



MERCANTILE
LAW AND BANK

= Directory =

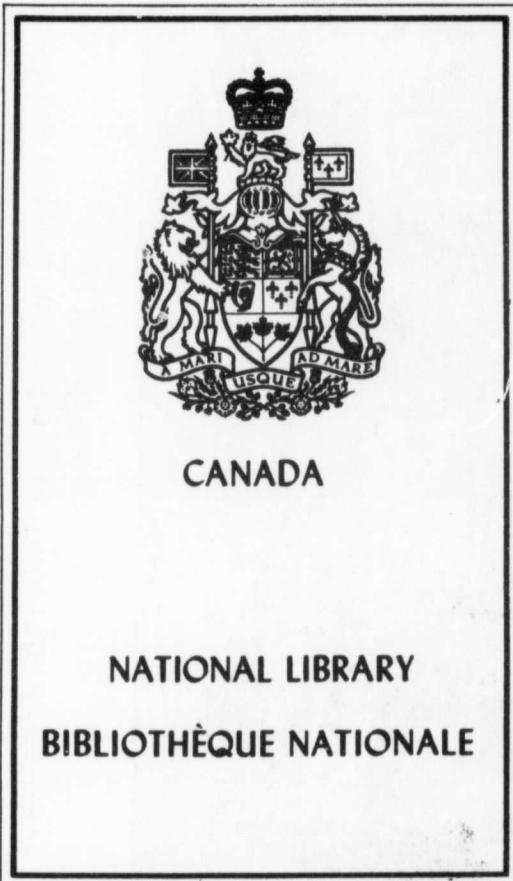
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THE STANDARD MERCANTILE AGENCY
OF TORONTO, LIMITED.



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MERCANTILE LAW AND BANK DIRECTORY

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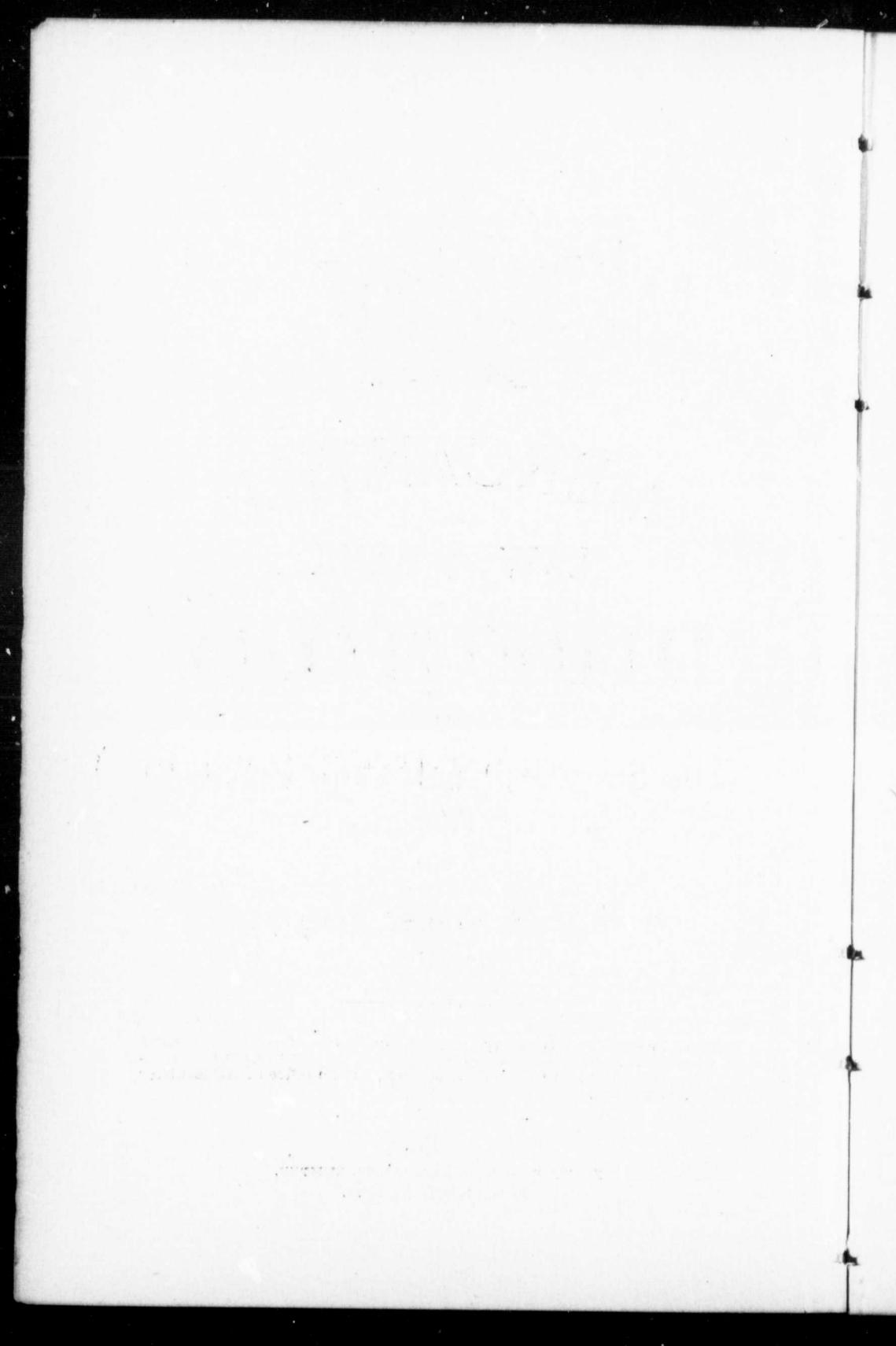
The Standard Mercantile Agency
of Toronto
Limited

60 VICTORIA STREET, TORONTO,
CANADA.

Entered according to Act of the Parliament of Canada in the year one thousand eight hundred and ninety-nine, by THE STANDARD MERCANTILE AGENCY OF TORONTO, LIMITED, in the office of the Minister of Agriculture.

TORONTO

PRINTED BY THE CARSWELL CO. LIMITED.
22-30 Adelaide St. East.





HEAD OFFICE, TORONTO.

This Book is only LOANED to the Subscriber, and at all times remains the PROPERTY of this Agency, and if this Book is found in the possession of anyone not a Subscriber, it will at once be claimed by this Agency, and the Subscriber's Certificate will be cancelled and his rights, for the balance of his term under the Certificate, forfeited. Any information secured or given is STRICTLY CONFIDENTIAL and not to be divulged or disclosed by or to anyone.



THE
STANDARD MERCANTILE AGENCY
OF TORONTO, LIMITED.

Capital Stock,	- - - - -	\$80,000 00
Subscribed Stock	- - - - -	43,000 00
Paid up	- - - - -	21,500 00

HEAD OFFICE:

60 VICTORIA STREET, TORONTO.

INCORPORATION.

This Agency was incorporated on the 22nd of April, 1896, under the Great Seal of the Province of Ontario, with the Capital Stock of \$80,000.00 as above set forth, and shortly after the incorporation the above amount of \$43,000.00 was subscribed, and the sum of \$21,500.00 paid up.

OBJECTS.

The Agency was incorporated for the following purposes: (a) To transact the business of a Mercantile Agency; (b) To collect and furnish INFORMATION to wholesale merchants, manufacturers, and others, as to the financial standing of their customers; (c) To COLLECT interests, rents, dividends, mortgages, debentures, and other obligations of indebtedness; (d) To act as ASSIGNEES for insolvent debtors, firms, merchants, traders and corporations, and for the winding up of insolvent debtors' estates and to act as LIQUIDATORS in same; (e) To act as Managing Agent of estates and properties.

The Head Office of the Agency is in the City of Toronto in the Province of Ontario. Immediately after the charter was granted, the Agency went into operation in only one room, but in a very short time were forced to add a second, and on the 1st of January, 1897, the business having so increased, they moved into the large and beautiful suite of offices now occupied by them, being one of the finest suites of offices in the Dominion of Canada, cuts of which appear upon subsequent pages.

SUCCESS.

The Agency secured during the year of 1896 nearly one thousand Subscribers, and in 1897 this number was largely increased, and in 1898 still a larger increase. As a matter of fact, the business of 1898 was nearly double that of 1897. The business of the said Agency in 1898 so increased that the management decided that branch agencies were necessary, and the first one to be established was in the City of Hamilton, and then followed in close succession one in London, and it is the object and purpose of the Agency to establish branch agencies in all the Cities of the Dominion as soon as the requirements of the Agency demand it. It is anticipated that in the early part of 1899 branches will be established at Kingston, Montreal and Quebec, and shortly afterwards at St. Johns, N.B., and Halifax, N.S.

SPECIAL FEATURES.

The objects of the Agency are set out as above, but the special features and objects are:—

To furnish information for the guidance and protection of the wholesale merchants and manufacturers, and to furnish information as to the financial standing, credit, character, and responsibility of any merchant, firm, or other persons, and to assist our Subscribers in determining quickly and readily as to whether any merchant, firm, or other persons, with whom they purpose doing business is or are worthy of credit, and the length of time credit should be given (if any).

COLLECTIONS.

We have special facilities for making collections not only in the Dominion of Canada and the United States, but throughout the world. Our Solicitors and Collectors are all under special contract, and are secured from and admitted to be the best collectors in the different districts in which they reside, it being our object to secure only the best.

Our rates and terms will be found upon page 12, and are fair and reasonable, and we believe will meet with your approval. Also see mention of our "Draft system" at pages 10 and 12.

NECESSITY.

This Agency feels satisfied that the wholesale merchants and manufacturers are in need of such an Agency, and we are prepared to give them the assistance they require, and such assistance we feel we can give them by reason of the connections that we have made with our Associate Correspondents.

RECOMMENDATION.

The Agency has selected and secured the names of most reliable and trustworthy Correspondents in every place of any commercial importance in the Dominion of Canada, and in the principal cities of the United States and Europe, and can recommend to their Subscribers the names of the Correspondents contained in this Directory with all confidence that any matters entrusted to them will receive careful and prompt attention.

INFORMATION.

The Correspondents' services have been secured for the guidance, benefit and protection of the Subscribers, and being under special contract with this Agency, are prepared at all times to give our Subscribers all or any information within their knowledge, upon the terms and conditions hereinafter set forth.

SELECTION.

Our Correspondents have been selected with special care and at great expense by a system of our own, and with the object of giving the best protection and the latest and most reliable information to our Subscribers.

RATINGS.

The wholesale merchants and manufacturers have considered it almost an absolute essential to have a "book of ratings," or a book containing the names of the retail merchants with their financial standing. This book of ratings is issued every six months or so, but before the six months expires, the retailer may have failed or his financial position so changed that it would be absolutely unsafe to make any sales to him yet his rating remains the same. We do not for one moment desire to have the public think we are trying to run down, or in any way find fault with, any of these rating books, but what we claim is that the "Mercantile Law and Bank Directory" will give you better and surer results for less money, and will very materially assist our Subscribers in determining IMMEDIATELY whether a retailer is a safe person to do business with. The information is secured upon the spot, and from a most reliable and trustworthy source, and from one who has no object to make any statements but what are to the best interests of our Subscribers and the Agency.

YEARLY ISSUE.

This Agency will issue every year a new and revised list of Correspondents for the benefit and protection of our Subscribers, and as a matter of fact this Agency will issue amended lists

during the year, whenever it is found necessary, so that our Subscribers will know of any change, amendment or improvement in the list.

AMENDED ISSUES.

Each Subscriber will be delivered two copies of the yearly issue, and copies of each additional, supplementary or amended issue during the term of his subscription.

BANKS,

We also furnish you with a list of the chartered and private banks doing business throughout the Dominion of Canada, and this, we feel, will be of special interest and value to our Subscribers.

LAWS.

We also have, with a great deal of care and at heavy expense, collected the commercial and bank laws of the different Provinces, and same will be found immediately after the list of Correspondents for each Province. This also, our Subscribers will find, will be of great benefit and assistance to them.

CERTIFICATE.

The Agency issues a certificate under the seal of the Agency, signed by the proper officer, and no certificate except issued and signed as above shall be authorized by or binding upon this Agency, and none are genuine except with the seal of the Agency. Be careful that your certificate is under the corporate seal.

CONTRACTS.

The following is an extract from the contract we have with our Correspondents:—

At the request of this Agency, or any of its Subscribers, either upon presentation of our certificate or upon application made in writing upon the blank forms furnished by the Agency, the Correspondents will furnish information as to the financial standing, credit, and responsibility of any merchant, firm or other persons, in the locality in which the Correspondent resides, and will give such information as will assist our Subscribers in determining as to whether any merchant, firm or other persons, is, or are, worthy of credit, and is, or are, suitable person or persons or firms to sell goods to upon credit.

COMPLAINTS.

The Agency requests its Subscribers and Correspondents to report to the Head Office the name of any Correspondent, Solicitor or Officer of the Agency who does not give prompt and careful attention to any enquiries or work entrusted to him, as

the Agency is desirous of having on its list only such correspondents, solicitors or officers as are attentive to and have the interests of the Subscribers and the Agency at heart. Every complaint received shall have prompt and careful attention, and we can assure you any neglect, carelessness or inattention to the best interests of our Subscribers will be dealt with most strictly.

CONFIDENTIAL.

Any information furnished by any of the said Correspondents, Agents, or this Agency, shall be given in strict confidence, and for the sole and only use of our Subscribers to whom the information is given, and same shall be for his own business dealings only, and not to be divulged or disclosed to anyone else.

RESPONSIBILITY.

This Agency is not responsible in any way for any information so given, it being clearly understood that the Correspondent or Agent giving the information, is the Agent of the Subscriber and not of this Agency, and this Agency does not in any way become responsible for the information furnished or supplied by the Correspondent.

TO OUR CORRESPONDENTS AND SOLICITORS.

We ask them to give their best attention to any requests or work that may be required of them or entrusted to them, and if our Directory is lost or mislaid, drop us a card and we will at once send another.

CHANGES.

If there are any names upon the list that you would suggest should be changed we would be very glad to hear from you, or if there are any places in which you may require any services, and there is no Correspondent on our list for that place, we would be pleased to have a recommendation from you, and will at once take steps to have the vacancy filled.

EXPIRY AND ENQUIRY.

Always be careful to note the expiry of any Subscriber's contract, and also note that any information furnished, is furnished to the proper parties entitled thereto, either by production of our certificate or enquiry made upon our copy-righted blank forms. We desire to do business only with reliable and trustworthy Solicitors, and would ask your hearty co-operation in this matter, and to weed out the names (if any) that are not desirable on our list.

NEGLECT.

We would be pleased to hear from you at any time, and if you find any neglect or courtesy on the part of any other Solicitor, advise us at once and we will look into the matter. Our object is to make this branch of mutual benefit and interest to you, our Subscribers and ourselves.

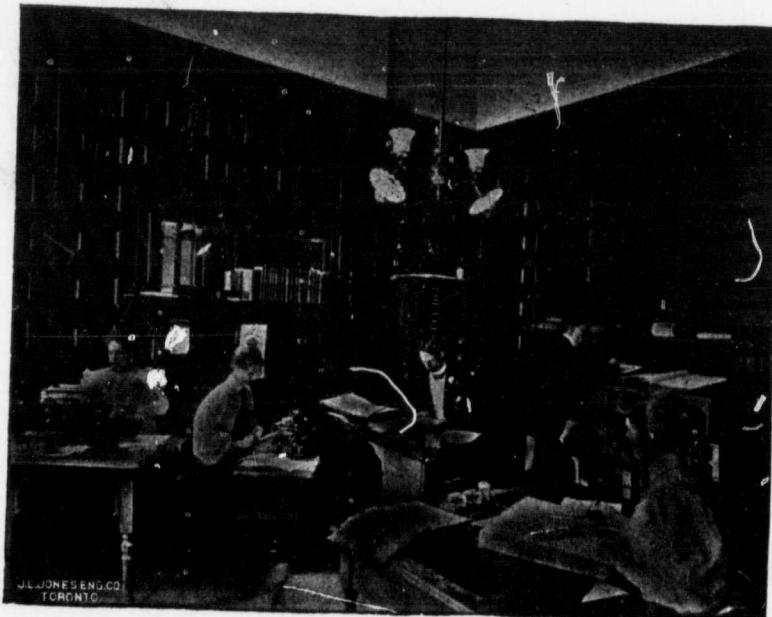
"DRAFT SYSTEM."

In addition to our ordinary methods for the collection of accounts, we have instituted the "*Standard Draft System*" for the *quick collection of current accounts* at a very low rate. We ask you to give it a trial. It will cost you nothing, as we make no charge unless collection made, and we furnish the "Standard Drafts" free.

For instructions and rates see page 12.

TELEGRAPHIC CODE.

We have gone to a great deal of trouble to perfect our telegraphic code, and we strongly urge and recommend our Subscribers to use same, as by so doing a *very great saving* in expense will be secured, and you can send a long message, or in other words, a letter of instructions for a few cents. Give it a trial. See index under Telegraphic Code. Use it with your traveller and thereby save more than your Subscription fee.



MERCANTILE DEPARTMENT.

READ CAREFULLY.

When making enquiries by mail always be sure to enclose an envelope properly addressed, and sufficient stamps attached thereto to ensure a return to yourself, if this is not done you may not get an answer. Be sure that your address is very PLAIN AND CLEAR. ALWAYS use the enquiry blanks furnished you by this Agency, and only make ONE ENQUIRY upon each BLANK, and again remember to write the name, address and business of party enquired about very PLAIN AND CLEAR (a great deal of unnecessary trouble is thereby avoided). NO INFORMATION will be given by mail unless enquiry is upon OUR BLANKS. When making personal enquiries you must always present your Directory with your certificate.

Inspect your Certificate carefully and see that it is under the official seal of the Agency.

CALENDAR.											
1899			1899			1899			1899		
Sunday	Monday	Tuesday	Sunday	Monday	Tuesday	Sunday	Monday	Tuesday	Sunday	Monday	Tuesday
Jan.	1 2 3 4 5 6 7	8 9 10 11 12 13 14	May	1 2 3 4 5 6 7	8 9 10 11 12 13 14	Sept.	1 2 3 4 5 6 7	8 9 10 11 12 13 14	1 2	3 4 5 6 7 8 9	10 11 12 13 14 15 16
15 16 17 18 19 20 21	22 23 24 25 26 27 28	29 30 31	14 15 16 17 18 19 20	21 22 23 24 25 26 27	28 29 30 31	18 19 20 21 22 23 24	25 26 27 28 29 30	1 2 3 4 5 6 7	8 9 10 11 12 13 14	15 16 17 18 19 20 21	22 23 24 25 26 27 28
Feb.	1 2 3 4	5 6 7 8 9 10 11	June	1 2 3	4 5 6 7 8 9 10	Oct.	1 2 3 4 5 6 7	8 9 10 11 12 13 14	1 2 3 4	5 6 7 8 9 10 11	12 13 14 15 16 17 18
12 13 14 15 16 17 18	19 20 21 22 23 24 25	26 27 28	11 12 13 14 15 16 17	18 19 20 21 22 23 24	25 26 27 28 29 30	25 26 27 28 29 30	1 2 3 4 5 6 7	8 9 10 11 12 13 14	15 16 17 18 19 20 21	22 23 24 25 26 27 28	29 30 31
Mar.	1 2 3 4	5 6 7 8 9 10 11	July	1	2 3 4 5 6 7 8	Nov.	1 2 3 4	5 6 7 8 9 10 11	1 2 3 4	5 6 7 8 9 10 11	12 13 14 15 16 17 18
12 13 14 15 16 17 18	19 20 21 22 23 24 25	26 27 28 29 30 31	9 10 11 12 13 14 15	16 17 18 19 20 21 22	23 24 25 26 27 28 29	30 31	1 2 3 4 5 6 7	8 9 10 11 12 13 14	1 2 3 4	5 6 7 8 9 10 11	12 13 14 15 16 17 18
April	1	2 3 4 5 6 7 8	Aug.	1 2 3 4 5	6 7 8 9 10 11 12	Dec.	1 2 3 4 5 6 7	8 9 10 11 12 13 14	1 2	3 4 5 6 7 8 9	10 11 12 13 14 15 16
9 10 11 12 13 14 15	16 17 18 19 20 21 22	23 24 25 26 27 28 29	13 14 15 16 17 18 19	20 21 22 23 24 25 26	27 28 29 30 31	31	10 11 12 13 14 15 16	17 18 19 20 21 22 23	10 11 12 13 14 15 16	17 18 19 20 21 22 23	24 25 26 27 28 29 30

COLLECTIONS.**RATES AND TERMS.**

(Where the "Standard Draft System" does not apply.)

On all collections up to \$200.00, 10%. On all sums collected in excess of \$200.00, and up to \$300.00, 7½%. On all sums collected in excess of \$300.00, and up to \$500.00, 5%. On all sums collected in excess of \$500.00, and up to \$750.00, 4%. On all sums collected in excess of \$750.00, and up to \$1,000.00, 3%. On all sums collected over \$1,000.00, 2%, and no commission less than \$1.00 on any collection. No action or suit is to be brought without express instructions or order. No charge to be made unless collection made. Where action is entered as above, the Subscriber to pay all disbursements and if a case goes to trial a fee of \$2.00 also to be paid in case the money is not collected, this is only in cases where no counsel fee is allowed by the court in which the action is brought. All claims that are uncollectable will be returned without any charge, provided necessary postage is sent for the return of same. In cases where judgment has been secured, and execution issued, but same has been returned "nulla bona," then the Subscriber must make arrangements for further proceedings.

"STANDARD DRAFT SYSTEM."**RATES AND TERMS.**

3% upon all collections. Minimum fee of \$1.00.

These drafts to be used only on parties against whom accounts or claims have recently matured, and not more than three months past due, and only upon parties who are now in business and have not assigned.

INSTRUCTIONS.

See back of book of drafts, which will be furnished you free.

CERTIFICATE.

This is to certify that,
Subscriber to this Agency and Mr.
is the representative of said Subscriber.

