

Reciprocity Treaty—A commercial treaty between two nations securing mutual advantages.

Reclamation—A claim made against the seller of goods which prove deficient or defective.

Refund—To repay; to restore.

Reprisal—The act of seizing ships or property as indemnity for unlawful seizure or detention.

Resources—Available means, funds.

Responsidential Bond—A pledge of a cargo at sea.

Retail—Selling goods in small quantities.

Retire—To take up one's note before due, to relinquish business.

Revenue—Income, return; annual income of a nation for public uses.

Revenue Cutters—Small vessels employed to aid revenue officers in the collection of duties, or to prevent smuggling.

Revocation—The act of calling back, recalling some power of authority conferred.

S

Saivage—A compensation allowed to persons for voluntarily saving a ship or her cargo from peril.

Sea-worthy—Fit for sea; a ship worthy of being entrusted with a cargo.

Sans recours—Without recourse.

Secondarily—Applied to the endorser of a note or drawer of a bill, signifying that he is only conditionally liable, or liable, if the maker and drawee fail.

Seize—To take possession of, by virtue of a warrant or legal authority.

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- Seller's Option**—A term mostly confined to the sales of stocks, for a sale which gives to the seller the option of delivering the article sold within a certain time, the buyer paying interest up to delivery.
- Shipment**—That which is shipped, embarkation.
- Sight**—Time of presenting bill to the drawee.
- Signature**—The name of a person written with his own hand, signifying his consent to the writing above it.
- Sinking Fund**—A fund set apart from earnings, or other income, for the redemption of debts of government, or of a corporation.
- Sleeping partner**—One who shares the profits of a business without letting his name appear, or taking part in it actively.
- Shop-shop**—A store where cheap ready-made clothing is sold.
- Smuggler**—One who avoids the payment of duties by secretly importing goods into a country; a vessel engaged in smuggling.
- Solicitor**—An attorney or advocate, the title of a person admitted to practice in the court of chancery or equity.
- Solvency**—Ability to pay all debts or just claims.
- Speciality**—A contract or obligation under seal.
- Statement**—Usually a list of property, or resources and liabilities.
- Statistics**—A collection of facts arranged and classified.
- Statute**—A positive law, established by Act of Legislature.
- Stipend**—Settled pay or compensation for services.
- Stipulation**—A contract or bargain.
- Stock**—Money invested in business.
- Stocks**—Property consisting of shares in joint stock companies.
- Stock Broker and Jobber**—A broker who deals in shares or stocks.
- Stoppage in transit**—The seller of goods upon credit resuming possession after their shipment before they get into actual possession of the buyer.
- Sue**—To seek justice by a legal process.
- Surcharge**—An overcharge.
- Surety**—A bondsman, a bail, security.
- Suspense Account**—An account used to contain balances of personal accounts which may be considered doubtful.
- Sutler**—An authorized vendor of provisions, etc., to soldiers in camp or garrison.

T

- Tacit**—Implied but not expressed.
- Tally man**—One who receives payment for goods in weekly installments.
- Tare**—An allowance in weight for the cask in which goods are contained.
- Tariff**—A list of duties to be imposed on goods imported or exported.
- Tax**—A levy made upon property for the support of the government.
- Teller**—An officer in a bank who receives or pays money.
- Tenants in Common**—Persons holding lands, etc., by several and distinct titles, and not by joint title.
- Tenant**—One holding property under another.
- Tenement**—That which is held.
- Tender**—To offer or present for acceptance.
- Tenure**—The manner of holding property in lands.
- Testator**—The person leaving a valid will.
- Textile Fabrics**—All kinds of woven goods, generally restricted to piece goods.
- Tickler**—A book containing a memoranda of notes and debts arranged in the order of their maturity.
- Time draft**—A draft maturing at a future specified time.
- Tonnage**—The weight of goods carried in a boat or ship.

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Tort—Mischief, any wrong or injury.

Trade Discount—An allowance or discount made to a dealer in the same trade.

Transact—To perform commercial business, to conduct matters.

Transfer—To convey, right, title or property.

TranSHIP—To transfer merchandise from one conveyance to another.

Treasury—A place where public revenues are deposited and kept.

Treasury Notes—Notes of various denominations issued by the government, and received in payment of all dues, except duties on imports.

Tret—An allowance to purchasers for waste of 4 lbs. on every 104 lbs. of weight after the tare has been deducted.

Trustee—One who is entrusted with property for the benefit of another.

U

Ultimo or Ult—Last month.

Uncurrent—Not current, not passing in common payment, as uncurrent coin, notes, etc.

Underwriter—An insurer, so-called because he underwrites his name to the conditions of the policy.

Usage of Trade—Custom, or the frequent repetition of the same act in business.