The terms of this Subscriber's contract expires on the

The Standard Mercantile Agency, Limited.

.....
Gen'l Mgr.

Dated.....

.....
Agent.

BRITISH COLUMBIA.

COUNTIES AND COUNTY TOWNS.

<i>County.</i>	<i>Town.</i>	<i>Pop'n.</i>
Cariboo	Barkerville	7,000
Kootenay	Nelson	30,000
Nanaimo	Nanaimo	1,000
Vancouver	Vancouver	20,000
Vancouver Island	Victoria	40,000
Westminster	New Westminster	20,000
Yale	Kamloops	15,000

The following is the list of Correspondents secured by the Standard Mercantile Agency for this Province.

The names in capital letters are the county towns for the respective counties.

NOTE.

In places where there is no local Correspondent, the Agency has endeavored, for the convenience of the Subscriber, to give the nearest and most convenient place thereto where a correspondent will be found, but the Subscriber is not restricted in such cases to the Correspondent mentioned by us as being the nearest and most convenient, but may apply to any other Correspondent of the Agency in the neighborhood, from whom he will receive the same reliable information, and his business have same careful attention, as if made to the particular Correspondent referred to by the Agency.

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Agassiz	Westminster	See New-Westminster..	200
Ainsworth	Kootenay	See Nelson	300
Alberni	Vancouver Island	See Nanaimo	400
Armstrong	Yale	See Vernon	100
Ashcroft	Cariboo	Dennis Murphy	275
BARKERVILLE	"	" "	300
Chilliwack	Westminster	J. Pelly	1,500
Clinton	Cariboo	W. E. Fisher	350
Comox	Vancouver Island	See Nanaimo	400
Courtenay	"	" "	175
Cranbrook	Kootenay	See Nelson	100
Comberland	Vancouver Island	See Nanaimo	2,000
Donald	Kootenay	Harvey & McCarter	500
Duncan's	Vancouver Island	See Victoria	200
East Wellington	"	Wellington or Nanaimo.	500
Enderby	Yale	See Vernon	300
Esquimalt	Vancouver Island	See Victoria	400
Fairview	Yale	See Vernon	100
Ferguson	Kootenay	See Revelstoke	100
Fort Steele	"	*Harvey & McCarter	200
Golden	"	" "	500

*Solicitors for Imperial and Molson's Bank.

<i>Town</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Grand Forks	Yale	A. C. Sutton	2,000
Greenwood City	"	A. S. Black	500
KAMLOOPS	"	Fulton & Ward	1,500
Kaslo	Kootenay	McAnn & McKay	2,000
Kuskanoak	"	See Nelson	100
Ladner	Westminster	See New Westminster	600
Langley	"	"	200
Lillooet	Cariboo	See Clinton	200
Lytton	"	See Kamloops	100
Midway	Yale	J. P. McLeod	300
Mission City	Westminster	See New Westminster	250
Moyie City	Kootenay	See Fort Steele	100
Nakusp	"	See Sandon	400
NANAIMO	Nanaimo	Barker & Potts	5,000
NELSON	Kootenay	R. W. Hannington	1,700
New Denver	"	H. O. Alexander	600
NEW WESTMINSTER	Westminster	Henderson & Keith	7,000
Nicola Lake	Yale	See Kamloops	100
North Arm	Vancouver	See New Westminster	150
Northfield	Vancouver Island	See Nanaimo	1,600
Revelstoke	Kootenay	*Harvey & McCarter	1,700
Rossland	"	P. McL. Foran	7,000
Salmo	"	See Nelson	400
Salmon Arm	Yale	See Kamloops	500
Sandon	Kootenay	M. L. Grimmet	2,000
Silverton	"	See New Denver	100
Slocan	"	F. S. Andrews	1,200
Steveston	Vancouver	See Vancouver	600
Three Forks	Kootenay	See Sandon	500
Trail	"	Wm. Dev. Macaire	1,300
Trout Lake City	"	See Revelstoke	100
Union	Vancouver	L. P. Eckstein	300
VANCOUVER	"	McPhillips & Williams	22,000
Vernon	Yale	Fred Billings	500
VICTORIA	Vancouver Island	Fell & Gregory	19,000
Wardner	Kootenay	See Fort Steele	200
Wellington	Vancouver Island	H. A. Dillon	3,000
Ymir	Kootenay	See Nelson	200

* Solicitors for Imperial and Molsons Banks.

COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

LAWS OF BRITISH COLUMBIA.

Affidavits.—For use in the Province may be taken before a notary public or a commissioner appointed for that purpose.

Arrest.—In civil proceedings if the parties are about to leave the Province, when the debt exceeds \$100.00.

Assignments may be made by a debtor for the purpose of ratably and proportionately paying his debts without preference or priority. Preferential assignments are voidable.

Chattel Mortgage can be given upon all the debtor's goods to secure money advanced, or endorser of note, or existing loan or debt, but must be registered within twenty-one days, or otherwise it becomes void as against third parties; must be renewed every five years.

Commercial Paper.—Promissory notes and bills of exchange are negotiable, and are subject to the right of set off between the parties, but not in the hands of third parties, unless received by them after they become due; must be duly protested when due, or endorser is free.

Commercial Travellers require no licenses.

Dower.—Husband has the right to dispose, during his life time, or by his will, of any real estate he may own, without the consent of his wife, but if he dies leaving real estate undisposed of, wife is entitled to dower.

Execution can be issued after judgment. Sheriff may sell five days after levy. Lands can be sold when judgment over \$100, and f. fa. goods returned N.B.

Exemptions.—Personal property is exempt to the extent of \$500.00; land, when registered as a homestead, is exempt to the value of \$2,500.00.

Garnishment.—In Supreme Court wages or amount due to the debtor cannot be garnished until after judgment. In County Court wages cannot be garnished unless over \$40.00, and only in excess of \$40.00, except for board and lodging. Summons to garnish may issue before judgment.

Interest.—Six per cent. is the legal rate where no agreement exists.

Judgments bind lands from time of registration; must be renewed every three years.

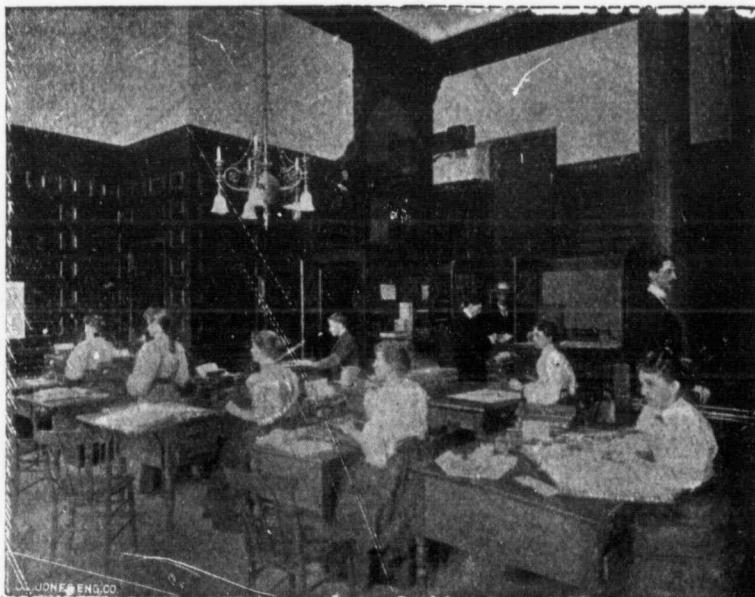
Licenses are fixed and granted by local municipalities for traders, peddlers, and almost every occupation.

Limitation of Actions.—Action on a simple contract must be commenced within six years from time the debt falls due, or last payment made. On sealed contracts within twenty years.

Married Women may trade, hold property, and generally act as if she were "feme-sole."

Replevin.—Any goods or chattels wrongfully distrained or taken can be replevied by order of the Judge.

Statute of Frauds.—Interest in lands can be created by writing only, except in leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another, unless something in writing. No contract for sale of goods worth \$40.00 or upwards, good, unless in writing, except there be partial delivery or part payment.



COLLECTION DEPARTMENT.

MANITOBA.**ELECTORAL DISTRICTS AND POPULATION.**

<i>Electoral District.</i>	<i>Population</i>
Brandon	22,000
Lisgar	36,069
MacDonald	15,469
Marquette	53,256
Provencher	25,639
Selkirk	
Winnipeg	

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

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<i>Town</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Alexander	Brandon	See Brandon	300
Altamount	Manitou	See Morden	
Altona	Emerson	See Emerson	
Arden	Beautiful Plains	See Neepawa	
Austin	Carberry	See Carberry	150
Balder	Belmont	See Glenboro	200
Balmoral	Stonewall	See Stonewall	350
Beausejour	West Selkirk	See West Selkirk	50
Belmont	Belmont	See Glenboro	50
Binscarth	Russell	See Birtle	100
BIRTLE	Birtle	Mickle & Tingley	125
Boissevain	Boissevain	{ N. P. Buckingham, } (Sol. Union Bank) /	500
BRANDON	Brandon	McDonald & McDonald	800
Brandon Hills	Brandon	See Brandon	5,000
Carberry	Carberry	G. Barrett	200
Carman	Carman	F. A. Brown	1,000
Carroll	Brandon	See Brandon	1,000
Cartwright	Pilot Mound	See Pilot Mound	100
			250

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Crystal City	Pilot Mound	See Pilot Mound	200
Clearwater	Pilot Mound	See Pilot Mound	100
Cyprus River	Glenboro	C. E. Bastin	300
Dauphin	Minnedosa	J. G. Harvey	100
Deleau	Virden	See Souris	100
Deloraine	Deloraine	J. A. Mather	600
Dominion City	Emerson	See Emerson	300
Douglas	Brandon	See Brandon	200
Elgin	Boissevain	See Boissevain	.....
Elkhorn	Virden	A. McNab Frazer	500
EMERSON	Emerson	David Forrester	1,000
Fox Warren	Birtle	See Birtle	100
Franklin	Neepawa	See Neepawa	100
Gladstone	Gladstone	G. Claxton	700
Glenboro	Glenboro	R. M. Smith	500
Gretna	Emerson	See Emerson	700
Griswold	Brandon	See Brandon	.....
Hamiota	Birtle	M. B. Jackson	100
Hartney	Deloraine	G. S. Hallem	500
Headingly	Winnipeg	See Winnipeg	300
High Bluff	Portage la Prairie	See Portage la Prairie	200
Hilton	Norfolk	See Glenboro	.....
Holland	Glenboro	See Glenboro	250
Killarney	Killarney	A. G. Hay	500
Letellier	Emerson	See Emerson	75
La Rivierie	Manitou	See Pilot Mound	200
McGregor	Carberry	See Portage la Prairie	300
Manitou	Manitou	W. F. Ellis	700
Melita	Melita	John Crerar	400
Miami	Carman	See Carman	200
Millwood	Russell	F. Chapman	100
MINNEDOSA	Minnedosa	R. H. Myers	800
Minto	Boissevain	See Boissevain	.....
MORDEN	Morden	McLaren & Black	1,500
Morris	Morris	See Emerson	800
Napinka	Melita	See Melita	200
NEEPAWA	Neepawa	J. Wemyss	1,000
Ninga	Killarney	See Boissevain	100
Oak Lake	Virden	W. J. Manbey	200
Oak River	Rapid City	See Rapid City	200
Pilot Mound	Pilot Mound	W. A. Donald	400
Pipestone	Virden	See Oak Lake	100
Plum Coulee	Morden	See Morden	200
PORT'GE LA PRAIRIE	Portage la Prairie	W. J. Cooper, Q.C.	4,000
Rapid City	Rapid City	R. A. Nellis	700
Rathwell	Treherne	See Glenboro	100
Reinland	Morden	See Morden	150
Roland	Brandon	See Carman	150
Russell	Russell	F. Chapman	300
St. Anne desChene	Ste. Anne	See Winnipeg	750
Ste. Boniface	Winnipeg	See Winnipeg	2,500
Ste. Jean Baptiste	Morris	See Emerson	100
St. Laurent	St. Fr. Xavier	See Portage la Prairie	400
Selkirk East	West Selkirk	See West Selkirk	750
SELKIRK WEST	West Selkirk	Heape & Heape	1,500
Shoal Lake	Shoal Lake	See Birtle	.....

Town.	County.	Correspondent.	Pop'n.
Sidney	Carberry	See Carberry .....	.....
Somerset	Manitou	See Manitou .....	.....
Souris.....	Brandon	J. A. Taylor	1,000
Steinbach	Joly	See Winnipeg .....	.....
Stonewall	Stonewall	Heape & Heape	400
Stoney Mountain.	Stonewall	Heape & Heape	200
Strathclair Sta..	Shoal Lake	See Hamiota	100
Treherne	Treherne	See Glenboro	250
Virden.....	Virden	Goulter & Singer	1,500
Wawanessa.....	Brandon	See Brandon	150
Westbourne	Gladstone	See Gladstone	100
Whitemouth	Winnipeg	See West Selkirk	200
Wintler	Morden	See Morden	300
		{ Campbell, Crawford & Smith.	
		{ MacDonald, Q. C., Tupper, Q.C., Phip- pen & Tupper.	
Winnipeg	Winnipeg	{ Aikins, Culver & McCleneghan.	
		{ J. T. Huggard.	40,000

COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

LAWS OF MANITOBA.

Assignments.—(See Insolvent laws).

Attachments.—An order for attachment may be obtained in case of a resident debtor who departs with intent to defraud his creditors, or those having just cause of action against him, or to avoid being arrested or served with process, or who keeps himself concealed in the province with a like intent, or in case of a non-resident debtor when he is legally liable to a resident creditor on a contract or obligation to be performed in the province, or liable to be compensated for in damages, or when a debtor, whether a resident or non-resident, is about to transfer or remove any of his property from the province, or has already done so, with intent to delay or defraud his creditors, or those having just cause of action against him.

Bills of Sale and Chattel Mortgages.—Sales and mortgages of personal property not accompanied by an immediate delivery, and followed by an actual and continued change of possession, are absolutely void as against creditors and subsequent purchasers in good faith for value without

actual notice, unless bill of sale or mortgage be filed with clerk of the County Court in the judicial division where the goods and chattels are situated, with proper affidavits of execution and bona fides. Mortgages must be renewed within thirty days preceding the expiration of two years.

Commercial Travellers require no licenses.

Distress.—The mortgagee can only distrain mortgagor's goods. A landlord can only distrain as against a tenant for three months arrears if rent is payable quarterly or more frequently, or for one year's arrears when rent is payable less frequently than quarterly.

Executions.—No execution against lands. Certificates of judgments can be obtained and registered. Writs of execution against goods can be issued after judgment, binding the goods as soon as placed in the sheriff's hands. No priority in respect of writs. The sheriff gives notice of having made the money in the Gazette, and after three months proceeds to distribute ratably amongst those having executions in his hands.

Exemptions.—(a) Household effects, clothing, books of professional men, certain other books, necessary food for family for thirty days, three horses, mules or oxen, six cows, ten sheep and fowl, and food for eleven months, necessary tools and agricultural implements to the value of \$500.00, 160 acres of land actually in use, seeds and roots for seeding for cultivation of eighty acres, actual residence or home of any person other than a farmer, of \$1,500.00. No contract or bargain whether under seal or otherwise can deprive a man of his right to exemption.

Garnishment.—Money may be garnished on ex parte application upon affidavit that the account is correct and due and owing, and that there is reason to believe that a third party is liable to the defendant, and an order may be made that all debts shall be attached. An order may be issued immediately after the commencement of the Action.

Insolvent Laws.—A debtor can make a voluntary assignment to the trustee for the benefit of his creditors. The majority of creditors can compel a transfer of an assignment to an official assignee.

Interest.—Six per cent. where no special agreement is made.

Limitation of Actions.—Actions must be brought within six years on an open account, promissory note, simple contract, etc. Within ten years, on mortgages, bonds or other documents that are sealed, or within a like time in either case from last payment on account or acknowledgment in writing.

Married Women may hold and enjoy property free from the debts and control of their husbands as fully as if unmarried. There is no dower, but the wife takes the same interest in the land of her deceased husband as if it were her personal property.

Notes and Bills must be duly protested, and notice thereof sent to endorser to hold him liable.

Replevin may be issued upon an affidavit showing to the satisfaction of the court or judge the fact of a wrongful taking or detention of property, and that the person claiming is the owner thereof, or where it is shown that the property has been wrongfully taken under color of distress, etc.



GENERAL MANAGERS OFFICE.

NEW BRUNSWICK.

COUNTIES, COUNTY TOWNS AND POPULATION.

<i>County.</i>	<i>County Town.</i>	<i>Pop'n.</i>
Albert.....	Hopewell Cape.....	11,000
Carleton.....	Woodstock.....	22,550
Charlotte.....	St. Andrews.....	23,800
Gloucester.....	Bathurst	24,975
Kent.....	Richibucto	23,900
Kings.....	Hampton.....	23,000
Madawaska.....	Edmunston.....	5,550
Northumberland.....	Newcastle	23,000
Queens.....	Gagetown	12,500
Restigouche.....	Dalhousie	8,500
St. John.....	St. John.....	52,500
Sunbury.....	Oromocto	6,000
Victoria.....	Grand Falls	18,500
Westmoreland.....	Dorchester.....	41,000
York.....	Fredericton.....	31,000

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

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NOTE.

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<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Albert	Albert	W. A. Trueman.....	250
Albert Mines.....	Albert	See Hopewell Cape.....	350
Alma	Albert	See Albert.....	500
Andover	Victoria	Titus J. Carter.....	400
Apohaqui	Kings	See Sussex.....	300
Armstrong's Brook. Restigouche	See Campbellton	250	
Armstrong's Cor. Queens	See St. John.....	150	
Aroostook Junc. . Victoria	See Andover.....	500	
Avondale.....	Carleton	See Woodstock.....	150
Back Bay	Charlotte	See St. George	200
Baie Verte.....	Westmoreland	See Port Elgin	300
Barachois.....	"	See Shediac.....	300

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Barnaby River	Northumberland	See Newcastle	550
Barnesville	Kings	See St. John	300
Bass River	Kent	See Richibucto	300
Bath	Carleton	See Woodstock	500
BATHURST	Glacester	Geo. Gilbert	1500
Bay Du Vin	Northumberland	See Chatham	300
Belledune	Gloucester	See Bathurst	400
Benton	Carleton	See Woodstock	200
Berry's Mills	Westmoreland	See Moncton	500
Blackville	Northumberland	See Chatham	450
Blissfield	"	"	275
Bloomfield	Carleton	See Woodstock	400
Bloomfield	King's County	See Sussex	200
Boiestown	Northumberland	See Fredericton	250
Bonney River	Charlotte	See St. George	200
Boundary Line	Carleton	See Woodstock	200
Bridgetown	Northumberland	See Newcastle	400
Bristol	Carleton	See Woodstock	200
Buctouche	Kent	H. H. James	500
Butternut Ridge or Havelock	Kings	See Moncton	500
Cambridge	Queens	See Gagetown	200
Campbellton	Restigouche	McAlister & Mott	2,000
Campo Bello	Charlotte	See St. George	1,400
Canterbury Sta.	York	See Woodstock	300
Cape Bald	Westmoreland	See Shediac	375
Caraquet	Gloucester	See Bathurst	2,000
Centreville	Carleton	See Woodstock	1,000
Charlo Station	Restigouche	See Campbellton	200
Chatham	Northumberland	W. E. Winslow	5,000
Clairs Station	Madawaska	See Edmundston	100
Clifton	Kings	See St. John	250
Cocaigne	Kent	See Buctouche or Shediac	900
Coldstream	Carleton	See Woodstock	300
Coles Island	Queens	See Sussex	300
College Bridge	Dorchester	See Dorchester	300
DALHOUSIE	Restigouche	Jos. C. Barberre	607
DeBec Junction	Carleton	See Woodstock	125
Deer Island	Charlotte	See St. Andrews	1,500
Derby	Northumberland	See Newcastle	203
Doaktown	"	"	400
DORCHESTER	Westmoreland	Hon. H. R. Emerson, Q. C.	800
Douglastown	Northumberland	See Chatham	500
East Florenceville	Carleton	See Woodstock	200
EDMUNSTON	Madawaska	Stevens & Lawson	1,200
Elgin	Albert	W. B. Jonah	252
Fairville	St. John	See St. John	2,000
Florenceville	Carleton	See Woodstock	352
Fox Creek	Westmoreland	See Moncton	500
FREDERICTON	York	G. F. & A. J. Gregory	6,000
Fredericton Junc.	Sunbury	See Fredericton	750
GAGETOWN	Queens	A. W. Ebbett	1,200
Gibson	York	See Fredericton	1,500
Glassville	Carleton	See Woodstock	200
Grand Anse	Gloucester	See Bathurst	705
GRAND FALLS	Victoria	W. F. Kerton	500

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Grand Manan	Charlotte		2,700
Grand River	Victoria	See Grand Falls	200
Great Shemogue	Westmoreland	See Port Elgin	300
Green River	Madawaska	See Edmunston	200
Greenwich Hill	Kings	See St. John	150
Hammond River	"	" "	300
Hammond Vale	"	See Sussex	200
Hampstead	Queens	See Gagetown	250
HAMPTON	Kings	R. LeB. Tweedie	2,000
Harcourt	Kent	See Richibucto	300
Hartland	Carleton	See Woodstock	400
Harvey	Albert	See Hopewell Cape	2,000
H'd of Millstream	Kings	See Sussex	600
Hillsboro	Albert	See Hopewell Cape	900
Holmesville	Carleton	See Andover	300
HOPEWELL CAPE	Albert	Jas. H. Dickson	150
Hopewell Hill	"	Chas. A. Peck, Q.C.	500
Hoyt Station	Sunbury	See Fredericton	100
Jacquet River	Restigouche	See Bathurst	500
Kilburn	Victoria	See Woodstock	100
Kingsclear	York	See Fredericton	100
Kingston	Kings	See St. John	500
Kingston	Kent	H. M. Ferguson	600
Kirkland	Carleton	See Woodstock	200
Kouchibouguac	Kent	See Richibucto	600
Lakeville	Kent	See Woodstock	150
Lepreaux	Charlotte	See St. John	300
L'Eete	"	See St. George	200
Loggieville	Northumberland	See Chatham	400
Lower Brighton	Carleton	See Woodstock	250
Lower Pr. William York		See Fredericton	400
Lower Southamp'n	"	See Woodstock	200
McAdam Junc	"	See St. Stephen	400
McGinley Cor.	Dorchester	See Dorchester	300
McLeod's Mills	Kent	Richibucto	250
Marysville	York	Fredericton	300
Memramcook	Westmoreland	See Dorchester	300
Middle St. Francis	Madawaska	See Edmunston	100
Middle Simonds	Carleton	See Woodstock	450
Midgic	Westmoreland	See Sackville	300
Milford	St. John	See St. John	600
Millerton	Northumberland	See Newcastle	400
Millstream	Kings	See Sussex	400
Milltown	Charlotte	St. Stephen	2,000
Millville	York	See Woodstock	300
Moncton	Westmoreland	Chandler & Robinson	8,000
Moore's Mills	Charlotte	St. Stephen	300
Musquash	St. John	St. John	200
Narrows	Queens	See Sussex	100
Nashwaak	York	Fredericton	100
Nelson	Northumberland	See Newcastle	200
NEWCASTLE	"	E. P. W'liston	2,500
New Jerusalem	Queens	See Gagetown	250
New Mills	Restigouche	Dalhousie	200
Norton	Kings	See Sussex	200
Oak Bay	Charlotte	St. Stephen	700

Town.	County.	Correspondent.	Pop'n.
OROMOCTO	Sunbury	See Fredericton	500
Pennfield	Charlotte	See St. George	1,000
Penobsquis	Kings	See Sussex	400
Perth Centre	Victoria	Thos. Lawson	200
Petitcodiac	Westmoreland	J. H. Yeomans	750
Petit Rocher	Gloucester	Bathurst	200
Pockshaw	"	"	300
Point Du Bute	Westmoreland	See Sackville	200
Portage River	Northumberland	Newcastle or Chatham	100
Port Elgin	Westmoreland	Sackville	150
Prince William	York	See Fredericton	200
Queensbury	"	"	250
Red Bank	Northumberland	See Newcastle	175
RICHIBUCTO	Kent	W. D. Carter	1,600
Richmond Corner	Carleton	See Woodstock	275
River Charlo	Restigouche	See Campbellton	200
Riverside	Albert	See Albert	250
Rogersville	Northumberland	See Chatham	100
Rollingdam	Charlotte	See St. Stephen	500
Rothesay	Kings	See St. John	300
Sackville	Westmoreland	Powell, Q.C., Bennett & Harrison	500
ST. ANDREWS	Charlotte	F. H. Grimmer	1,800
St. Anthony	Kent	See Buctouche	200
St. Basil	Madawaska	See Edmunston	1,600
St. George	Charlotte	See St. Stephen	800
ST. JOHN	St. John	Blair, Rule & Blair	45,200
St. Josephs	Dorchester	See Dorchester	
St. Leonard's	Madawaska	See Grand Falls	1,000
St. Louis	Kent	See Richibucto	400
St. Martins	St. John	See St. John	3,000
St. Marys	Kent	See Buctouche	200
St. Mary's Ferry	York	See Fredericton	150
St. Stephen	Charlotte	Jas. G. Stevens	3,000
Salisbury	Westmoreland	See Sussex	300
Salmond River	Victoria	See Grand Falls	
Shediac	Westmoreland	Jas. McQueen	5,000
Sheffield	Sunbury	See Fredericton	350
Shemogue	Westmoreland	See Sackville	
Shippigan	Gloucester	See Bathurst	500
Southampton	York	See Woodstock	300
Springfield	Kings	See Sussex	300
Stanley	York	See Fredericton	500
Sussex	Kings	White, Allison & King	1,500
Tidnish Bridge	Westmoreland	See Port Elgin	150
Tracadie	Gloucester	See Bathurst	2,600
Upham	Kings	See Sussex	200
Upper Gagetown	Queens	See Gagetown	200
Waterborough	"	"	100
Waterford	Kings	See Sussex	1,460
Welsford	Queens	See St. John	200
West Branch	Kent	See Kingston	500
Westfield	Kings	See St. John	200
Wickham	Queens	See Gagetown	250
Winding Ledge	Madawaska	See Edmunston	300
WOODSTOCK	Carleton	Fisher & Connell	3,500
Young's Cove	Queens	See Gagetown	300

COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

LAWS OF NEW BRUNSWICK.

Arrest.—Where a claim is for a liquidated amount over \$20.00, arrest can be had in the Supreme or County Court before judgment, on affidavit stating that amount is due and that the arrest is not being made to vex or harass the debtor. It is not necessary to allege that the debtor intends to depart from the jurisdiction of court, except after summons in the High Court.

Attachments.—No laws.

Bills of Sale and Chattel Mortgages must be accompanied by an immediate delivery and actual and continued change of possession, and affidavits of execution together with affidavits of bona fide must be filed within thirty days. All mortgages must be renewed each year by filing sworn statements.

Commercial Travellers.—No license is required except in Woodstock, and the fee is \$3.00 a trip or \$15.00 a year.

Dower.—Widow is entitled to dower in land of which her husband was possessed during marriage or died seized.

Executions out of justice's and parish courts bind personal property from time of levy. Personal property of all kinds may be seized and sold. Executions may be issued within twenty years from judgment.

Exemptions.—Wearing apparel, kitchen utensils, tools of trade to the value of \$100.00 shall be exempt.

Garnishments.—Debts due a judgment debtor may be garnished on judgments in County and Supreme Courts.

Insolvent Laws.—Assignments for the general benefit of creditors must be made to sheriff of county, or with the consent of two-thirds of creditors, to any other person.

Interest.—Six per cent. is the legal rate in absence of any contract. Banks are not allowed more than 7%.

Limitations of Actions.—Actions on contracts not under seal must be brought within six years. Actions on judgments, bonds or other specialty shall be brought within twenty years.

Married Women may hold real or personal property as if she were "feme-sole," and may sue and be sued in like manner.

Notes and Bills.—The Dominion Bills of Exchange Act of 1890 is the law.

Replevin lies in cases of unlawful detaining or taking of any goods or chattels.

Statute of Frauds.—Interest in land can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another unless something in writing. No contract for sale of goods worth \$40.00 or upwards good unless in writing, except there be partial delivery or part payment.



HAMILTON OFFICE.

NEWFOUNDLAND.

DISTRICTS.

<i>Electoral Districts.</i>	<i>County Towns.</i>	<i>Population.</i>
Bay de Verde	Western Bay	10,000
Bonavista	Bonavista	18,000
Burgeo and La Poile	Channel	6,500
Burin	Burin	10,000
Carbonear	Carbonear	6,000
Ferryland	Ferryland	6,000
Fogo	Fogo	7,000
Fortune	Harbor Briton	7,800
Harbor Grace	Harbor Grace	14,000
Harbor Main	Harbor Main	10,000
Placentia	Placentia	13,000
Port de Grave	Brigus	8,000
St. Barbe	Bonne Bay	6,800
St. George	Codroy	6,800
St. John's	St. John's	36,100
Trinity	Trinity	19,000
Twillingeate	Twillingeate	17,000

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<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Bay Roberts	Harbor Grace	See Harbor Grace	2,200
Bonavista	Bonavista	See St. John's	3,600
Bonne Bay	St. Barbe	See St. John's	1,200
Brigus	Port De Grave	See Harbor Grace	1,600
Burgeo	Burgeo & La Poile	See St. John's	1,100
Burin	Burin	See St. John's	3,000
Carbonear	Carbonear	See Harbor Grace	4,000
Catalina	Trinity	See St. John's	1,100
Channel	Burgeo & La Poile	See St. John's	1,000
Codroy	St. George	See St. John's	600
Cupids	Port De Grave	See Harbor Grace	1,200
Fogo	Fogo	See St. John's	1,000

Town.	County.	Correspondent.	Pop'n.
Fortune	Fortune	See St. John's	800
Grand Bank	Burin	See St. John's	1,200
Grand River Gut	St. George	See St. John's	1,000
Greenspond	Bonavista	See St. John's	1,400
Harbor Grace	Harbor Grace .....	.....	7,000
Heart's Content	Trinity Bay	See Harbor Grace	1,200
Heart's Delight	Trinity Bay	See Harbor Grace	350
Placentia	Placentia and St. Marys	{ See John's	400
Rose Blanche	Burgeo & La Poile.	Chas. H. Hutchings	500
St. John's	St. John's	Chas. H. Hutchings	30,000
Sandy Point	St. George	See St. John's	500
Spaniard's Bay	Harbor Grace	See Harbor Grace	1,100
Twillingate	Twillingate	See St. John's	4,000
Whitbourne	Harbor Grace	See Harbor Grace	2,500

COMMERCIAL LAWS.

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LAWS OF NEWFOUNDLAND.

Arrests.—No writ of arrest can issue without an order from the judge, and in no case for debt or damage less than \$50.00. Creditor must pay a certain amount per day to sheriff for maintenance of debtor.

Attachments.—Writ of attachment may issue out of the Supreme Court upon affidavit by the plaintiff or someone on his behalf, showing that defendant is indebted in the sum of \$20.00 or upwards, and in case of unliquidated damages upon affidavit where sufficient cause is shown.

Commercial Travellers.—There is no tax on a commercial traveller, and no restriction upon their doing business.

Divorce.—There is no provision for granting a divorce. The magistrates have a limited jurisdiction to compel husbands to support and provide for their wives and families.

Dower.—There is no provision in respect to this.

Executions may issue upon any judgment under which warrants may be placed in the hands of any party having the custody or control of any monies, goods, debts or effects of the defendant or plaintiff as the case may be. Remains in force for one year, but may be renewed before the expiration of the year.

Exemptions from attachment, execution, distress for rent and from operation of insolvency laws are, working tools and implements of trade, fishing skiff or punt, necessary cooking apparatus, bedding and wearing apparel of the debtor and his family.

Garnishment.—Inferior Courts have no power to garnishee debts before judgment. After judgment in the District and Sessions Court debts may be attached to answer the judgments.

Insolvency Laws.—Proceedings by petition may be taken to declare party insolvent. Assignments by the insolvent with a view to give an undue preference to any creditor are in certain circumstances null and void. Large powers of inquiry as to property of insolvent, and punishment for fraudulent concealment of property, and of other improper acts, are given by statute to the court or judge. There are several ranks of privileged creditors created by statute. Provision is made for giving effect to arrangements and compositions entered into between the insolvent and a certain proportion of his creditors. The insolvent may obtain a certificate of discharge either by consent of a majority in number and value of his creditors, or if such consent is unreasonably refused, by hearing before the Supreme Court.

Interest.—Legal rate of interest is 6%, but any amount may be charged by agreement made between parties.

Limitation of Actions are as follows:—Upon recovery of real estate, bond, covenant or other specialty, twenty years; assault and trespass to the person, four years; for penalties or damages under statute and for slander, two years; all other actions, six years.

Married Women can acquire, hold or dispose of all kinds of property, and are capable of entering into contracts, and may sue and be sued as if unmarried.

Notes and Bills of Exchange.—The English Bills of Exchange Act has been enacted here, and is the law. It covers the whole law relating to bills and notes, and is too extensive to be quoted at length. Foreign bills must be protested for dishonor, but inland bills of exchange and promissory notes need not be protested. Three days of grace are allowed.

Replevin.—When any goods or chattels have been unlawfully taken or distrained, an action of replevin will lie.

Statute of Frauds.—The Statute of Frauds as in England is in existence.

Taxes.—There is no direct taxation upon property with the exception of municipal taxes, upon real estate in St. John's, Harbor Grace and Carbonear. The revenue of the colony is raised by indirect taxation through the Custom House.

Warehouse Receipts may be acquired and held by any bank doing business in Newfoundland as collateral security for a debt. If the debt, for which receipt is taken, is not paid at maturity the bank may sell the goods at public auction, by giving ten days notice and advertising.

NORTH-WEST TERRITORY.

ELECTORAL DISTRICTS AND POPULATION.

Electoral Districts.

	<i>Population.</i>
Alberta	25,277
Assinaboia E.....	20,482
Assinaboia W.....	9,890
Saskatchewan	11,150

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<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Alameda.....	Assiniboia.....	See Melita.....	100
Anthracite	Alberta	See Calgary	200
Balgonie	Assiniboia.....	See Regina	300
Banff	Alberta	See Calgary	300
Battleford	Saskatchewan	J. A. Fraser	500
Broadview	Assiniboia.....	See Moosomin	300
Calgary	Alberta	{ *Hon. J. A. Lougheed } | Q.C., & Bennett	3,500
Canmore	"	See Calgary	200
Cannington Manor	Assiniboia.....	See Moosomin	200
Cardston	Alberta	See Lethbridge	100
Carievale	Assiniboia.....	See Melita	200
Carnduff	"	" "	250
Dawson City	Alberta	Frank Carscallen	5,000
Duck Lake.....	Saskatchewan	See Prince Albert	200
Edmonton	Alberta	Beck & Emery	2,000
Edmonton South	"	See Edmonton	500
Estevan	Assiniboia.....	See Melita	300
Fleming	"	See Moosomin	400
Fort Qu'Appelle	"	See Qu'Appelle	500
Ft. Saskatchewan	Alberta	See Edmonton	300
Gainsboro	Assiniboia.....	See Melita	200
Grenfel	"	Woolnough Peel	500
Indian Head	"	F. A. W. Ireland	500

* Solicitors for Bank of Montreal.

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Innisfail	Alberta	G. A. Watson	200
Lacombe	"	Innisfail	150
Leduc	"	Edmonton	100
Lethbridge	"	Conybeare & Alexander.	2,000
Luumsden	Assiniboia	Regina	50
Macleod	Alberta	McKenzie & Brown	600
Maple Creek	Assiniboia	Medicine Hat	200
Medicine Hat	"	Conybeare & Alexander.	1,000
Moose Jaw	"	W. Grayson	1,400
Moosomin	"	White, Elwood & Gwillin	1,200
Olds	Alberta	Innisfail	100
Oxbow	Assiniboia	Carnduff	2,000
Pincher Creek	Alberta	Harris & Burne	300
Prince Albert	Saskatchewan	Chisholm & Hannon	1,500
Qu'Appelle	Assiniboia	A. D. Dickson	750
Regina	"	McKenzie & Brown	1,500
Red Deer	Alberta	G. W. Green	500
Saltcoats	Assiniboia	See Yorktown	200
St. Albert	Alberta	A. Prince	200
Sintaluta	Assiniboia	See Qu'Appelle	100
Wapella	"	See Moosomin	150
Wet's kiwin	Alberta	See Edmonton	100
Whitewood	Assiniboia	H. A. J. MacDougall	400
Wolseley	"	Levi Thompson	300
Yorkton	"	Giffard Elliott	300

COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

LAWS OF NORTH-WEST TERRITORY.

Arrests.—No provision for arrest under civil process.

Attachments may issue after commencement of action where claim is in recovery of a debt, upon affidavit of plaintiff that the debtor has absconded, leaving personal property liable to seizure, or has attempted to remove with intent to defraud the creditor, or keeps concealed to avoid service of process, and in the belief, that without the attachment, plaintiff would lose his debt, and upon affidavit of one credible person that he is well acquainted with defendant and has good reasons to believe (giving his reasons), that defendant has absconded or attempted to remove his personal property or to sell or dispose of same, or keeps concealed to avoid service.

Dower.—There is none.

Commercial Travellers require no licenses.

Executions.—may be issued immediately after judgment, but cease to bind unless renewed within two years from date of issue.

Exemptions.—Clothing, furniture and household goods to the amount of \$500.00, food for six months, two cows, two horses, six sheep, two pigs and food for same for months of November, December, January, February, March and April, harness for three animals, wagon, one mower, two plows, harrow, horse rake, sewing machine, reaper or binder, tools and necessary implements to the amount of \$200.00 used by defendant in his trade, seed grain to seed all his ground under cultivation, not to exceed eighty acres, at two bushels per acre, a homestead of eighty acres, not to exceed in value \$2,000.00, house and buildings occupied by defendant, the lot or lots upon which they are situated, to the extent of \$500.

Garnishment.—Money may be garnished except a debt due or accruing due to a mechanic, etc., for or in respect of his wages or salary, unless the debt exceeds \$25.00, and then only to the extent of the excess.

Insolvency.—There are no bankrupt or insolvent laws. Voluntary assignments are sometimes made to a trustee for the benefit of creditors.

Interest.—6% is the legal rate, but any rate may be agreed upon.

Limitation of Actions.—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

Married Women may deal with real and personal property as if "feme-sole," has no dower in her husband's estate. Her husband is not entitled to any estate "by the courtesy" in her real property.

Notes and Bills must be protested to hold endorser, three days grace allowed.

Replevin.—A plaintiff claiming that property has been unlawfully taken or detained may obtain a writ of replevin upon affidavit.

Statute of Frauds.—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another unless something in writing. No contract for sale of goods worth \$40.00 or upwards good unless in writing, except there be partial delivery or part payment.

NOVA SCOTIA.

COUNTIES, AND COUNTY TOWNS.

<i>County.</i>	<i>County Town.</i>	<i>Pop'n.</i>
Annapolis	Annapolis	19,500
Antigonishe	Antigonishe	16,200
Cape Breton	Sydney	34,500
Colchester	Truro	27,000
Cumberland	Amherst	34,600
Digby	Digby	19,900
Guysboro	Guysboro	17,500
Halifax	Halifax	72,000
Hants	Windsor	22,500
Inverness	Port Hood	26,000
Kings	Kentville	23,000
Lunenburg	Lunenburg	31,100
Pictou	Pictou	35,000
Queens	Liverpool	11,000
Richmond	Arichat	15,000
Shelburne	Shelburne	15,000
Victoria	Baddeck	12,500
Yarmouth	Yarmouth	22,500

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

The names in capital letters are the county towns for the respective counties.

NOTE.

In places where there is no local Correspondent, the Agency has endeavored for the convenience of the Subscriber to give the nearest and most convenient place thereto where a Correspondent will be found, but the Subscriber is not restricted in such cases to the Correspondent mentioned by us as being the nearest and most convenient, but may apply to any other Correspondent of the Agency in the neighborhood, from whom he will receive the same reliable information, and his business the same careful attention, as if made to the particular Correspondent referred to by the Agency.

<i>Town.</i>	<i>County,</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Acadia Mines	Colchester	T. M. Dumphry, J.P.	1,800
Advocate Harbor	Cumberland	See Parrsboro	600
Alma	Pictou	New Glasgow	100
AMHERST	Cumberland	Townsend & Rogers	3,800
ANNAPOLIS	Annapolis	J. M. Owen	1,200
ANTIGONISHE	Antigonishe	V. Ernest Gregory	2,000
Apple River	Cumberland	See Parrsboro	300
Arcadia	Yarmouth	See Yarmouth	500
ARICHAT	Richmond	R. Cutler, Q.C.	1,100
Aspy Bay	Victoria	See Baddeck	1,200
Athol	Cumberland	See Amherst	100
Auburn Station	Kings	See Windsor	200
Aylesford	Kings	" " "	400
BADDECK	Victoria	A. J. McDonald	900

Town.	County.	Correspondent.	Pop'n.
Bailey's Brook	Pictou	Antigonishe	850
Barney's River	"	"	400
Barrington	Shelburne	See Shelburne	1,000
Baiton	Digby	See Digby	400
Bass River	Colchester	See Acadia Mines	300
Bayfield	Antigonishe	See Antigonishe	250
Bear Point	Shelburne	See Shelburne	100
Bear River	Digby	Digby or Annapolis	1,400
Beaver River	" & Yarmouth	Yarmouth	200
Bedford	Halifax	Halifax	200
Belmont	Colchester	See Truro	300
Benacadie	Cape Breton	See Baddeck	500
Berwick	Kings	See Kentville	500
Big Pond	Cape Breton	See Sydney	150
Billtown	Kings	See Kentville	200
Black House	Lunenburg	See Lunenburg or Bridgewater	.....
Blue Mountain	Pictou	New Glasgow	350
Boisdale	Cape Breton	North Sydney	200
Boylston	Guysboro	See Guysboro	500
Bridgeport	Cape Breton	Sydney	300
Bridgetown	Annapolis	F. L. Milner	900
Bridgeville	Pictou	New Glasgow or Westville	75
Bridgewater	Lunenburg	Hon. W. H. Owen, Q.C.	2,100
Brighton, or H'd St. Mary's Bay	Digby	See Digby	500
Broad Cove	Inverness	Port Hood	500
Brookfield	Colchester	Truro	150
"	Queens	Bridgewater	700
Brooklyn	Hants	Windsor	400
"	Queens	Liverpool	300
Brook Village	Inverness	Port Hood	250
Burlington	Hants	Windsor	375
Caledonia	Queens	Bridgewater	400
Cambridge	Kings	Kentville	200
Canard	Kings	"	300
Canning	Kings	"	600
Canso	Guysboro	See Guysboro	1,150
Cape Sable Island	Shelburne	See Shelburne	680
Catalone	Cape Breton	Sydney	200
Centre Rawdon	Hants	Windsor	120
Centreville	Digby	See Digby	500
"	Kings	See Kentville	250
Chester	Lunenburg	See Shelburne	.....
Chester Basin	"	See Lunenburg	1,000
Cheticamp	Inverness	Port Hood	300
Cheverie	Hants	Windsor	170
Chezzetcook	Halifax	Halifax	200
Church Point	Digby	Weymouth	850
Clam Harbor	Halifax	Halifax	100
Clark's Harbor	Shelburne	See Shelburne	150
Clementsport	Annapolis	See Annapolis	800
Clementsvale	"	" "	300
Cleveland	Richmond	See Port Hawkesbury	200
Clyde River	Shelburne	See Shelburne	300