Usance—Business custom which is generally conceded and acted upon.

Usury—Exorbitant interest, formerly merely interest.

V

Valid—Having legal strength or force.

Value—Rate of estimated worth; amount obtainable in exchange for a thing.

Vend—To sell.

Vendee—The person to whom a thing is sold.

Void—Null, having no legal or binding force.

Voidable—Having some force but capable of being adjudged void.

Vouchers—A paper attesting the truth of any thing, especially one confirming the truth of accounts.

W

Wages—Hire, reward, salary.

Waiver—The act of waiving; of not insisting on some right, claim, or privilege.

Ware—Goods, merchandise, commodities.

Warrant—A precept authorizing an officer to seize an offender and bring him to justice; also to insure against defects.

Water-logged—Said of a ship when she has received so much water into her hold by leakage as to become unmanageable.

Way-bill—A document containing a list and description of goods sent by a common carrier by land.

Wharfage—Fee or duty for using a wharf.

Wharfinger—The proprietor of a wharf.

Wrecker—One who searches for the wrecks of vessels.

Wreck-Master—A person appointed by law to take charge of goods, etc., thrown ashore after a shipwreck.



GENERAL ABSTRACT OF MINING LAWS.

Provincial legislation in regard to mining (excepting coal) is divided into two classes—Placer Mining and Vein or Lode Mining—to cover which two separate Acts have been passed.

Copies of these can be obtained at 25 cents each by addressing and remitting the Queen's Printer, at Victoria, B.C.

MINERAL ACT, 1896, AND AMENDMENTS.

Free Miner.—Persons over eighteen years of age, license fee \$5 per annum. Companies with nominal capital of \$100,000 or less, \$50; with nominal capital exceeding \$100,000, \$100; licenses not transferable.

Location.—Not more than 1,500 feet square. Two posts and discovery post.

Assessment.—\$100 in cash or work to be recorded each year. \$500 in work required for Crown grant. Survey cost not exceeding \$100 counted as work.

License.—Interest of co-owner falling to keep up license from year to year vests in other co-owner.

Shareholder in joint stock company need not have license.

Crown grant properties also excepted.

Game.—Free miner at liberty to kill game at any time for his own use.

Rights.—Holder for mineral claim entitled to minerals within claim, but no right to mine outside boundary lines continued vertically downwards.

Time.—Fifteen (15) days to record claim after location.

Suits.—Suits on adverse claims confined solely to the Supreme Court.

Requirements for Crown Patent.—Survey of claim by Provincial Land Surveyor.

\$500 expended in work or cash lien.

Sixty days' notice in British Columbia Gazette.

Sixty days' concurrent advertisement in local newspaper.

Sixty days' concurrent posting of plat and notice on claim.

Filing of copy of original field notes with Recorder.

Affidavits as to location and facts.

CANADA WAR TAX

On and after the 15th April, 1915, a War Tax of one cent will be imposed on each letter and post card mailed in Canada, for delivery in Canada, the United States and Mexico, and on each letter mailed in Canada for delivery in the United Kingdom and British Possessions generally, and wherever the two cent rate applies.

Circulars, catalogues, newspapers, parcels, etc., and correspondence which is legally exempt from postage charges, are not subject to the War Tax.

This War Tax is to be prepaid by the senders by means of a War Stamp for sale by Postmasters and other postage stamp vendors.

Wherever possible, stamps on which the words "War Tax" have been printed should be used for prepayment of the War Tax, but should ordinary postage stamps be used for this purpose, they will be accepted.

This War Stamp or additional stamp for war purposes should be affixed to the upper right hand portion of the address side of the envelope or post card, close to the regular postage stamp.

In the event of failure on the part of the sender through oversight or negligence to prepay the War Tax on each letter or post card above specified, such letter or post card will be sent to the Dead Letter Office.

It is essential that postage on all classes of mail

matter should be prepaid by means of ordinary postage stamps. The War Tax Stamp will not be accepted in any case for the prepayment of postage.

WAR TAX ON MONEY ORDERS.

On and after the 15th April, 1915, a War Tax is to be levied upon Money Orders issued in Canada at the rate of two cents on each Order irrespective of the amount of the Order.

On issuing a Money Order the Postmaster will collect from the Remitter, in addition to the amount of the Order and the proper commission thereon a further sum of two cents, affix War Stamp for that amount to the Order and cancel with the date stamp of his office.

WAR TAX ON POSTAL NOTES.

On and after the 15th April, 1915, a War Tax of one cent is to be levied upon all Postal Notes irrespective of the amounts of the Notes.

The value of the War Stamp (1c.) must be collected from the purchaser of the Note in addition to the usual charges, and a War Stamp will be affixed to the Note and cancelled by the Postmaster.

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