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Cold Brook.....	Kings	See Kentville	100
Collingwood Cor..	Cumberland	Amherst	200
Conquerall Bank	Lunenburg	See Bridgewater	300
" Mills	"	"	300
County Harbor	Guysboro	See Guysboro	300
Dalhousie	Kings	See Middleton	400
Dartmouth	Halifax	Halifax	6,500
Deep Brook	Annapolis	Annapolis	400
Descouse	Richmond	See St. Peters	75
DIGBY	Digby	T. C. Shrewe, Q.C.	2,100
Diligent River	Cumberland	See Pansboro	300
Durham	Pictou	See Pictou	100
Earltown	Colchester	See Truro	300
East Bay	Cape Breton	See Sydney	250
Eastern Harbor	Inverness	See Port Hood	200
East Pubnico	Yarmouth	Shelburne or Yarmouth	150
East River	Picton	New Glasgow	100
Economy	Colchester	See Acadia Mines	400
Ecum Secum	Guysboro	Guysboro	100
Ellershouse	Hants	Windsor	100
Elmsdale	"	Halifax or Truro	200
Englishtown	Victoria	Baddeck	200
Eureka Mills	Pictou	N. Glasgow	150
Falmouth	Hants	Windsor	200
Ferrona	Pictou	See New Glasgow or Westville	1,000
Five Islands	Colchester	Acadia Mines	700
Folly Village	"	"	500
Fourchie	Richmond	See St. Peters	250
Fox River	Cumberland	See Parrsboro	300
Freeport	Digby	See Digby	800
French Village	Halifax .....	.....	100
Gabarouse	Cape Breton	See Sydney	1,800
Gaspereaux	Kings	See Windsor	200
Gay's River	Colchester	See Truro	350
Gilbert Cove	Digby	See Weymouth	250
Glenwood	Yarmouth	See Yarmouth .....	.....
Grafton	Kings	See Kentville	500
Grand Etang ...	Inverness	Port Hood	150
Grand Narrows	Victoria	Baddeck	100
Grand River	Richmond	See St. Peters	100
Granville Ferry	Annapolis	See Annapolis	300
Great Village	Colchester	Acadia Mines or Truro	2,500
Grenfield	Queens	See Liverpool	200
Grenville Settlem't	Cumberland	See Acadia Mines	300
GUYSBORO	Guysboro	A. H. McGillivray, Q.C.	1,000
HALIFAX	Halifax	Borden, Q. C., Ritchie, Q.C., and Chisholm	40,000
Hantsport	Hants	Windsor	1,000
Harbor au Bouche.	Antigonishe	Pt. Hawkesbury	800
Heatherston	"	Antigonishe	400
Hebron	Yarmouth	See Yarmouth	500
Hopewell	Pictou	See Westville	800
Indian Harbor	Halifax	See Halifax	200
Ingonish	Victoria	See Baddeck	200
Iona	Cape Breton	See Baddeck	300

Town.	County.	Correspondent.	Pop'n.
Isaac's Harbor	Guysboro	Guysboro	400
Joggins' Mines	Cumberland	See Amherst	1,500
Jordan Bay	Shelburne	See Shelburne	150
Judique	Inverness	J. G. McKay	300
KENTVILLE	Kings	Shaffner & Robinson	2,000
Kingston Station	"	Middleton	200
LaHave	Lunenburg	Lunenburg	100
Lake Ainslie	Inverness	Port Hood	400
L'Ardoise	Richmond	See St. Peters	2,000
Lawrencetown	Annapolis	See Middleton	600
Lingan	Cape Breton	Sydney	300
Liscomb	Guysboro	Guysboro	500
Little Bras d'Or	Cape Breton	See Sydney	200
Little Glace Bay	" "	" "	4,000
Little Narrows	Inverness	Beddeck	150
LIVERPOOL	Queens	J. G. Pyke	3,000
Lochaber	Antigonishe	Antigonishe	200
Loch Lomond	Richmond	See St. Peters	100
Lockport	Shelburne	See Shelburne	1,500
Lorway Mines	Cape Breton	Sydney	1,200
Louisburg	" "	" "	1,200
Lower Stewiacke	Colchester	Truro	700
LUNENBURG	Lunenburg	C. W. Lane	4,000
Mabou	Inverness	Port Hood	700
Maclean	Cumberland	Amherst	250
Mahone Bay	Lunenburg	Lunenburg	800
Maitland	Hants	Truro	600
Margaree Harbor	Inverness	See Stratford	600
Margaretsville	Annapolis	See Middleton	400
Merigonishe	Pictou	New Glasgow	400
Meteghan	Digby	See Weymouth	2,500
Middle LaHave	Lunenburg	Lunenburg	300
" Musquodoboit	Halifax	Truro	600
" River	Victoria	See Baddeck	600
Middleton	Annapolis	J. M. Owen	700
Milford	"	See Annapolis	200
Milton	Queens	Liverpool	1,200
Mt. Uniack Mines	Hants	Windsor	175
Musquodoboit H'r Halifax	Halifax	Halifax	1,200
Nappan	Cumberland	Amherst	160
New Annan	Colchester	Truro	600
New Dublin	Lunenburg	Lunenburg	150
New Germany	"	"	500
New Glasgow	Pictou	Fraser, Jennison & Graham	5,000
Newport Station	Hants	Windsor	160
New Ross	Lunenburg	"	160
Nictaux	Annapolis	See Middleton	300
Noel	Hants	Truro	300
Nor.-E. Harbor	Shelburne	See Shelburne	250
" Margaree	Inverness	Port Hood	150
Northfield	Lunenburg	Bridgewater	250
Northport	Cumberland	Amherst	100
North Sydney	Cape Breton	Murray & McKenzie	3,000
Ohio	Yarmouth	See Yarmouth	400
Old Bridgeport	Cape Breton	Sydney	500

<i>Town</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Orangedale	Inverness	Port Hawkesbury	100
Oxford	Cumberland'	See Amherst	1,500
Paradise	Annapolis	See Middleton	300
Parks Creek	Lunenburg	Lunenburg	100
Parrsboro	Cumberland	Townsend & Rogers	2,000
Petite Rivierie	Lunenburg	See Lunenburg	600
Petit D'Grat	Richmond	See St. Peters	500
PICTOU	Pictou	G. H. Elliott Q. C.	5,000
Plymton	Digby	See Weymouth	75
Port Au Pique	Colchester	See Acadia Mines	200
Port Clyde	Shelburne	See Shelburne	60
Port George	Annapolis	See Middleton	200
Port Greville	Cumberland	Amherst	450
Port Hastings	Inverness	Judique	600
Port Hawkesbury	"	G. O. Forsyth	700
Port Hilford	Guysboro	Guysboro	500
PORT HOOD	Inverness	S. MacDonell, Q.C.	700
Port Howe	Cumberland	Amherst	100
Port Latour	Shelburne	See Shelburne	200
Port Lorne	Annapolis	See Bridgetown	300
Port Maitland	Yarmouth	See Yarmouth	300
Port Medway	Queens	Liverpool	600
Port Morien	Cape Breton	Sydney	2,000
Port Mouton	Queens	Liverpool	75
Port Mulgrave	Guysboro	Port Hawkesbury	600
Port Williams	Kings	Wolfville	160
Prospect	Halifax	Halifax	700
Pubnico	Yarmouth	See Yarmouth or Shelburne	1,600
Pugwash	Cumberland	See Amherst	800
Pugwash Junc	"	"	160
Rawdon	Hants	Windsor	250
Ritsey's Cove	Lunenburg	See Lunenburg	200
River Bourgeois	Richmond	See St. Peters	1,100
River Hebert	Cumberland	Amherst	400
River John	Pictou	Pictou	500
Rockingham	Halifax	Halifax	160
Rocklin	Pictou	New Glasgow	60
Rose Bay	Lunenburg	Lunenburg	300
Round Hill	Annapolis	See Annapolis	300
Sable River	Shelburne	See Shelburne	200
Sackville	Halifax	Halifax	300
St. Croix	Hants	Windsor	150
St. Peters	Richmond	Stewart & McPhie	500
Salmon River	Digby	See Yarmouth	250
" "	Halifax	Halifax	600
Salt Springs	Pictou	Pictou	400
Sandy Point	Shelburne	See Shelburne	500
Scotch Village	Hants	Windsor	200
Scotsburn	Pictou	Pictou	100
Shag Harbor	Shelburne	See Shelburne	50
Sheet Harbor	Halifax	Halifax	400
SHELBOURNE	Shelburne	Hon. W. A. White, (Q.C.) & Blanchard	1,500
Sherbrooke	Guysboro	Guysboro	500
Ship Harbor	Halifax	Halifax	100

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Shubenacadie	Colchester & Hants	Truro	500
Somerset	Kings	Kentville	200
Southampton	Cumberland	Amherst	200
South Maitland	Hants	Truro	300
South River Lake	Guysboro	Port Hawkesbury	100
S.-W. Margaree	Inverness	Port Hood	160
Spencer Island	Cumberland	Parrsborro	100
Springfield	Annapolis	See Annapolis	200
Spring Hill	Cumberland	A. W. Foster	4,000
Springville	Pictou	New Glasgow	300
Spry Bay	Halifax	Halifax	200
Stellarton	Pictou	See N. Glasgow or Westv'le	2,000
Strathlorne	Inverness	J. L. McDougall	450
Summerville	Hants	Windsor	160
Sunny Brae	Pictou	New Glasgow	200
Sutherland's River	Pictou	New Glasgow	160
or Wentworth Gr't	Pictou	New Glasgow	160
SYDNEY	Cape Breton	Chisholme, Q.C., & Crow	3,500
Sydney Mines	" "	Sydney	2,500
Tangier	Halifax	Halifax	900
Tatamagouche	Colchester	Truro	550
Terence Bay	Halifax	Halifax	160
Thomson	Cumberland	Amherst	500
Thorburn	Pictou	New Glasgow	500
Tidnish	Cumberland	Amherst	300
Tiverton	Digby	See Digby	250
Torbrook	Annapolis	See Middleton	300
Trenton	Pictou	New Glasgow	500
TRURO	Colchester	Campbell, Q.C., & Campbell	5,000
Tusket	Yarmouth	See Yarmouth	500
Upper Musquodoboit	Cumberland	Truro	200
Upper Rawdon	Hants	Windsor	350
Upper Stewiacke	Colchester	Truro	250
Victoria Mines	Cape Breton	Sydney	350
Wallace	Cumberland	Amherst	500
Walton	Hants	Windsor	600
Waterville	Kings	Kentville	600
Waverley	Halifax	Halifax	600
Welsford	Pictou	Pictou	600
Wentworth Sta.	Cumberland	Acadia Mines	100
West Bay	Inverness	See St. Peters	200
West Jeddore	Halifax	Halifax	200
West LaHave	Lunenburg	See Bridgewater	300
W. Newdy Quoddy	Halifax	Halifax	250
Westport	Digby	See Weymouth	60
West River Sta.	Pictou	Pictou	600
Westville	Pictou	S. G. Robertson	3,000
Weymouth Bridge	Digby	J. A. Grierson	500
Whitehead	Guysboro	Guysboro	350
Whyecocomagh	Inverness	See Judique	500
Wilmet	Annapolis	See Middleton	200
WINDSOR	Hants	W. M. Christie	3,000
Wolfville	Kings	J. W. Wallace	1,000
Woods Harbour	Shelburne	See Shelburne	7,000
YARMOUTH	Yarmouth	Corning, Q.C., & Chipman	

COMMERCIAL LAWS.

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LAWS OF NOVA SCOTIA.

Arrests.—Plaintiff must swear to the indebtedness, nature of the claim, and that he has probable cause for believing that defendant is going away, and that he fears that unless defendant is arrested, the debt will be lost. Amount in County Court action must not be less than \$20.00, and in the Supreme Court, \$80.00.

Assignments.—Preferential as well as general assignments for the benefit of creditors, when made "bona fide" and not tainted, with fraud are good and valid.

Attachments.—An affidavit of cause of action must be made stating that defendant is absent or absconding from the province.

Bills of Sale and Chattel Mortgage must be filed (or sworn copies thereof), with a Registrar of Deeds where made, accompanied by an affidavit showing transactions to be "bona fide," to take effect from filing only.

Commercial Travellers.—Certain cities and towns impose a tax under their respective By-laws which are not generally enforced.

Dower.—Widow is entitled to one-third interest in the real estate of her husband.

Execution may issue immediately after judgment, remains in force for one year, and must be renewed each year.

Exemptions.—Wearing apparel and household furniture to the value of \$30.00, one cow, two sheep, one hog, food for thirty days, and fuel and food for family for thirty days, not exceeding \$40.00, ten volumes of religious books.

Garnishment.—Any person having a judgment may, upon making affidavit, obtain an order for attachment of any debt due the judgment debtor.

Insolvent Laws.—There are none.

Interest.—Legal rate is 6%, but a contract may be made in writing for any rate not exceeding 7% when the security is real estate, or 10% where security is personal property or responsibility.

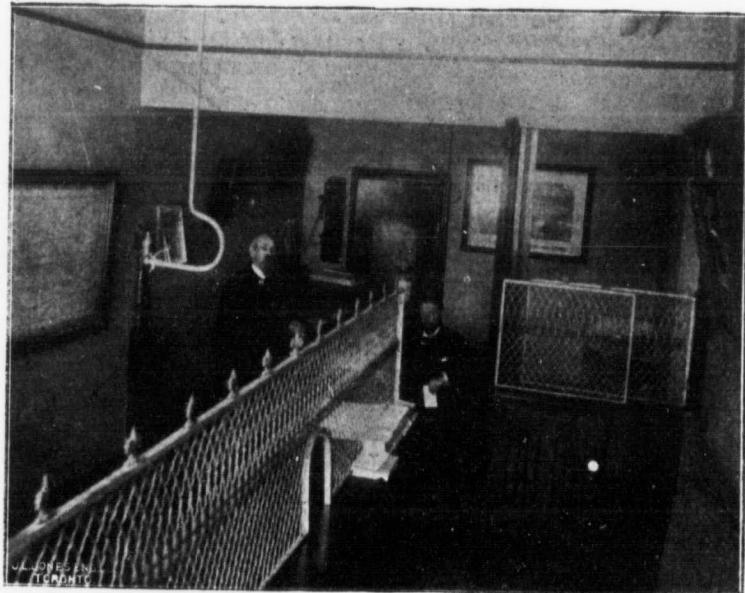
Limitation of Actions.—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

Promissory Notes and Bills of Exchange.—Three days of grace allowed. In case non-payment, must be protested to hold endorser.

Married Women under the Act may carry on separate business and hold separate estate.

Replevin.—Personal property may be replevied under order upon an affidavit showing that person claiming the property is the owner or entitled to possession, and is unjustly detained from him, giving value of property.

Statute of Frauds.—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default and miscarriage of another unless something in writing. No contract for sale of goods worth \$40.00 or upwards good unless in writing, except there be partial delivery or part payment.



LONDON OFFICE.

ONTARIO.

COUNTIES, AND COUNTY TOWNS.

<i>County.</i>	<i>County Town.</i>	<i>Pop'n.</i>
Addington.....	Napanee	28,000
Algoma District	Sault Ste. Marie.....	41,000
Brant	Brantford	40,500
Bruce	Walkerton	66,000
Carleton.....	Ottawa	67,500
Dufferin	Orangeville	20,000
Dundas.....	Morrisburg	21,000
Durham	{ Port Hope, E. R. Bowmanville, W. R. }	21,000
Elgin.....	St. Thomas	51,000
Essex.....	Sandwich	55,800
Frontenac.....	Kingston	33,800
Glengarry	Alexandria	22,500
Grenville	Prescott	26,500
Grey	{ Owen Sound, N. R. Durham, S. R. }	75,500
Haldimand	Cayuga	16,500
Halton	Milton	22,000
Hastings	Belleville	62,000
Huron	Goderich	58,500
Kent	Chatham	31,500
Lambton	Sarnia	48,000
Lanark	Almonte	31,200
Leeds	Brockville	38,500
Lennox	Napanee	15,000
Lincoln	St. Catharines	22,000
Middlesex	London	102,800
Muskoka District	Bracebridge	26,600
Nipissing District	North Bay	14,200
Norfolk	Simcoe	37,500
Northumberland	Coburg, W. R., Colborne E. R.	37,000
Ontario	Whitby	58,700
Oxford	Woodstock	49,000
Peel	Brampton	31,000
Perth	{ Stratford, N. R. St. Marys, S. R. }	46,500
Peterboro'	Peterboro	38,000
Prescott	L'Orignal	24,300
Prince Edward	Picton	19,000
Renfrew	Pembroke	46,800
Russell	Russell	32,000
Simcoe	Barrie	85,000
Stormont	Cornwall	27,500
Victoria	Lindsay	37,500
Waterloo	Berlin	50,500
Welland	Welland	40,500
Wellington	Guelph, S. R., Arthur, N. R.	73,000
Wentworth	Hamilton	80,500
York	Toronto	278,550

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

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<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Abertoyle	Wellington	See Guelph	150
Actinolite	Hastings	" Tweed	150
Acton	Halton	A. J. McKinnon	1,500
Addison	Leeds	See Brockville	150
Admaston	Renfrew	" Renfrew	150
Adolphustown	Lennox	" Napanee	175
Ailsa Craig	Middlesex	Meredith, Cameron & Co.,	700
Air Line June	Welland	See Welland	100
Alberton	Wentworth	" Hamilton	100
ALEXANDRIA	Glengarry	Macdonell & Castello ..	1,500
Alfred	Prescott	See L'Orignal	300
Algonquin	Grenville	" Brockville	100
Allanburg	Midland	" Thorold	150
Allenford	Bruce	" Tara	300
Allensville	Victoria	" Bracebridge	200
Allenwood	Simcoe	" Elmvale	50
Alliston	Simcoe	McCarthy, Pepler & Co.	2,000
Alma	Wellington	See Drayton	175
ALMONTE	Lanark	Jamieson & Greig	3,500
Alton	Peel	See Orangeville	600
Altona	Ontario	" Stouffville	100
Alvinston	Lambton	Hanna & Burnham	1,200
Ameliasburg	Prince Edward ..	See Belleville	250
Anherstburg	Essex	D. R. Davis	2,300
Ancaster	Wentworth	See Hamilton	300
Andrewsville	Lanark	" Merrickville	100
Angus	Simcoe	" Barrie	250
Annan	Grey	" Owen Sound	100
Antim	Carleton	" Arnprior	100
Appin	Middlesex	" Glencoe	200
Apple Hill	Glengarry	" Alexandria	300
Appleton	Lanark	" Carleton Place	250
Arden	Frontenac	" Tweed	800
Argyle	Victoria	" Woodville	50
Arkell	Wellington	" Guelph	125
Arkona	Lambton	" Parkhill	450

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
ARKWRIGHT	Bruce	See Tara	125
ARNER	Essex	" Kingsville	150
ARNPRIOR	Renfrew	Thompson & Hunt	4,000
ARTHUR	Wellington	M. Wilkins	1,500
ASHTON	Carleton	See Carleton Place	400
ATHENS	Leeds		1,000
ATHERLEY	Ontario	See Orillia	150
ATTERCLIFFE	Lincoln	" Dunnville	200
ATWOOD	Perth	" Listowel	600
AULTSVILLE	Stormont	" Morrisburg	400
AURORA	York	Robinson & Lennox	2,000
AVENING	Simecoe	See Alliston	200
AVON	Stormont	" Chesterville	500
AVONTON	Perth	" Stratford	100
AYLMER	Elgin	Miller & Backhouse	2,000
AYR	Waterloo	See Galt	1,000
AYTON	Grey	" Harriston	500
BADEN	Waterloo	" New Hamburg	750
BALIEBORO'	Durham	" Millbrook	250
BALDERSON	Lanark	" Perth	100
BALLANTRAE	York	" Stouffville	100
BANNOCKBURN	Hastings	" Madoc	100
BANCROFT	Hastings	See Marmora	100
BARRIE	Simecoe	McCarthy, Pepler & Co.	5,000
BARRIEFIELD	Frontenac	See Kingston	500
BATH	Lennox	F. W. Armstrong, C.D.C.	600
BATTERSEA	Frontenac	See Kingston	300
Bayfield	Huron	" Clinton	800
BEECHBURG	Renfrew	" Pembroke	300
BEECHVILLE	Oxford	" Woodstock	500
BEAMSVILLE	Lincoln	" St. Catharines	700
BEAR BROOK	Russell	" Ottawa	200
BEAVERTON	Ontario	T. E. Godson	1,000
BEETON	Simecoe	McCarthy, Pepler & Co.	900
BELFOUNTAIN	Peel	See Orangeville	400
BELGRAVE	Huron	" Wingham	200
BELLE RIVER	Essex	" Walkerville	700
BELLEVILLE	Hastings	Clute, Williams & Morden, Solicitors for Dominion Bank J. F. Wills, F. E. O'Flynn (Sol. for O'Flynn & Sons, Bankers).	10,000
BELL'S CORNERS	Carleton		175
BELMONT	Elgin & Middlesex		350
BELMORE	Huron	" Wingham	200
BELWOOD	Wellington	" Fergus	300
BENMILLER	Huron	" Goderich	150
BERKELEY	Grey	" Markdale	50
BERLIN	Waterloo	Miller & Sims	9,000
BERVIE	Bruce	See Kincardine	200
BERWICK	Stormont	" Chesterville	125
BETHANY	Durham	" Millbrook	450
BILLING'S BRIDGE	Carleton	" Ottawa	200
BINBROOK	Wentworth	" Caledonia	150

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Bishop's Mills	Grenville	See Merrickville	150
Blackstock	Durham	" Bowmanville	75
Blair	Waterloo	" Preston	175
Blenheim	Kent	R. L. Gosnell	1,750
Blind River	Algoma Dist.	See Sault Ste. Marie	250
Bloomfield	Prince Edward	" Picton	500
Bloomsburg	Norfolk	" Simcoe	200
Bluevale	Huron	" Wingham	300
Blyth	Huron	A. S. Dickson	1,100
Blytheswood	Essex	See Leamington	75
Bobcaygeon	Victoria	McLaughlin & McDiarmid	1,000
Bognor	Grey	See Chatsworth	100
Bolton	Peel	" Brampton	750
Bondhead	Simcoe	" Bradford	450
Bornholm	Perth	" Mitchell	75
Boston	Norfolk	" Waterford	250
Bothwell	Kent	W. R. Hickey	1,100
Bowmanville	Durham	J. K. Galbraith	3,500
BRACEBRIDGE	Muskoka	Mahaffy & Ashworth	3,000
Bracondale	York	" Toronto	300
Bradford	Simcoe	M. & A. E. Scanlon	1,100
Bradshaw	Lambton	See Petrolea	100
Braeside	Renfrew	" Arnprior	450
BRAMPTON	Peel	W. H. McFadden	3,500
Branchton	Waterloo	See Galt	150
BRANTFORD	Brant	A. J. Wilkes	16,000
Brechin	Ontario	See Beaverton	250
Breslau	Waterloo	" Berlin	200
Bridgeburg	Welland	" Welland	1,400
Bridgenorth	Peterboro		200
Bridgeport	Waterloo	See Waterloo	200
Brigden	Lambton	" Petrolea	700
Bright	Oxford	" Woodstock	450
Brighton	Northumberland	Jas. W. Gordon	1,500
Brinston's Cor.	Dundas	See Iroquois	75
BROCKVILLE	Leeds	Brown & Fraser	9,050
Broadhagen	Perth	See Mitchell	75
Bronte	Halton	" Burlington	300
Brooklin	Ontario	" Whitby	300
Brougham	Ontario	"	250
Brownsville	Oxford	" Tilsonburg	300
Brucefield	Huron	" Clinton	300
Bruce Mines	Algoma	" Sault Ste. Marie	300
Brudenell	Renfrew	" See Eganville	200
Brussels	Huron	W M. Sinclair	1,450
Bryanston	Middlesex	See London	200
Bullocks Cor.	Wentworth	" Dundas	150
Burford	Brant	" Brantford	700
Burgessville	Oxford	" Norwich	300
Burk's Falls	Parry Sound Dist.	S. T. Evans	700
Burlington	Halton	E. H. Cleaver	1,500
Burnstown	Renfrew	See Arnprior	150
Burritt's Rapids	Grenville	" Merrickville	250
Buttonville	York	" Markham	150
Byng	Haldimand	" Dunnville	200
Byron	Middlesex	" London	150

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Cainsville	Brant	See Brantford	300
Caintown	Leeds	" See Brockville	200
Caistorville	Lincoln	" Cayuga	100
Calabogie	Renfrew	" Arnprior	400
Caledon	Peel	" Orangeville	200
Caledon East	Peel	" "	400
Caledonia	Haldimand	John McKean	1,000
Callender	Parry Sound Dis.	See North Bay	300
Cambray	Victoria	" Lindsay	175
Camden East	Addington	" Napanee	600
Camlachie	Lambton	" Sarnia	250
Cambellcroft	Durham	Port Hope or Midland	150
Campbellford	Northumberland	A. L. Colville	2,500
Campbellville	Halton	See Milton	200
Campden	Lincoln	" St. Catharines	175
Canaan	Russell	" Ottawa	150
Canfield	Haldimand	" Cayuga	150
Cannifton	Hastings	" Belleville	300
Cannington	Ontario	R. M. Noble	1,200
Cardinal	Grenville	See Iroquois	1,000
Carleton Place	Lanark	Patterson & Findlay	4,700
Carlisle	Middlesex	See Ailsa Craig	250
Carlisle	Wentworth	" Hamilton	200
Carp	Carleton	Ottawa or Carleton Pla.	250
Carthage	Perth	See Listowel	100
Castleton	Northumberland	" Colborne	450
Cataract	Peel	" Orangeville	200
Cataraqui	Frontenac	" Kingston	300
Cathcart	Brant	Brantford or Paris	150
Cavansville	Durham	See Millbrook	200
CAYUGA	Haldimand	T. A. Snider	1,000
Cedardale	Ontario	See Oshawa	400
Cedar Grove	York	" Markham	250
Cedar Springs	Kent	" Blenheim	200
Centralia	Huron	" Essex	200
Centreville	Addington	" Napanee	300
Chantry	Leeds	" Westport	400
Chapleau	Algoma District	Scane, Houston, Stone,	600
CHATHAM	Kent	Scane	10,000
Chatsworth	Grey	John McDonald, C.D.C.	500
Cheapside	Haldimand	See Jarvis	200
Cheltenham	Peel	" Brampton	275
Chepstowe	Bruce	" Walkerton	100
Cherry Valley	Prince Edward	" Picton	200
Chesley	Bruce	C. J. Mickle	1,750
Chesterville	Dundas	W. B. Lawson	800
Chippewa	Welland	See Niagara Falls	800
Churchville	Peel	" Brampton	100
Chute a Blondeau	Prescott	" L'Orignal	400
Clandeboye	Middlesex	" Lucan	375
Claremont	Ontario	" Stouffville	500
Clarence	Russell	" Ottawa	175
Clarence Creek	"	" "	200
Clarksburg	Grey	" Meaford	800
Clayton	Lanark	" Almonte	175

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Clear Creek	Norfolk	See Port Dover	100
Clifford	Wellington	" Harriston	900
Clinton	Huron	Wm. Brydone	2,700
Cobden	Renfrew	See Renfrew	700
Coboconk	Victoria	" Fenelon Falls	600
COBOURG	Northumberland	A. J. Armstrong	5,000
Codrington	"	See Brighton	200
Coe Hill	Hastings	" Madoc	150
Colborne	Northumberland	Frank L. Webb	1,200
Coldwater	Simcoe	J. C. Brokovski	700
Coldbrook	Addington	See Napanee	200
Collingwood	Simcoe	Henry Robertson	5,000
Collins Bay	Frontenac	See Kingston	200
Columbus	Ontario	" Oshawa	350
Comber	Essex	J. I. Poole	700
Combermere	Renfrew	See Renfrew	100
Conestogo	Waterloo	" Waterloo	400
Conn	Wellington	" Mt. Forest	100
Consecon	P. E. Island	" Trenton	600
Cookstown	Simcoe	" Beeton	600
Cooksville	Peel	" Streetsville	400
Copleston	Lambton	" Petrolea	300
Copper Cliff	Algoma Dst.	" Sudbury	500
Corbetton	Dufferin	" Dundalk	200
Corinth	Elgin	" Tilsonburg	200
CORNWALL	Stormont	McLennan, Liddle & Clyne	6,000
Corunna	Lambton	See Sarnia	300
Cottam	Essex	" Essex	175
Courtland	Norfolk	" Tilsonburg	300
Courtright	Lambton	Sarnia	600
Cranbrook	Huron	" Brussels	250
Crediton	"	" Exeter	1,000
Creemore	Simcoe	McCarthy, Pepler & Co.	800
Crysler	Stormont	See Chesterville	300
Culloden	Oxford	See Tilsonburg	200
Cumberland	Russell	" Ottawa	300
Curran	Prescott	" L'Orignal	300
Dacre	Renfrew	" Renfrew	150
Dalkeith	Glengarry	" Alexandria	175
Dashwood	Huron	" Clinton	500
Delaware	Middlesex	" London	300
Delhi	Norfolk	" Simcoe	850
Delta	Leeds	" Newboro'	500
Demorestville	Prince Edward	" Picton	200
Desboro'	Grey	" Chatsworth	100
Deseronto	Hastings	G. A. Deroche	3,400
Dickinson Lan.	Stormont	See Cornwall	300
Dixie	Peel	" Streetsville	200
Dominionville	Glengarry	" Alexandria	250
Doncaster	York	" Toronto	250
Doon	Waterloo	" Galt	500
Dorchester Sta.	Middlesex	" London	300
Douglas	Renfrew	" Eganville	500
Dover South	Kent	" Chatham	150
Drayton	Wellington	E. W. Drew	1,000

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Dresden	Kent	Geo. E. Weir	2,000
Dromore	Grey	See Mt. Forest	150
Drumbo	Oxford	" Paris	700
Dryden	Rainy River	" Wabigoon	400
Duart	Kent	" Bothwell	400
Dublin	Perth	" Seaforth	350
Dunbar	Dundas	" Chesterville	150
Dunchurch	P. S. District	" Burk's Falls	200
Dundalk	Grey	Lucas, Wright & Batson	750
Dundas	Wentworth	H. C. Gwyn	3,600
Dungannon	Huron	See Goderich	300
Dunville	Haldimand	W. D. Swayze	1,800
Duntroon	Simcoe	See Collingwood	175
Dunvegan	Glengarry	" Alexandria	250
Durham	Grey	J. P. Telford	1,300
Dutton	Elgin	St. Clair Leitch	1,000
Easton's Corners	Grenville	See Merrickville	350
Eden	Elgin	" Tilsonburg	175
Eden Mills	Wellington	" Guelph	150
Edginton	P. S. District	" Parry Sound	150
Eganville	Renfrew	W. Lawson	900
Egmondville	Huron	See Seaforth	800
Elgin	Leeds	" Westport	300
Elginburg	Frontenac	" Kingston	200
Elmira	Waterloo	Ferguson & Reade	1,200
Elmvale	Simcoe	W. F. W. Lent	700
Elmwood	Bruce	See Chesley	350
Elora	Wellington	Edward Burns	1,600
Embro	Oxford	Jas. Munroe	600
Embrum	Russell	See Chesterville	450
Emsdale	Parry Sound	" Huntsville	300
Enniskillen	Durham	See Bowmanville	175
Ennismore	Peterborough	" Peterboro'	175
Enterprise	Addington	" Napanee	400
Erin	Wellington	W. McDowell	700
Ernestown	Lennox	See Napanee	200
Essex	Essex	E. A. Wismer	1,500
Ethel	Huron	See Brussels	250
Eugenia	Grey	" Flesherton	175
Everett	Simcoe	" Alliston	200
Everton	Wellington	" Guelph	200
Exeter	Huron	Dickson & Carling	1,850
Fall Brook	Lanark	See Lanark	120
Fallowfield	Carleton	" Ottawa	150
Farron's Point	Stormont	" Morrisburg	400
Fenelon Falls	Victoria	F. A. McDermid	1,400
Fenwick	Welland	See Welland	100
Fergus	Wellington	Munroe & Kilgour	1,600
Feversham	Grey	See Flesherton	100
Fingal	Elgin	" St. Thomas	600
Fitzroy Harb'	Carleton	" Arnprior	250
Flesherton	Grey	Lucas, Wright & Batson	500
Flinton	Addington	W. H. Perry	200
Floradale	Waterloo	See Elmira	200
Florence	Lambton	" Bothwell	400

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Fonthill	Welland	See Welland	250
Fordwich	Huron	" Harriston	500
Forest	Lambton	W. J. Porte	2,500
Foresters' Falls	Renfrew	See Renfrew	175
Formosa	Bruce	" Mildmay	500
Fort Erie	Welland	H. R. Morwood	800
Fort Francis	Rainy River	W. J. Keating	200
Fort William	Algoma	F. R. Morris	3,000
Fournier	Prescott	L'Original	200
Foxborough	Hastings	See Stirling	300
Frankford	"	" Trenton	400
Franktown	Lanark	" Carleton Place	125
Frankville	Leeds	" Brockville	250
Freelton	Wentworth	" Dundas	250
Frome	Elgin	" St. Thomas	100
Fullerton	Perth	" Mitchell	250
Galt	Waterloo	W. D. Card	8,000
Gananoque	Leeds	Jas. C. Ross	3,800
Garden Hill	Durham	See Port Hope	250
Georgetown	Halton	G. W. Goodwillie	1,550
Glammis	Bruce	See Kincardine	250
Glanworth	Middlesex	" St. Thomas	175
Glen Allan	Wellington	" Elmira	400
Glencoe	Middlesex	Stuart, Stuart & Ross	1,500
Glen Morris	Brant	See Paris	300
Glen Robertson	Glengarry	" Alexandria	250
Glen Williams	Halton	" Georgetown	400
GODERICH	Huron	Garrow(Q.C.) & Proudfoot	3,500
Golden Lake	Renfrew	See Eganville	175
Goodwood	Ontario	" Stouffville	300
Gore Bay	Algoma Dist.	R. R. McKissock	600
Gorrie	Huron	See Harriston	600
Grafton	Northumberland	" Cobourg	400
Grand Valley	Dufferin	J. A. V. Preston	900
Granton	Middlesex	See Lucan	400
Gravenhurst	Muskoka	H. H. Ardagh	1,900
Greenbank	Ontario	See Uxbridge	150
Greenfield	Glengarry	" Alexandria	175
Greenville	Wentworth	" Dundas	175
Greenwood	Ontario	" Whitby	175
Grimsby	Lincoln	" Hamilton or St. Cath.	900
GUELPH	Wellington	McDonald & Drew	11,000
Hagersville	Haldimand	S. E. Lindsay	1,000
Haliburton	Peterboro'	See Fenelon Falls	400
Hallville	Dundas	" Kemptonville	150
Hamilton	Wentworth	Standard Mercantile Agency, Limited, Her- bert Morgan, Local Agent	49,000
Hampton	Durham	See Bowmanville	300
Hanover	Grey and Bruce	" Walkerton	1,600
Harrietsville	Middlesex	" St. Thomas	150
Harrington	Oxford	" St. Mary's	125
Harrisburg	Brant	" Brantford	300
Harriston	Weilington	A. G. Campbell	1,700
Harrow	Essex	See Kingsville	500

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Harrowsmith	Frontenac	See Kingston	300
Hartford	Norfolk	" Hagersville	150
Hartington	Addington	" Kingston	200
Harwood	Northumberland	" Cobourg	300
Hastings	Northumberland	" Norwood	1,000
Havelock	Peterboro'	" "	900
Hawkesbury	Prescott	H. W. Lawlor	2,800
Hawkestone	Simcoe	See Orillia	400
Hawkesville	Waterloo	" Waterloo	250
Haysville	"	" New Hamburg	250
Heathcote	Grey	" Meaford	175
Heidelberg	Waterloo	" Waterloo	350
Hensall	Huron	H. J. D. Cook	1,000
Hepworth	Bruce	See Wiarton	750
Hespeler	Waterloo	" Preston	2,250
Highgate	Kent	" Thamesville	300
Highland Creek	York	" Whitby	200
Hillsburgh	Wellington	" Fergus	400
Hillsdale	Simcoe	" Elmvale	500
Hintonburgh	Carleton	" Ottawa	500
Holland Centre	Grey	" Chatsworth	150
Holland Landing	York	" Newmarket	300
Holstein	Grey	" Mt. Forest	350
Hopeville	Grey	" Dundalk	175
Horning's Mills	Dufferin	" Shelburne	300
Humberstone	Welland	" Welland	400
Huntley	Carleton	" Almonte	350
Huntsville	Muskoka Dist.	D. M. Grant	1,500
Huttonville	Peel	See Brampton	200
Ilderton	Middlesex	" London	200
Ingersoll	Oxford	Hegler & Hegler	5,000
Inglewood	Peel	See Brampton	400
Inkerman	Dundas	" West Winchester	300
Innerkip	Oxford	" Woodstock	200
Innisville	Lanark	" Lanark	200
Inverary	Frontenae	" Kingston	150
Inwood	Lambton	" Alvinston	350
Iona	Elgin	" St. Thomas	200
Iroquois	Dundas	A. E. Overall	1,250
Janetville	Durham	See Lindsay	150
Jarvis	Haldimand	J. Y. Murdock	800
Jasper	Grenville	See Merrickville	200
Jerseyville	Wentworth	" Brantford	200
Jordan	Lincoln	" St. Catharines	200
Kars	Carleton	" Kemptville	175
Kerney	Parry Sound Dist.	" Emsdale	300
Keene	Peterboro'	" Peterboro'	450
Keewatin	Rainy River Dist.	" Wabigoon	1,500
Kemptville	Grenville	French (Q.C.) & Allan	1,500
Kendal	Durham	See Newcastle	175
Kent Bridge	Kent	" Thamesville	175
Kerwood	Middlesex	" Strathroy	250
Keswick	York	" Sutton	150
Kettleby	York	" Newmarket	150
Kilbride	Halton	" Milton	150
Killaloe	Renfrew	" Eganville	100

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Killarney.....	Algoma District ..	See Gore Bay	300
Kimberley.....	Grey	" Markdale	175
Kinburn.....	Carlton	" Arnprior	200
Kincardine.....	Bruce	W. C. Loscombe	2,700
King.....	York	See Aurora or Toronto ..	325
KINGSTON.....	Frontenac	Britton(Q.C.) & Whiting	21,000
Kingsville.....	Essex	W. A. Smith	1,500
Kinloss.....	Bruce	See Lucknow	175
Kimmount.....	Victoria	" Fenelon Falls	400
Kintail.....	Huron	" Goderich	100
Kintore.....	Oxford	" London	150
Kippen.....	Huron	" Exeter	200
Kirkfield.....	Victoria	" Woodville	300
Kirkton.....	Huron and Perth	" Exeter or St. Marys	200
Kleinburg.....	York	" Toronto	350
Komoka.....	Middlesex	" London	275
Laggan.....	Glengarry	" Alexandria	175
Lakefield.....	Peterboro'	" Peterboro'	1,500
Lakelet.....	Huron	" Harriston	200
Lakeport.....	Northumberland	" Colborne	200
L'Amable.....	Hastings	" Madoc	100
Lambeth.....	Middlesex	" London	300
Lambton Mills.....	York	" Toronto	600
Lanark.....	Lanark	" Perth	1,000
Lancaster.....	Glengarry	William Stewart	700
Langton.....	Norfolk	See Tilsonburg	200
Lansdowne.....	Leeds	" Gananoque	400
Laskay.....	York	" Stouffville	175
Lawrence Sts.....	Elgin	" St. Thomas	150
Leamington.....	Essex	A. T. Boles	2,250
Lafayette.....	Prescott	See L'Original	200
Lefroy.....	Simcoe	" Bradford	200
LINDSAY.....	Victoria	McLaughlin & McDiarmid	7,000
Linwood.....	Waterloo	See Elmira	500
Lion's Head.....	Bruce	" Wiarton	350
Lisle.....	Simcoe	" Alliston	200
Listowel.....	Perth	F. R. Blewett	3,000
Little Britain	Victoria	See Lindsay	400
Little Current.....	Algoma District ..	R. R. McKissock	900
Lombardy.....	Leeds	See Smith's Falls	250
Londesboro'.....	Huron	" Blyth	250
London.....	Middlesex	The Standard Mercantile Agency, Limited, O. Sydney Colbran, Local Agent	33,000
Longford Mills	Ontario	See Orillia	300
Lonsdale.....	Hastings	" Deseronto	175
L'ORIGINAL.....	Prescott	Jno. Maxwell	1,200
Lotus.....	Durham	See Millbrook	200
Lowville.....	Halton	" Milton	100
Lucan.....	Middlesex	W. McDiarmid	950
Lucknow.....	Bruce	P. Malcolmson	1,450
Lunenburg.....	Stormont	See Cornwall	200
Lyn.....	Leeds	" Brockville	500
Lynden.....	Wentworth	" Dundas	500

Town	County.	Correspondent.	Pop'n.
Lyndhurst	Leeds	See Westport	200
Lynedoch	Norfolk	" Simcoe	200
Lyons	Elgin	" Aylmer	100
McDonald's Cors.	Lanark	" Perth	150
McKellar	Parry Sound	" Burk's Falls	200
McLaren's Depot.	Addington	" Kingston	150
Maberly	Lanark	" Perth	150
Madoc	Hastings	J. E. O'Flynn, Head Office, Belleville	1,400
Magnetawan	Parry Sound	See Burk's Falls	300
Maidstone	Essex	" Essex	150
Maitland	Grenville	" Brockville	200
Mallorytown	Leeds	" Brockville	400
Malton	Peel	" Brampton	300
Malvern	York	" Markham	200
Manchester	Huron	" Blyth	200
Manchester	Ontario	" Port Perry	205
Manilla	Victoria, Ont.	" Cannington	300
Manitowaning	Algoma, Dis.		500
Manotick	Carleton	" Medcalf	700
Maple	York	" Toronto	400
Marathon	Carleton	" Arnprior	100
Marden	Wellington	" Guelph	200
Markdale	Grey	Lucas, Wright & Batson	900
Markham	York	Alex. Mairs	1000
Marlbank	Hastings	See Napanee	200
Marmora	Hastings	S. J. Cooley	600
Marshville	Welland	See Welland	100
Martintown	Glengarry	" Lancaster	400
Mattawa	Nipissing Dist.	D. A. Dunlop	2000
Matsville	Glengarry	See Alexandria	950
Maxwell	Grey	" Flesherton	100
Maynooth	Hastings	" Marmora	150
Meadowvale	Peel	" Brampton	300
Meaford	Grey	G. T. Sutherland	2000
Melbourne	Middlesex	See Glencoe	250
Melville	Prince Edward	" Belleville	100
Merlin	Kent	" Tilbury	200
Merrickville	Grenville	A. E. Baker	1,200
Merriton	Lincoln	See St. Catharines	1,900
Metcalf	Carleton	McCracken, Henderson, Layton	400
Micksburg	Renfrew	See Pembroke	75
Middlemiss	Middlesex	" Glencoe	200
Middleport	Brant	" Brantford	200
Middleville	Lanark	" Perth	200
Midhurst	Simcoe	" Barrie	250
Midland	Simcoe	Bennett & Finlayson	2,100
Mildmay	Bruce	E. O. Swartz	900
Milford	Prince Edward	See Picton	250
Millbank	Perth	" Stratford	500
Millbridge	Hastings	" Madoc	200
Millbrook	Durham	A. A. Smith	1,000
Mille Roches	Stormont	See Cornwall	500
Mill Grove	Wentworth	" Dundas	200
Mill Haven	Addington	" Bath	150

Town.	County.	Correspondent.	Pop'n.
MILTON	Halton	E. W. Boyd	1,650
Milverton	Perth	See Stratford	700
Mimico	York	" Toronto	400
Minden	Victoria	" Fenelon Falls	300
Mitchell	Perth	Dent & Thompson, Sols. for Merchant's Bank	2,300
Molesworth	Huron & Perth	Listowel or Brussels	150
Monckland St.	Stormont	See Cornwall	75
Monckton	Perth	" Mitchell	200
Mono Mills	Peel	" Orangeville	200
Mono Road	Peel	" "	150
Moorefield	Wellington	A. Malcolmson	400
Moretown	Lambton	See Sarnia	500
Moose Creek	Stormont	" Alexandria	400
Moorwood	Dundas	" Chesterville	400
Morepath	Kent	" Ridgetown	300
MORRISBURGH	Dundas	Johnston & Bradfield	1,900
Morriston	Wellington	See Guelph	500
Morton	Leeds	" Gananoque	300
Moscow	Addington	" Napanee	100
Moulinette	Stormont	" Cornwall	300
Mountain	Dundas	" Kemptville	100
Mountain Grove	Addington	" Kingston	100
Mt. Albert	York	" Newmarket	500
Mt. Albion	Wentworth	" Hamilton	175
Mt. Brydges	Middlesex	" London or Strathroy	400
Mt. Elgin	Oxford	" Ingersoll	175
Mt. Forest	Wellington	W. C. Perry	2,250
Mt. Hope	Wentworth	See Hamilton	200
Mt. Pleasant	Brant	" Brantford	475
Mt. Pleasant	Durham	" Omemee	200
Mt. St. Patrick	Renfrew	" Renfrew	100
Muir Kirk	Kent	" Thamesville	500
Muncey	Middlesex	" London	75
Myrtle	Ontario	" Whitby	100
Nairn	Middlesex	" Ailsa Craig	100
Nanticoke	Haldimand	" Jarvis	200
NAPANEE	Lennox	Deroche & Madden	4,000
Napanee Mills	Addington	See Napanee	350
Napier	Middlesex	" Strathroy	250
Nassagaweya	Halton	" Milton	75
Navan	Russell	" Ottawa	300
Nelles Cor.	Haldimand	" Cayuga	150
Nelson	Halton	" Burlington	100
Neustadt	Grey	" Hanover	800
Newboro'	Leeds	" Westport	500
Newbridge	Huron	" Harriston	150
Newburgh	Addington	" Napanee	800
Newbury	Middlesex	" Glencoe	600
Newcastle	Durham	" Bowmanville	700
Newcomb Mills	Northumberland	" Brighton	200
New Dundee	Waterloo	" New Hamburg	300
New Durham	Brant	" Brantford	150
New Germany	Waterloo	" Berlin	175
New Hamburg	Waterloo	Wm. Millar	1,300
Newington	Stormont	See Chesterville	300

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
New Lowell	Simecoe	See Barrie	250
Newmarket	York	W. C. Widdifield, Sol. for Ontario Bank	2,500
Newport	Brant	See Brantford	175
Newry	Perth	" Listowel	100
Newton	"	" "	100
Newton Brook	York	" Toronto	250
Newton Robinson	Simecoe	" Bradford	175
New Toronto	York	" Toronto	200
Niagara	Lincoln	" St. Catharines	1,500
Niagara Falls	Welland	W. M. German	4,000
Niagara Falls S.	"		1,450
Nile	Huron	See Goderich	100
Nilestown	Middlesex	" London	200
Nithburg	Perth	" Stratford	100
Nixon	Norfolk	" Simcoe	200
Nobleton	York	" Newmarket	200
Normandale	Norfolk	" Port Dover	75
North Augusta	Grenville	" Merrickville	500
NORTH BAY	Nipissing Dist	Browning & Leask	2,500
North Buxton	Kent	See Chatham	100
Northfield	Stormont	" Cornwall	100
North Gower	Carleton	" Kemptville	300
North Lancaster	Glengarry	" Lancaster	300
" Pelham	Welland	" St. Catharines	75
Northport	Prince Edward	" Picton	275
North Williamsburg	Dundas	" Morrisburg	300
Northwood	Kent	" Chatham	100
Norval	Halton	" Georgetown	400
Norway	York	" Toronto	300
Norwich	Oxford	Thos. Brown	1,250
Norwood	Peterboro	W. A. F. Campbell	1,200
Nottawa	Simecoe	See Collingwood	300
Oakland	Brant	" Brantford	200
Oakville	Halton	C. B. Patterson	1,900
Oakwood	Victoria	See Lindsay	250
Odessa	Addington	" Napanee	700
Oil City	Lambton	" Petrolea	500
Oil Springs	"	H. J. Dawson	1,000
Omemee	Victoria	See Lindsay	800
Onondaga	Brant	" Caledonia	250
ORANGEVILLE	Dufferin	Elgin Myers, Q.C.	3,000
Orchard	Grey	See Mt. Forest	200
Orillia	Simecoe	McCarthy, Pepler & Co.	5,000
Orleans	Russell	See Ottawa	250
Ormond	Dundas	" Winchester	150
Orono	Durham	" Bowmanville	800
Orton	Wellington	" Fergus	175
Orwell	Elgin	" Aylmer	300
Osceola	Renfrew	" Renfrew	200
Osgoode Sta.	Carleton	" Metcalf	100
Oshawa	Ontario	J. F. Grierson	4,500
OTTAWA	Carleton	McCrackern, Henderson & McGivern	51,500
Otterville	Oxford	See Norwich	800
OWEN SOUND	Grey	Kilbourn & Kilbourn	8,500

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Oxford Mills.....	Grenville	See Kemptville	500
Oznabruk Centre.....	Stormont	" Cornwall	400
Paisley.....	Bruce	Hecton Cowan	1,300
Pakenham.....	Lanark	See Almonte	650
Palermo.....	Halton	" Oakville	100
Palgrave.....	Peel	" Tottenham	175
Palmerston.....	Wellington	Drew & Downs	2,100
Paris.....	Brant	Frank Smoke	3,100
Park Head.....	Bruce	See Wiarton	100
Park Hill.....	Middlesex	Thos O'Brien	1,700
Parry Sound.....	Parry Sound	W. L. Haight	2,500
Pefferlaw.....	York	See Cannington	200
Petee Island.....	Essex	" Leamington	700
PEMBROKE.....	Renfrew	DeLahaye & Reeves	5,000
Pendleton.....	Prescott	See L'Original	200
Penetanguishene.....	Simcoe	A. B. Thompson	2,300
Perth.....	Lanark	J. A. Allen	3,500
PETERBORO'.....	Peterboro'	Stratton & Hall	12,500
Petersburgh.....	Waterloo	See Berlin	200
Petrolea.....	Lambton	H. J. Dawson	5,000
Phelpston.....	Simcoe	See Barrie	150
Phillipsburg West.....	Waterloo	" New Hamburg	100
Phillipsville.....	Leeds	" Westport	300
Pickering.....	Ontario	" Whitby	1,000
PICTON.....	Prince Edward	C. H. Widdifield	3,500
Pittston.....	Grenville	See Iroquois	75
Plainfield.....	Hastings	" Belleville	250
Plantagenet.....	Prescott	" L'Original	400
Plattsbridge.....	Oxford	" Woodstock	600
Plevna.....	Frontenac	" Westport	200
Point Edward.....	Lambton	" Sarnia	1,400
Pontypool.....	Durham	" Millbrook	400
Poole.....	Perth	" Stratford	100
Poplar Hill.....	Middlesex	" Strathroy	75
Port Albert.....	Huron	" Goderich	150
Port Arthur.....	Thunder Bay Dis.	Wm. F. Langworthy	3,000
Port Bruce.....	Elgin	See Aylmer	100
Port Burwell.....	"	" Tilsonburg	600
Port Carling.....	Muskoka	" Bracebridge	300
Port Colborne.....	Welland	" Welland	1,200
Port Credit.....	Peel	" Oakville	600
Port Dalhousie.....	Lincoln	" St. Catharines	1,000
Port Dover.....	Norfolk	Atkinson & Petrie	1,100
Port Elgin.....	Bruce	J. C. Dalrymple	1,700
Port Elmsley.....	Lanark	See Perth	200
PORT HOPE.....	Durham	H. A. Ward	6,100
Port Lambton.....	Lambton	See Wallaceburg	400
Portland.....	Leeds	" Westport	300
Port Perry.....	Ontario	F. M. Yarnold	1,700
Port Robinson.....	Welland	See Welland	500
Port Rowan.....	Norfolk	" Simcoe	800
Port Ryerse.....	"	" Port Dover	100
Portsmouth.....	Frontenac	" Kingston	1,900
Port Stanley.....	Elgin	" St. Thomas	800
Port Sydney.....	Muskoka	" Bracebridge	200
Powassan.....	Parry Sound	" North Bay	400

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
PRESCOTT	Grenville	F. J. French	3,000
Preston	Waterloo	C. R. Hanning	2,100
Priceville	Grey	See Flesherton	350
Prince Albert	Ontario	" Port Perry	300
Princeton	Oxford	" Woodstock	500
Prospect	Lanark	" Carleton Place	100
Proton Station	Grey	" Dundalk	100
Providence Bay	Algoma Dis.	" Little Current	175
Puslinch	Wellington	" Galt or Guelph	150
Putnam	Middlesex	" Ingersoll	150
Queensboro'	Hastings	" Madoc	150
Queenston	Lincoln	" St. Catharines	175
Queenville	York	" Newmarket	200
Raglan	Ontario'	" Oshawa	100
Rainham	Haldimand	" Cayuga	100
Rankin	Renfrew	" Pembroke	200
Ratho	Oxford	" Woodstock	100
Rat Portage	Rainy River Dis.	J. F. McGillvray	5,000
Ravenna	Grey	See Meaford	125
Ravenshoe	York	See Sutton	100
Ravenswood	Lambton	" Thedford	100
Red Bay	Bruce	" Wiarton	200
Rednersville	Prince Edward	" Belleville	200
RENFREW	Renfrew	Jas. Craig	3,000
Riceeville	Prescott	See L'Orignal	100
Richard's Landing	Algoma District	" Bruce Mines	175
Richmond	Carleton	" Ottawa	500
Richmond	Elgin	" Aylmer	100
Richmond Hill	York	" Toronto	900
Richwood	Oxford	" Paris	100
Ridgetown	Kent	H. D. Smith	2,500
Ridgeway	Welland	See Fort Erie	800
Ringwood	York	" Stouffville	200
Ripley	Bruce	" Kincardine	700
Riversdale	Bruce	" Teeswater	150
Roblin	Lennox	" Napanee	200
Rockford	Norfolk	" Simcoe	175
Rockingham	Renfrew	" Eganville	75
Rockland	Russell	" Ottawa	800
Rocklyn	Grey	" Meaford	150
Rockport	Leeds	" Gananoque	300
Rockton	Wentworth	" Dundas	300
Rockwood	Wellington	" Guelph	600
Rodney	Elgin	J. D. Shaw	800
Roebuck	Grenville	See Prescott	100
Rosemont	Dufferin	" Alliston	275
Roseneath	Northumberland	" Hastings	200
Roseville	Waterloo	" Galt	300
Roslin	Hastings	" Tweed	100
Rousseau	Parry Sound Dis.	" Bracebridge	165
Rothsay	Wellington	" Drayton	600
Routhier	Prescott	" L'Orignal	175
Rugby	Simcoe	" Orillia	100
RUSSELL	Russell	" Ottawa	400
Rutherford	Lambton	" Dresden	100
Ruthven	Essex	" Kingsville	200

Town.	County.	Correspondent.	Pop'n.
Rymal	Wentworth	See Hamilton	150
St. Agatha	Waterloo	" Waterloo	150
St. Albert	Russell	" Chesterville	75
St. Amour	Prescott	" L'Orignal	200
St. Andrew's W.	Stormont	" Cornwall	200
St. Anne de Pres-	cott	Prescott	175
St. Amis	Lincoln	" St. Catharines	100
ST. CATHARINES	Lincoln	" A. W. Marquis	10,000
St. Cleme nts	Waterloo	" Waterloo	275
St. David's	Lincoln	" St. Catharines	200
St. Eugene	Prescott	" L'Orignal	500
St. George	Brant	" Brantford	975
St. Helen's	Huron	" Lucknow	175
St. Isadore	Prescott	" L'Orignal	275
St. Jacob's	Waterloo	" Waterloo	500
St. John's	Middlesex	See London	100
St. Mary's	Perth	J. W. Graham	3,500
St. Onge	Russell	See Chesterville	275
St. Raphael W.	Glengarry	" Lancaster	100
ST. THOMAS	Elgin	J. A. Robinson, Sol. for Imperial Bank	10,500
St. Williams	Norfolk	See Simcoe	200
Salem	Wellington	" Elora	500
Salford	Oxford	" Ingersoll	150
Salford	Huron	" Goderich	200
Sanford	Ontario	" Uxbridge	175
Sand Hill	Peel	" Brampton	150
Sand Point	Renfrew	" Arnprior	400
SANDWICH	Essex	" Windsor	1,200
SARNIA	Lambton	Hanna & Burnham	7,000
Sarsfield	Russell	See Ottawa	100
SAULT STE MARIE, Algoma District		Hearst & McKay	3,000
Schomburg	York	See Aurora	500
Scotland	Brant	" Brantford	500
Seaforth	Huron	J. M. Best	2,700
Seagrave	Ontario	See Port Perry	100
Sebright	Ontario	" Orillia	100
Sebringville	Perth	" Stratford	550
Seeley's Bay	Leeds	" Brockville	200
Selby	Lennox	" Napanee	250
Selkirk	Haldimand	" Jarvis	400
Severn Bridge	Simcoe	" Orillia	300
Shakespeare	Perth	" Stratford	500
Shallow Lake	Grey	" Owen Sound	500
Shannonville	Hastings	" Belleville	400
Sharbot Lake	Frontenac	" Perth	500
Sharon	York	" Newmarket	200
Shedden	Elgin	" St. Thomas	275
Sheffield	Wentworth	" Galt	200
Shelburne	Dufferin	G. M. Vance	1,300
Sheldon	Dufferin	See Alliston	75
Sherkston	Welland	" Welland	150
Shetland	Lambton	" Bothwell	100
Shipka	Huron	" Exeter	100
Silver Hill	Norfolk	" Simcoe	100

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
SIMCOE	Norfolk	Tisdale, Tisdale & Reid,	3,100
Singhampton.....	Grey	See Creemore	300
Skead's Mills.....	Carleton	" Ottawa.....	500
Smithfield.....	Northumberland	" Brighton	200
Smith's Falls.....	Lanark	Lovell, Farrell & Lovell	4,100
Smithville	Lincoln	See St. Catharines.....	600
Snelgrove	Peel	" Brampton	150
Sombra	Lambton	" Wallaceburg	200
Southampton	Bruce	W. Burgess.....	1,500
South Casselman, Russell.....		See Ottawa.....	1,000
South Finch.....	Stormont	" West Winchester	200
South Gloucester.....	Carleton	" Medcalfe	175
South Indian.....	Russell.....	" Ottawa.....	375
South March	Carleton	" Ottawa.....	150
South Monaghan.....	Northumberland	" Millbrook	100
South Mountain.....	Dundas	" West Winchester	400
South River.....	Parry Sound	" North Bay	300
Southwold Sta	Elgin	" St. Thomas	300
South Woodslee	Essex	" Essex	300
Sparta	Elgin	See St. Thomas	400
Spencerville	Grenville	" Prescott	400
Springbrook	Hastings	" Tweed	200
Springfield	Elgin	" Aylmer	600
Springfield-on-Cre- dit	Peel	" Streetsville	275
Springford	Oxford	" Tilsonburg	450
Springvale	Haldimand	" Hagersville	150
Staffa	Perth	" Mitchell	100
Stamford	Welland	" Niagara Falls	350
Stanleyville	Lanark	" Perth	200
Stanton	Dufferin	" Alliston	150
Staples	Essex	" Comber	500
Stayner	Simcoe	Hood & Sullivan	1,400
Stella	Addington	See Kingston	1,200
Stevensville	Welland	" Fort Erie	300
Stewart Town	Halton	" Georgetown	300
Stirling	Hastings	G. G. Thrasher	1,000
Stirton	Wellington	See Drayton	175
Stittsville	Carleton	" Carleton Place	200
Stoco	Hastings	" Tweed	100
Stoney Creek	Wentworth	" Hamilton	250
Stoney Point	Essex	" Comber	375
Stouffville	York	J. McCullough	1,200
Strabane	Wentworth	See Dundas	100
Stratfordville	Elgin	" Tilsonburg	300
Strasburg	Waterloo	" Preston	75
STRATFORD	Perth	G. W. Lawrence & Son	10,000
Strathroy	Middlesex	J. Folsenbee	3,500
Streetsville	Peel	J. J. Mahaffy	850
Stroud	Simcoe	See Barrie	200
Sturgeon Falls	Nipissing	H. E. McKee	600
Sudbury	Nipissing	F. F. Lemieux	1,400
Summerstown	Glengarry	See Lancaster	200
Summerstown Sta.	"	" "	250
Summerville.....	Peel	" Streetsville	100
Sunbury	Frontenac	" Kingston	100

Town.	County.	Correspondent.	Pop'n.
Sunderland	Ontario	See Cannington	500
Sundridge	Parry Sound	Browning & Leaske	600
Sutton West	York	A. Crozier	700
Sweaburg	Oxford	See Woodstock	100
Sydenham	Frontenac	" Kingston	600
Tamworth	Addington	Wilson & Wilson	850
Tara	Bruce	C. E. Start	875
Tavistock	Perth & Oxford	See Stratford	1000
Tecumseh	Essex	" Windsor	175
Teeswater	Bruce	J. J. Stephens	1250
Teeterville	Norfolk	See Waterford	
Thamesford	Oxford	" Ingersoll	300
Thamesville	Kent	J. Coutts	400
The Brook	Russell	See Ottawa	850
Theford	Lambton	Wm. Brooks	500
Thessalon	Algoma District	John Livingston	800
Thistletown	York	See Toronto Junction	700
Thomasburg	Hastings	" Tweed	150
Thornbury	Grey	" Meaford	100
Thorndale	Middlesex	Jarvis & Vinning	1200
Thornhill	York	See Toronto	400
Thornton	Simcoe	See Barrie	900
Thorold	Welland	Collier & Benson	200
Tilbury	Kent	Cameron, Cleary & Nelles	2,300
Tilsonburg	Oxford	Dowler & Sinclair	1,000
Tiverton	Bruce	See Kincardine	2,500
Toledo	Leeds	See Smith's Falls	475
Toronto	York	Standard Mercantile Agency, Limited—Head Office, 60 Victoria St.	244,581
Toronto Junction	"	A. J. Anderson	5,000
Tottenham	Simcoe	McCarthy, Pepler & Co.	800
Trent Bridge	Northumberland	See Campbellford	75
Trenton	Hastings	S. J. Young	5,000
Trout Creek	Parry Sound	See North Bay	300
Trowbridge	Perth	" Listowel	275
Tray	Wentworth	" Dundas or Paris	175
Tullamore	Peel	" Brampton	100
Tupperville	Kent	" Dresden or Wallaceburg	75
Tweed	Hastings	C. W. Craig	975
Tyrone	Durham	See Bowmanville	200
Udora	Ontario	" Sutton	250
Uffington	Muskoka	" Gravenhurst	350
Underwood	Bruce	" Kincardine	150
Union	Elgin	" St. Thomas	300
Unionville	York	" Toronto	400
Uxbridge	Ontario	S. Sharp	2,000
Vanessa	Norfolk	See Waterford	200
Vankleek Hill	Prescott	F. W. Thistlewaite	2,000
Varna	Huron	See Clinton	150
Vars	Russell	" Ottawa	400
Ventnor	Grenville	" Prescott	200
Verner	Nipissing	" North Bay	100
Vernon	Carleton	" Winchester	275
Verona	Frontenac	" Kingston	250

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Victoria Harbor	Simcoe	See Midland	400
Victoria Road	Victoria	" Cannington	250
Victoria Square	York	" Markham	150
Vienna	Elgin	" Tilsonburg	400
Villanova	Norfolk	" Waterford	175
Virgil	Lincoln	" St. Catharines	150
Vittoria	Norfolk	" Port Dover	550
Wabigoon	Rainy River	Robinson, Sangster & Co.	600
Wahnapitae	Nipissing	See Sudbury	100
Waldemar	Dufferin	" Orangeville	200
Wales	Stormont	" Cornwall	400
WALKERTON	Bruce	D. Robertson	3,100
Walkerville	Essex	(Hon. J. C.) Patterson, Murphy & Sale	1,200
Wallaceburg	Kent	J. S. Fraser	3,300
Wallacetown	Elgin	See Dutton	375
Walsingham Cen.	Norfolk	" Port Dover	300
Walter's Falls	Grey	" Chatsworth	175
Walton	Huron	" Brussels	150
Wanstead	Lambton	" Petrolea	100
Wardsville	Middlesex	" Bothwell	400
Warkworth	Northumberland	Frank L. Webb	800
Warren	Nipissing	See Sturgeon Falls	300
Warsaw	Peterboro'	" Peterboro' or Norw'd	175
Warwick	Lambton	" Watford	150
Washago	Simcoe & Ontario	" Orillia	300
Washington	Oxford	" Galt, Paris or Wood- stock	100
Waterdown	Wentworth	See Hamilton	800
Waterford	Norfolk	W. B. Wilkinson	1,550
Waterloo	Waterloo	W. M. Reade	3,000
Watford	Lambton	John Cowan	1,500
Waubaushene	Simcoe	See Midland	800
Waverley	"	" Elmvale	150
Webbwood	Algoma	" Sudbury	500
Weidmann	Lambton	" Alvinston	375
WELLAND	Welland	Raymond & Cahoe	2,000
Wellandport	Lincoln	See St. Catharines	270
Wellesley	Waterloo	" New Hamburg	750
Wellington	Prince Edward	" Pieton	800
Wendover	Prescott	" L'Orignal	275
Westbrook	Frontenac	" Kingston	150
West Flamboro'	Wentworth	" Dundas	275
West Hill	York	" Toronto	175
West Lorne	Elgin	H. Bridgeman	800
Westmeath	Renfrew	See Pembroke	275
Weston	York	" Toronto June	1,300
Westport	Leeds	W. Richardson	3,000
Westwood	Peterboro'	See Hastings	150
Wheatley	Essex	" Leamington	500
WHITBY	Ontario	G. Y. Smith	3,000
White Church	Bruce	See Wingham	100
White Lake	Renfrew	" Arnprior	175
Whitevale	Ontario	" Markham	300
Wiarton	Bruce	Jas. Fletcher	2,500
Wilkesport	Lambton	See Petrolea	200

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n</i>
Williamsford	Grey	See Chatsworth	250
Williamstown	Glengarry	" Lancaster	600
Wilton	Lennox	" Napanee	250
Winchelsea	Huron	" Exeter	100
Winchester	Dundas	W. B. Lawson	1,200
Winchester Sprgs	"	"	400
Winham Centre	Norfolk	See Waterford	275
Windsor	Essex	(Hon. J. C.) Patterson, Murphy & Sale	3000
Winger	Welland	See Welland	100
Wingham	Huron	E. L. Dickinson	2600
Winona	Wentworth	See Hamilton	400
Winterbourne	Waterloo	" Elmira	175
Winthrop	Huron	" Seafirth	100
Wolfe Island	Frontenac	" Kingston	500
Wolverton	Oxford	" Paris or Galt	175
Woodbridge	York	" Toronto	800
Woodham	Porth	" St. Mary's	150
Woodslee	Essex	" Essex	175
Woodstock	Oxford	McKay & Bicknell	9,700
Woodville	Victoria	C. E. Weeks	600
Wooler	Northumberland	See Trenton	300
Wroxeter	Huron	Harriston or Wingham	500
Wyebridge	Simcoe	See Midland	275
Wyevale	Simcoe	See Elmvale	100
Wyoming	Lambton	" Petroea	1,000
Yarkar	Addington	" Napanee	550
Yarmouth Centre	Elgin	" St. Thomas	175
York	Haldimand	" Caledonia	400
York	York	" Toronto	600
York Mills	York	" "	100
Young's Point	Peterboro'	" Lakefield	100
Zephyr	Ontario	" Stouffville	200
Zurich	Huron	Hensall	600

COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers, on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

LAWS OF ONTARIO.

Arrest may be had in civil proceedings if party about to leave the Province with intent to defraud, and the debt or damages must amount to \$100.00 or upwards.

Assignments.—A debtor can make an assignment to the Sheriff of the County, or to any other individual, with the consent of the majority of his creditors. Assignment cuts out all attachments, judgments and executions.

Attachments.—An absconding debtor's goods (not exempt from seizure by law), may be seized, upon affidavit that there

is good reason to believe, and plaintiff does verily believe, that he is about to depart from Ontario with intent to defraud his creditors, or to avoid being arrested or served with process, that he has real or personal property liable to seizure, and this must be supported by affidavit of two other credible witnesses.

Bills of Sale.—Transfers of chattels not accompanied by an immediate delivery and change of possession must be registered within five days from execution, with proper affidavits. If not registered it is invalid as against third parties.

Chattel Mortgages must be under seal and registered within five days after execution, together with proper affidavits, unless there be an immediate delivery of the goods and a complete change of possession. The mortgage must be renewed each year by filing a declaration showing amount then due, and must be filed within thirty days preceding the termination of the year.

Commercial Travelers require no licenses.

Divorce.—There is no Divorce Court in the province. Application for same must be made to the Senate, and is granted on the ground of adultery alone.

Dower.—Widow is entitled to dower in all lands. She is also entitled in certain cases to elect to take in lieu of dower, a share in the husband's estate.

Executions may be obtained immediately on judgment, binding the goods and lands only from time of delivery to the sheriff. The goods of the debtor have to be exhausted before the lands can be sold. Lands cannot be sold until after one year from the delivery of the writ to the sheriff. The property of a debtor which cannot be reached under common law writ may be reached by the appointment of a receiver by way of equitable execution. Under the Creditors Relief Act the sheriff distributes the proceeds ratably, provided claims are established pursuant to the provision of the Act within one month after date of the levy by the sheriff.

Exemptions.—Household goods and chattels are exempt from seizure, wearing apparel and certain articles of furniture as set out in R. S. O., not exceeding in value \$150, necessary fuel and food for family for thirty days, not exceeding in value \$40.00, one cow, six sheep, four hogs and twelve hens, not exceeding value of \$75.00, and food for thirty days, tools and implements for debtor in his ordinary use.

Garnishment.—In Division Court, claims may be garnished before judgment, in the Higher Courts, upon affidavit, after judgment, showing garnishee is indebted to the judgment debtor. All amounts may be attached except in cases

of the wages of mechanics and workmen who are entitled to exemption of \$25.00, and only any amount over \$25.00 is attachable.

Interest.—Legal rate is 6% in absence of any special contract.

Limitation of Actions.—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

Married Women.—The law is in such an unsettled state in reference to this matter that it is difficult to put it in this issue, but it can be stated that she may now enter into any contract, carry on any business in her own name, independent of her husband. The husband is liable for debts contracted by his wife for necessities.

Notes and Bills.—All notes and bills have three days of grace except those payable on demand. Notice of dishonor is necessary to hold endorser.

Replevin.—Whenever any goods have been wrongfully distrained, taken or detained, they can be replevied upon getting an order from the Judge on affidavit.

Statute of Frauds.—Interest in lands can be created only by writing, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another unless something in writing. No contract for sale of goods worth \$40.00 or upwards good unless in writing, except there be partial delivery or part payment.

Wills must be made in writing, witnessed by two subscribing witnesses, who must all sign in the presence of each other.

PRINCE EDWARD ISLAND.

COUNTIES, AND COUNTY TOWNS.

<i>County.</i>	<i>County Town.</i>	<i>Pop'n.</i>
Kings	Georgetown	27,000
Prince.....	Summerside	36,500
Queens	Charlottetown.....	46,000

The following is the list of the Correspondents secured by the Standard Mercantile Agency for this Province.

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<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Alberton	Prince	Kattenbury & Tweedy..	800
Augustine Cove	"	See Summerside	200
Bay Fortune.....	Kings	" Georgetown	100
Bedeque	Prince	" Summerside	300
Belfast	Queens.....	" Charlottetown.....	200
Bloomfield	Prince	" Alberton	75
Bonshaw	Queens	" Charlottetown.....	75
Breadalbane	"	" Summerside	75
Campbellton.....	Prince	" Alberton	200
Cape Travers	"	" Summerside	300
Cardigan.....	Kings	" Georgetown	300
Charlottetown....	Queens	Rattenbury & Tweedy..	125,000
Cherry Valley	"	See Charlottetown	75
Clifton.....	"	" Summerside	75
Coleman	Prince	" Alberta	300
Commercial Cross	Kings	" Charlottetown.....	100
Conway Station	Prince	" Summerside	75
Crapaud	Queens	" Charlottetown.....	500
Dundas	Kings	" Souris.....	200
Egmont Bay.....	Prince	" Summerside	150
Ellerslie.....	Prince	" Summerside	150
Emerald	Queens	" Summerside	75

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Flat River	Queens	See Georgetown	300
French River.....	"	" Summerside	100
Georgetown	Kings	Jno. Mathieson	2,000
Hd. St. Peters.....	"	See Souris	200
Hunter's River....	Queens	" Charlottetown	275
Kelley's Cross	"	" Summerside	75
Kensington.....	Prince	" Summerside	500
Lower Montague	Queens	" Georgetown	600
Malpeque	Prince	" Summerside	175
Mill View.....	Queens	" Charlottetown	150
Miscouche.....	Prince	" Summerside	200
Montague Bridge	Kings	" Georgetown	500
Morell	"	" Charlottetown	75
Mt. Stewart.....	Queens	" "	500
Murray Harbor	Kings	" Georgetown	200
Murray River	"	" "	175
New Glasgow Br.	Queens	" "	165
North Tryon	Prince	" Summerside	175
O'Leary	"	" Alberton	150
Orwell	Queens	" Charlottetown	100
Peake Station	Kings	" Georgetown	75
Port Hill.....	Prince	" Summerside	175
Pownall	Queens	" Charlottetown	175
Red Point	Kings	" Souris	75
Rustico	Queens	" Charlottetown	800
St. Eleanor's.....	Prince	" Summerside	400
Souris	Kings	Arthur J. B. Mellish ..	500
Stanley Bridge	Queens	See Summerside	175
Summerside	Prince	Bell & Johnston	3,000
Tignish	"	See Alberton	500
Tryon	"	" Summerside	300
Valleyfield	Kings	" Georgetown	100
Vernon River	Queens	" Charlottetown	150
Victoria	Queens	" "	400
Wellington	Prince	" Summerside	75
Wood Island	Queen's	" Georgetown	75

COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

LAWS OF PRINCE EDWARD ISLAND.

Arrest.—Imprisonment for debt is abolished, except for the following:—penalties, taxes, damages for trespass, crim. con. or seduction, libel or slander, and breach of promise of marriage, and may be obtained upon affidavit that he has made away with his property, or is about to quit the province with intent to defeat his creditors.

Assignments.—Conditional assignments not passing the possession must be registered as chattel mortgages, general assignments for the benefit of creditors are allowed, but may be set aside if fraudulent. Preferences are valid.

Attachments.—An order for attachment for debt due defendant may be obtained either before or after judgment, on affidavit of the facts.

Bankruptcy.—There is no law. Parties failing to meet their liabilities either compromise by private arrangement or make a general assignment, conditional that creditors who do not sign the release shall be excluded from its benefits.

Chattel Mortgages must be filed with the Prothonotary of the county. Bills of sale are void as against third parties, unless immediate possession. Mortgages are void as against creditors and subsequent purchasers for value, unless properly registered.

Commercial Travellers must pay an annual license fee of \$15.00, and are liable to arrest as well as to a penalty of \$200.00, doing business without a license, and in the case of an action to recover price of goods sold by a traveller without a license, if the defendant raises this defence he may escape payment.

Divorce is almost unknown. The Divorce Court was provided for some years ago, but no case has ever arisen.

Dower.—Widow is entitled to a life estate in one-third of her husband's freehold lands, unless dower is barred. A married woman must join in all conveyances with her husband, and release her dower in order to give a clear title. She must acknowledge the deed apart from her husband before a justice of peace or notary public, who will certify to that effect.

Executions may be issued ten days after verdict, good for one year, may be renewed from time to time, binds goods from delivery to the sheriff. Real estate is bound by entering judgment in Supreme Court, and can be sold under special execution, six months notice of sale being advertised by sheriff. County Court judgments do not affect land.

Garnishments.—An order may be obtained either before or after judgment, on affidavit disclosing amount of debt, and that there is money due and owing. Wages may be garnished, but one-half the personal wages of laborers, past due notes and contingent debts, and monies due from the Crown or Government are exempt. Justices of the peace have no jurisdiction for debts except in special cases referred to them, they try cases of petty misdemeanour, breach of the peace, and a preliminary hearing in criminal cases is sometimes taken before them.

Limitation of Actions.—On all contracts not under seal, six years, judgments and contracts under seal, twenty years.

Married Women.—Are able to acquire, hold and dispose of real or personal property in their own right, and to enter into contracts, and to sue and be sued with respect to their separate property as if "feme-sole."

Notes and Bills.—Three days of grace are allowed.

Replevin.—Action of replevin may be maintained for goods wrongfully distrained, or otherwise taken or detained upon affidavit of the facts, and stating value.

Statute of Fraud.—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another, unless something in writing. No contract for sale of goods worth \$40.00 or upwards good unless in writing, except there be partial delivery or part payment.

QUEBEC.

COUNTIES, COUNTY TOWNS AND POPULATION.

<i>County.</i>	<i>County Town.</i>	<i>Pop'n.</i>
Argenteuil	Lachute	15,500
Arthabaska	Arthabaskaville	25,000
Bagot	St. Hugues	22,000
Beaupre	St. Francois	37,000
Beauharnois	Beauharnois	17,000
Bellechasse	St. Michel	18,000
Berthier	Berthier	20,000
Bonaventure	New Carlisle	21,000
Brome	Knowlton	14,750
Chambly	Longueuil	11,800
Champlain	Batiscan	29,000
Charlevoix	St. Paul's Bay	19,000
Chateauguay	St. Martine	14,000
Chicoutimi	Chicoutimi	28,000
Compton	Cookshire	23,000
Dorchester	St. Henedine	19,100
Drummond	Drummondville	29,000
Gaspe	Perce	28,000
Hochelaga	Montreal	301,100
Huntingdon	Huntingdon	14,500
Iberville	Iberville	12,000
Jacques Cartier	Pointe Claire	14,000
Joliette	Joliette	23,000
Kamouraska	Kamouraska	20,500
Labelle	Papineauville	40,200
Laprairie	Laprairie	11,000
L'Assomption	L'Assomption	13,800
Laval	Ste. Rose	9,500
Levis	Levis	27,000
L'Islet	St. Jean Port Joli	14,000
Lotbiniere	Lotbiniere	20,800
Maskinonge	Louiseville	18,000
Megantic	Leeds	22,500
Missisquoi	Freelighsburg	18,500
Montcalm	Ste. Julianne	12,200
Montmagny	Montmagny	15,000
Montmorency	Chateau Richer	12,500
Napierville	Napierville	10,200
Nicolet	Becancour	28,800
Pontiac	Bryson	22,000
Portneuf	Cap Sante	26,000
Quebec	Quebec	83,000
Richelieu	Sorel	21,500
Richmond	Richmond	19,000
Rimouski	Rimouski	33,500
Rouville Ste. Marie	St. Marie de Monnoir	16,100
Saguenay	Tadousac	10,200
Shefford	Waterloo	23,500
Sherbrooke	Sherbrooke	16,200

<i>County.</i>	<i>County Town.</i>	<i>Pop'n.</i>
St. Hyacinthe	St. Hyacinthe	21,500
St. John's	St. John's	12,500
St. Maurice	Three Rivers	12,200
Soulanges	Coteau Landing	10,000
Stanstead	Stanstead	18,150
Temiscouata	Isle Verte (Green I.)	25,800
Terrebonne	St. Jerome	23,200
Two Mountains	St. Scholastique	15,100
Vaudreuil	Vaudreuil	11,000
Vercheres	Vercheres	12,500
Wolfe	South Ham	12,500
Wright	Hull	25,100
Yamaska	St. Francois du Lac	16,100

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<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Acton	Bagot	J. M. Bordua	1,500
Actonvale	St. Hyacinthe	H. Lippe	2,000
Adamsville	Brome	See Shefford	500
Adstock	Beauce	" St. Ephrem de Tring	200
Amqui	Rimouski	" Macnider	600
Ancienne Lorette.Quebec	H. T. Pageot	4,000	
Armagh	Bellechasse	See St. Michel	1,400
ARTHABASKAVILLE.Arthabaska	J. S. Doucett	2,000	
Arthurville	Bellechasse	See St. Michel	100
Arundel	Argenteuil	" St. Agathe	700
Asbestos	Richmond	" Danville	100
Aston Station	Nicolet	" Arthabaskaville	200
Athelstan	Huntingdon	" Huntingdon	200
Aubrey	Chateauguay	" Valleyfield	150
Auvergne	Portneuf	" Cap Sante	450
Ayer's Flats	Stanstead	" Magog	200
Aylmer	Ottawa	T. P. Foran, Q.C.	2,000
Baie St. Paul	Charlevoix	Pierre D'Autreuil	2,000
Baldwin's Mills	Stanstead	See Stanstead	100
Barachois de Mal- baie	Gaspe	" Mal Bay	1,600

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Barnston	Stanstead	See Coaticoode	200
BATISCAN	Champlain	Louis Deschaiens	1,800
BEAUHARNOIS	Beauharnois	Brossart, Q.C., & Bros- sart	2,100
Beaumont	Bellechasse	See St. Charles	200
Beauport	Quebec	J. E. Bedard	4,500
Beaupre	Montmorency	A. N. Vezina	600
BECANCOUR	Nicolet	J. A. Blondin	600
Bedford	Missisquoi	Z. E. Cornell	1,600
Beebe Plains	Stanstead	See Stanstead	450
Beloeil	Vercheres	J. P. M. Bedard	500
Bergerville	Quebec	See Quebec	600
BERTHIER	Berthier	C. A. Cheveret	1,600
Berthier	Montmagny	See St. Francois	300
Bic	Rimouski	" Rimouski	1,600
Bienville	Levis	J. E. Chabot	300
Black Cape	Bonaventure	See New Richmond	1,000
Black Lake	Megantic	" Arthabaskaville	1,500
Blue Bonnets	Hochelaga	" Montreal	200
Bolton Centre	Brome	" Knowlton	300
Bordeaux	Hochelaga	" Montreal	570
Boucherville	Chambly	J. E. L. Normandin	300
Bristol	Pontiac	See Bryson	200
BROME	Brome	" Knowlton	350
Brompton	Richmond	" Windsor Mills	500
Broughton Sta..	Beauce	" St. Ephrem de Tring	2,000
Brownsville	Argenteuil	" Lachute	300
BRYSON	Pontiac	D. R. Barry	500
Buckingham	Labelle	F. A. Baudry (Sol. for Bank of Ottawa)	3,100
Buckland	Bellechasse	See St. Clair	400
Cacouna	Temiscouata	" Riviere du Loup	1,700
Calumet Island	Pontiac	" Bryson	1,000
Campbell's Bay	"	" "	250
Cape Cove	Gaspé	" Perce	1,000
Capelton	Sherbrooke	" Sherbrooke	1,050
Caplin River	Bonaventure	New Richmond	1,050
Cap Magdeleine	Champlain	See Three Rivers	400
Cap Rouge	Quebec	" Lorette	800
Cap St. Ignace	Montmagny	" Montmagny	4,000
CAP SANTE	Portneuf	L. P. Bernard	1,500
Carillon	Argenteuil	See Lachute	650
Carleton	Bonaventure	" New Richmond	700
Caughnawaga	Laprairie	" Lachine	2,000
Causapscal	Rimouski	" Macnider	200
Cazaville	Huntingdon	" St. Anicet	200
Cedar Hall	Rimouski	" Macnider	800
Cedars	Soulanges	" Valleyfield	300
Chambly Basin	Chambly	E. P. Bertrand	800
Chambly Canton	"	"	700
Chambord	Chicoutimi	See Roberval	1,000
Champlain	Champlain	" Three Rivers	1,700
Chapeau	Pontiac	" Bryson	200
Charlemagne	L'Assomption	" St. Henri	200
Charlebourg	Quebec	C. N. Hamel	700
Chartierville	Compton	See Cookshire	600

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Chateauguay	Chateauguay	See Beauharnois	600
Chateau Richer	Montmorency	Gabriel Dick	1,500
Chelsea	Wright	See Gatineau	300
Chenoville	Labelle	" Papineauville	200
Cherry River	Sherbrooke	" Sherbrooke	300
Chichester	Pontiac	" Pembroke	500
CHIICOUTIMI	Chicoutimi	J. G. Belley	2,300
Clarenceville	Missisquoi	See Lacolle	250
Coaticoode	Stanstead	W. L. Shurtleff	3,000
Compton	Compton	See Magog	500
COOKSHIRE	Compton	L. E. Charbonnell	1,000
Corbin	Huntingdon	See Hemmingford	200
Cor. of the Beach	Gaspe	" Perce	300
Coteau Landing	Soulanges	L. E. R. Dumesnil	600
Cote des Neiges	Hochelaga	See Montreal	800
Cote St. Michel	"	" "	400
Covey Hill	Huntingdon	" Hemmingford	200
Cowansville	Missisquoi	J. C. McCarkill	1,000
Cross Point	Bonaventure	See Campbellton, N.B.	300
Cushing	Argenteuil	" St. Phillippe	600
Dalesville	"	" Lachute	150
Danville	St. Francois	F. A. Brjen	500
Danville	Richmond	L. Joubert	1,300
Deschambault	Portneuf		1,200
Dewittville	Huntingdon	See Huntingdon	300
D'Israeli	Wolfe	" Weedon	1,500
Dixville	Stanstead	" Coaticoode	600
Douglashtown	Gaspe	" Mal Bay	1,100
DRUMMONDVILLE	Drummond	W. J. Watts	1,100
Dundee	Huntingdon	See St. Anicet	2,000
Dunham	Missisquoi	" Cowansville	400
Duncan	Brome	" Stanstead	200
Eardley	Wright	" Ottawa	900
East Angus	Compton	" Megantic	700
E. Arthabaska	Arthabaska	" Arthabaskaville	500
E. Templeton	Wright	" Ottawa	450
Eaton	Compton	" Cookshire	250
Egypt	Shefford	" Roxton Falls	400
Etchemin	Levis		2,500
Eustis	Sherbrooke	See Sherbrooke	400
Farnham	Missisquoi	J. S. Poulin	2,800
Farnham Centre	Brome	See Cowansville	275
Farrelton	Wright	" Ottawa	300
Father Point	Rimouski	" Rimouski	250
Fitch Bay	Stanstead	" Stanstead	500
Fort Coulonage	Pontiac	" Bryson	500
Fortierville	Lotbiniere	" St. Anne de la Perade	1,650
Foster	Brome	" Waterloo	200
Fox River	Gaspe	" Mal Bay	1,375
Frampton	Dorchester	" St. Marie	400
Franklin Centre	Huntingdon	" Hemmingford	375
Fraserville	Temiscouata	J. Camille Poulet	4,200
FREELIGHSBURGH	Missisquoi	See Bedford	500
Garthby	Wolfe	" Weedon	800
Gaspe Basin	Gaspe	" Mal Bay	800
Gentilly	Nicolet	" Nicolet	250

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Georgenville	Stanstead	See Rock Island	275
Girard	St. John's	" St. John's	250
Glen Sutton	Brome	" Sutton	600
Gould	Compton	" Cookshire	250
Gracefield	Wright	" Ottawa	200
Granby	Shefford	S. Deslirres	3,100
Grandes Piles	Champlain	See St. Tite	1,300
Grenville	Argenteuil	C. L. Beaudin	600
Grondines	Portneuf	See Deschambault	500
Hadlow Cove	Levis	" Levis	100
Halifax South	Megantic	" Somerset	500
Hatley	Stanstead	" Coaticoode	150
Hebertville	Chicoutimi	Chas. Gagnon	350
Hedleyville	Quebec	See Quebec	650
Hemmingford	Huntingdon	Patrick Clancy	300
Henryville	Iberville	See Iberville	800
Herdman	Huntingdon	" Huntingdon	100
Hopetown	Bonaventure	" Paspebiac	600
Howick	Chateauguay	" St. Martin's	250
Hudson	Vaudreuil	" Rigaud	400
HULL	Wright	T. P. Foran, Q.C.	13,000
HUNTINGDON	Huntingdon	A. E. Mitchell	1,200
IBERVILLE	Iberville	L. A. Gosselin	2,000
Inverness	Megantic	J. C. Noel	2,000
Ironside	Wright	See Ottawa	300
Island Brook	Compton	" Cookshire	400
Isle Bizard	Jacques Cartier	" St. Genevieve	800
ISLE VERTE	Temiscouata	" Trois Pistoles	2,500
Johnville	Compton	" Cookshire	300
JOLIETTE	Joliette	F. O. Dugas	4,000
KAMOURASKA	Kamouraska	P. V. Tache, Q.C.	1,500
Kazabazua	Wright	See Ottawa	100
Kingsbury	Richmond	" Windsor Mills	300
Kingsley Falls	Drummond	" Danville	300
KNOWLTON	Brome	J. E. Fay	900
La Baie	Yamaska	J. L. Belcourt	600
Labelle	Labelle	See St. Jerome	100
L'Acadie	St. John's	" St. John's	1,000
Lac a la Tortue	Champlain	" St. Flore	400
Lachenaie	L'Assomption	" L'Assomption	150
Lachine	Jacques Cartier	Leon Forest	4,000
LACHUTE	Argenteuil	G. E. Bampton, Q.C.	2,000
Lacolle	St. John's	L. A. Rousseau	1,000
La Conception	Labelle	See St. Jerome	500
Lake Megantic	Compton	A. Bécigneul	1,200
Lake Weedon	Wolfe	See Weedon	250
Lambton	Beauce	D. O. Castonguay	1,500
L'Ange Gardien	Rouville	Francois Meunier	500
Lanorarie	Berthier	L. Poitras	600
La Patrie	Compton	See Cookshire	1,500
La Presentation	St. Hyacinthe	" St. Hyacinthe	300
L'ASSOMPTION	L'Assomption	J. E. Faribault, Q.C.	3,000
Laurentides	"	A. A. Lemire	1,000
Lauzon	Levis	F. X. Coulliard	4,000
Lavaltrie	Berthier	See Berthierville	950
L'Avenir	Drummond	J. C. St. Amaut	1,200

Town.	County.	Correspondent.	Pop'n.
Lawrenceville	Shefford	J. M. Bourgeois	200
Leclercville	Lotbiniere	See St. Jean de Chaillons	800
Lennoxville	Sherbrooke	" Sherbrooke	900
L'Epiphanie	L' Assomption	" L'Assumption	600
Les Eboulements	Charlevoix	" Baie St. Paul	3,000
Les Ecureuils	Portneuf	" Cap Sante	200
LEVIS	Levis	Chas. Darveau, Q.C.	7,300
Liniere	Beaute	See St. George	300
L'Islet	L'Islet	Cleophas Leclerc	3,500
Little Metis	Rimouski	See St. Flavie	500
Longue Pointe	Hochelaga	L. G. Hetu	1,250
LONGUEUIL	Chambly	Pierre Brais	3,500
LOTBINIERE	Lotbiniere	P. S. Bernard	2,000
LOUISEVILLE	Maskinonge	Gideon Beland	1,900
Magog	Stanstead	Alf. Tourigny	2,800
Mal Bay	Gaspe	Chas. Angers	300
Mansenville	Brome	See Sutton	300
Marbleton	Wolfe	David Ashby	400
Maria	Bonaventure	" Paspebiac	1,000
Marieville	Rouville	H. E. Poulin	1,350
Martinville	Compton	See Cookshire	200
Mascouche	L'Assomption	Jos. P. Matthieu	500
Masham Mills	Wright	See Ottawa	300
Maskinonge	Maskinonge	L. E. Galipeault	800
Massawippi	Stanstead	See Magog	200
Masson	Labelle	" Buckingham	100
Matane	Rimouski	" Macnider	800
Mawcock	Shefford	" Granby	250
Megantic	Compton	J. N. Thibodean	300
Melbourne	Richmond	See Richmond	350
Melocheville	Beauharnois	" Beauharnois	300
Metapedia	Bonaventure	" Campbellton, N.B.	350
Mongenais	Vaudreuil	" Alexandria, Ont.	400
Montebello	Labelle	Hector Chauvin	800
Mount Louis	Gaspe	See Fraserville	300
Montmagny	Montmagny	J. A. Bender, Q.C.	8,000
Montreal	Hochelaga	{ McGibbon, Q.C., Casgrane, Q.C., Ryan & Mitchel Stephens & Hutchings}	325,000
Mt. Johnson	Iberville	See St. Johns	450
Murray Bay	Charlevoix	C. E. Angers	3,000
Nanaimo	Labelle	See Papineauville	100
NAPIERVILLE	Napierville	E. Merizzi	1,000
NEW CARLISLE	Bonaventure	J. B. Belanger	1,000
New Glasgow	Terrebonne	See St. Sophie	300
New Liverpool	Levis	" Levis	1,000
Newport	Gaspe	" Paspebiac	600
New Richmond	Bonaventre	Hector Trepanier	1,000
Nicolet	Nicolet	W. Camirand	2,500
North Hatley	Stanstead	See Magog	200
North Stanbridge	Mississiquoi	" Cowansville	250
North Wakefield	Wright	" Hull	200
N. D. de Rimouski	Rimouski	" Rimouski	500
N. D. de L'As-	somption	Rimouski	300

<i>Town</i>	<i>County</i>	<i>Correspondent</i>	<i>Pop'n.</i>
N. D. des Bois	Compton	See Cookshire	700
N. D. des Stan-			
bridge	Missisquoi	" Bedford	200
N. D. Dulac	Temiscouati	A. P. Beaulieu	500
Nouvelle	Bonaventure	See New Richmond	100
Oka	Two Mountains	" St. Placide	500
Ormstown	Chateauguay	Eugene Fontaine	800
Outremont	Hochelaga	See Montreal	100
PAPINEAUVILLE	Labelle	Angus S. McKay	2,000
Paspebiac	Bonaventure	P. C. Beauchesne	1,200
PERCE	Gaspe	A. Beaudry	1,000
Perkins	Wright	See Ottawa	300
Petite Matane	Rimouski	" Macnider	400
Phillipsburg	E. Missisquoi	" Bedford	300
Piedmont	Terrebonne	" St. Sauveur	150
Pierreville	Yamaska	" La Bai	500
Pike River	Missisquoi	" Bedford	200
Piopolis	Compton	" Lake Megantic	400
Plaisance	Labelle	J. G. Papineau	300
Plessisville	Megantic	J. S. Doucet	2,600
Pointe aux Trem-			
bles	Hochelaga	See Varennes	600
Pointe aux Trem-			
bles	Portneuf	See Cap Sante	1,500
POINTE CLAIRE	Jacques Cartier	C. Branet	1,500
Pointe Fortune	Vaudreuil	See L'Orignal	500
Pont Chateau	Soulanges	" Valleyfield	200
Portage du Fort	Pontiac	S. A. McKay	700
Port Daniel	Bonaventure	See Paspebiac	600
Portneuf	Portneuf	" Ville Marie	1,500
Powerscourt	Huntingdon	" Huntingdon	200
		Malouin(Q.C.) Bedard, (Hon. T.G.) & Duch-	
QUEBEC	Quebec	esne (M.P.P.).	
		Taschereau(Q.C.) Lav-	
		ery & Rivard	
Quyon	Pontiac	See Portage du Fort	700
Radnors Forges	Champlain	" St. Maurice	600
Radstock	Joliette	" Joliette	100
Rapide des Joa-			
chim	Pontiac	" Pembroke	100
Rawdon	Montcalm	" Joliette	800
Repentigny	L'Assumption	" L'Assomption	100
RICHMOND	Richmond	Simeon Fraser	2,000
Rigaud	Vaudreuil	J. N. Lefebvre	600
RIMOUSKI	Rimouski	Pouliot & Drapeau	3,000
Ripon	Labelle	J. B. St. Pierre	400
River Beaudette	Soulanges	See Coteau Landing	300
Rivier Desert	Wright	" Ottawa	500
Riviere Ouelle	Kamouraska	" Fraserville	200
Roberville	Chicoutimi	C. O. Labrecque	2,400
Robinson	Compton	See Cookshire	200
Rochelle	Shefford	" Lawrenceville	300
Rockburn	Huntingdon	" Huntingdon	100
Rock Island	Stanstead	H. M. Hooey	500

Town.	County.	Correspondent.	Pop'n.
Rougemont.....	Rouville.....	See Maxville.....	600
Roxton Falls.....	Shefford.....	Jos. Gingras.....	1,000
Roxton Pond.....	".....	".....	500
Russelltown.....	Chateauguay.....	See Hemmingford.....	150
Ste. Agapit.....	Lotbiniere.....	F. X. Tremblay.....	200
Ste. Agatha.....	Terrebonne.....	J. D. P. Bazin.....	200
Ste. Agnes.....	Charlevoix.....	See Murray Bay.....	1,500
Ste. Aime.....	Richelieu.....	A. Durocher.....	500
St. Alban.....	Portneuf.....	Leon St. Amand.....	2,000
St. Albert.....	Arthabaska.....	See Victoriaville.....	450
St. Alexandre.....	Iberville.....	J. E. Boivin.....	1,500
St. Alexandre.....	Kamouraska.....	C. P. Beaulieu.....	1,700
St. Alexis.....	Montcalm.....	See Joliette.....	200
St. Alphonse.....	Joliette.....	" St. Jean De Matha.....	100
St. Anaclet.....	Rimouski.....	" Rimouski.....	150
St. Andre.....	Kamouraska.....	" St. Alexandre.....	1,400
St. Andre Avelin.....	Labelle.....	H. N. Raby.....	3,000
St. Andrews.....	Argenteuil.....	J. A. N. McKay.....	900
Saints Anges.....	Beauce.....	See St. Marie.....	250
St. Anicet.....	Huntingdon.....	" Huntingdon.....	200
Ste. Anne de Beaupre.....	Montmorency.....	G. L. Dick.....	1,500
Ste. Anne.....	Jacques Cartier.....	See Vaudreuil.....	2,000
Ste. Anne de la Pecatiere.....	Kamouraska.....	L. J. Berube.....	2,850
Ste. Anne de la Perade.....	Champlain.....	See Batiscan.....	3,000
Ste. Anne des Plaines.....	Terrebonne.....	F. Villeneuve.....	400
St. Anselme.....	Dorchester.....	J. B. E. Fortin.....	2,000
St. Antoine.....	Vercheres.....	A. Archambault.....	1,600
St. Antoine Abbe Beauharnois.....	Beauharnois.....	Stanislas Huet.....	500
St. Antoine de Tilly.....	Lotbiniere.....	Jos. Larne.....	1,200
St. Appollinaire.....	".....	See Levis.....	1,400
St. Armand.....	Missisquoi.....	" Bedford.....	400
St. Arsene.....	Temiscouata.....	" Fraserville.....	1,700
St. Aubert.....	L'Islet.....	" St. Jean Port Joli.....	2,500
St. Augustine.....	Portneuf.....	" Lorette.....	1,800
St. Augustine.....	Two Mountains.....	" St. Monique.....	200
St. Barb.....	Huntingdon.....	" St. Stanislas.....	150
St. Barnabe.....	St. Maurice.....	F. X. Bellemare.....	200
St. Barthelemy.....	Berthnier.....	F. E. Ronleau.....	600
St. Bazile.....	Portneuf.....	See Portneuf.....	1,500
St. Beatrix.....	Joliette.....	" Joliette.....	300
St. Benoit.....	Two Mountains.....	Jos. Gironard.....	250
St. Bernard.....	Dorchester.....	Pierre Plante.....	600
St. Blaise.....	St. John's.....	See St. John's.....	400
St. Bonaventure.....	Drummond.....	" Drummondville.....	250
St. Bruno.....	Chambly.....	F. X. N. Berthiaume.....	500
St. Bruno.....	Chicoutimi.....	See Chicoutimi.....	100
St. Camille.....	Wolfe.....	" Wotton or Weedon.....	1,100
St. Canute.....	Two Mountains.....	" St. Jerome.....	800
St. Casimer.....	Portneuf.....	N. E. Lacoursiere.....	850
St. Celestin.....	Nicolet.....	See St. Gregoire.....	1,300
St. Cesaire.....	Rouville.....	J. E. O. Demers.....	1,000

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
St. Charles	Bellechasse	P. J. Ruel	2,500
St. Charles	St. Hyacinthe	See St. Judes	500
St. Chrysostome	Chateauguay	" Hemmingford	2,000
St. Claire	Dorchester	Louis M. Ray	1,600
St. Clement	Temiscouata	See Frazerville	800
St. Clet	Soulanges	J. H. Taisdale	350
St. Clothilde	Chateauguay	See St. Urbain	250
St. Constant	Laprairie	F. E. Arnould	1,200
St. Croix	Lotbiniere	Louis L. Lemay	2,500
St. Cuthbert	Berthier	L. P. A. Roberge	500
St. Cyrille	L'Islet	See L'Islet	1,000
St. Damase	St. Hyacinthe	Z. T. Marchesoault	200
St. Damien	Bellechasse	See St. Clair	1,000
St. Damien	Berthier	" Berthierville	600
St. David's	Levis	L. H. Comeau	200
St. Denis	Kamouraska	See Kamouraska	500
St. Denis	St. Hyacinthe	L. O. Dauray	2,000
St. Didace	Maskinonge	See Lounsville	300
St. Dominique	Bagot	" St. Pie	1,000
St. Dorothe	Laval	" St. Eustache	400
St. Edouard	Napierville	Jean Blain	300
St. Eloie	Temiscouata	See Trois Pistoles	900
St. Elphege	Yamaska	" La Baie	300
St. Elzear	Beauce	" St. Marie	300
St. E'rem de Tring	"	C. E. Page	2,800
St. Esprit	Montcalm	Jos. H. T. Lafortune	1,500
St. Etienne des Gres	St. Maurice	N. Brunelle	200
St. Eugene	L'Islet	See L'Islet	1,500
St. Eulalie	Nicolet	" Victoriaville	1,000
St. Eustache	Two Mountains	Geo. N. Fauteux	1,000
St. Fabien	Rimouski	See Rimouski	1,200
St. Famille	Montmorency	" Chateau Richer	600
St. Faustin	Terrebonne	" St. Agathe	600
St. Felicien	Chicoutimi	" Roberval	1,000
St. Felicite	Rimouski	" Macnider	600
St. Felix de Valois	Jolette	P. C. Ducharme	600
St. Ferdinand	Megantic	A. Schanibier	500
St. Fidele	Charlevoix	See Murray Bay	800
St. Flavien	Lotbiniere	" St. Croix	2,000
St. Flavie	Rimouski	Thos. Pelletier	1,800
St. Flore	Champlain	M. Carboneau	1,800
St. Fortunat	Wolfe	See Victoriaville	800
St. Foye	Quebec	" Quebec	1,500
ST. FRANCOIS DU LAC	Yamaska	Z. Baril	800
ST. FRANCOIS	Beauce	B. F. Letellier	200
St. Frederick	"	See St. Joseph	500
St. Gabriel de Brandon	Berthier	J. E. Archambault	900
St. Gideon	Chicoutimi	See Herbertville	1,000
St. Genevieve	Jacques Cartier	G. Boileau	2,500
St. George	Beause	Albert Lemay	2,500
St. Germaine	Drummond	L. A. Brien	600
St. Gervais	Bellechasse	E. M. Mackenzie	2,000
St. Giles	Lotbiniere	See Levis	800

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>	
St. Gregoire.....	Iberville	Jos. O. Pion.....	500	
St. Gregoire.....	Nicolet.....	J. A. Poirer.....	1,000	
St. Guillaume	Drummond.....	See St. Germaine	600	
St. Helene	Kamouraska.....	P. Dessaint.....	300	
St. Helene	Arthabasca.....	See Arthabaskaville.....	200	
ST. HENEDINE	Dorchester	" St. Marie	1,000	
St. Henri	Hochelaga.....	A. C. A. Bissonette.....	1,300	
St. Henri	Levis	F. Bourget	2,600	
St. Hermas.....	Two Mountains	See St. Benoit	250	
St. Hilaire	Rouville.....	J. A. Authier	1,300	
St. Hilarion.....	Charlevoix	See Baie St. Paul	900	
St. Hubert.....	Chambly	" Montreal.....	200	
St. Hugues.....	Bagot	P. H. Gelinas.....	300	
St. HYACINTHE	St. Hyacinthe	Lussier, Gendron & Gagnon	8,000	
St. Irene.....	Charlevoix	See Murray Bay	1,000	
St. Isidore	Dorchester	" St. Anseline	2,700	
St. Isidore	Laprairie.....	J. N. Colpron.....	300	
St. Jacques.....	Montcalm	Jos. E. E. Marion	500	
St. Jacques le Min-	eur	Laprairie	See St. Remi	350
St. Janvier.....	Terrebonne	" St. Anne des Plaines	1,100	
St. Jean Baptiste.	Rouville.....	Misael Halde	1,800	
St. Jean Chrysos-	tome	Levis	See St. Henri	2,000
St. Jean deDieu ..	Temiscouata.....	" Trois Pistoles	1,000	
St. Jean deMatha	Joillette	A. Dugas	200	
St. Jean desChail-	Ions	Lotbiniere	Jos. Verville	3,000
St. Jean d'Orleans	Montmorency	G. Emiel LaRue	1,200	
ST. JEAN PORT	JOLI	L'Islet	P. A. G. Verreault	400
St. Jerome	Chicoutimi	J. P. Gagnon	2,000	
ST. JEROME	Terrebonne	W. B. Mantel, Q.C.	3,500	
St. Joachim	Montmorency	See Beaupre	900	
St. John's	St. John's	Gabriel Marchand	5,000	
St. Joseph	Beauce	Taschereau (Q.C.), Pac-		
		and & Smith	2,500	
St. Joseph d'Alma	Chicoutimi	See Herbertville	600	
St. Joseph du Lac	Two Mountains	" St. Eustache	250	
St. Jovite	Terrebonne	P. A. Barrette	200	
St. Jude	St. Hyacinthe	L. A. L. Henrux	400	
St. Julie	Vercheres	N. P. Lapierre	1,200	
St. Julie	Megantic	See Somerset	1,500	
ST. JULIENNE	Montcalm	Jos. S. Sylvestyre	300	
St. Justin	Maskinonge	E. M. Chapdelaine	350	
St. Justin de	Newton	Vaudreuil	J. J. H. Lafond	250
St. Lambert	Chambly	See Montreal	1,200	
St. Lambert	Levis	" St. Isidore	1,200	
St. Laurent	Jacques Cartier	A. Lecours	2,000	
St. Laurent d'Or-	leans	Montmorency	See St. Jean d'Orleans	800
St. Lazare	Bellechasse	" St. Anse'ime	1,800	
St. Lazare	Vaudreuil	" Montreal	300	
St. Leon	Maskinonge	L. N. Gelinas	350	

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
St. Leonard	Nicolet	Jos. Picher	1,500
St. Liboire	Bagot	P. S. Beauregard	600
St. Liguori	Montcalm	See Joliette	250
St. Louis de BongueBeauharnois	Walfrid Martin		700
St. Louise.....	L'Islet	See St. Roch des Aulnais	
St. Luc.....	St. John's	See St. John's	2,000
St. Luce	Rimouski	" St. Flavie	200
St. Madeleine	St. Hyacinthe	" St. Hyacinthe	1,000
St. Magloire	Bellechasse	" St. Michel	500
St. Marc	Vercheres	" St. Hyacinthe	1,000
St. Marguerite	Dorchester	N. Doyer	200
St. Marie	Beauce	G. F. Hamel	1,200
St. Marthe	Vaudreuil	A. Jeannotte	400
St. Martin	Laval	W. B. Des Rochers	400
ST. MARTINE	Chateauguay	Jos. Landry	600
St. Mathias	Rouville	See Marieville	400
St. Maurice	Champlain	J. M. Bayeur	4,000
ST. MICHEL	Bellechasse	U. F. A. Mercier	2,000
St. MICHEL	Iberville	M. Coupal	500
St. Moise	Rimouski	See St. Flavie	1,100
St. Monique	Nicolet	L. H. Bellerose	2,000
St. Monique	Two Mountains	A. Pilon	300
St. Narcisse	Champlain	See St. Maurice	2,000
St. Neree	Bellechasse	" St. Gervais	1,400
St. Nicholas	Levis	" Levis	2,000
St. Norbert	Berthier	" Berthierville	400
St. Octave	Rimouski	Nap. Michaud	1,300
St. Ours	Richelieu	J. A. L. Aubin	1,800
St. Pacome	Kamouraska	See St. Anne de la Pocatiere	
St. Pamphile	L'Islet	" L'Islet	1,500
St. Paschal	Kamouraska	L. P. A. Martin	1,500
St. Paul	Hochelaga	See Montreal	3,000
St. Paul de ChesterArthabaska	Montmagny	" Victoriaville	1,600
St. Paul de Buton.Montmagny	Montmagny	" Montmagny	500
St. Paulin	Maskinonge	" Louisville	1,400
St. Perpetue	Nicolet	" Nicolet	200
St. Phillippe	Laprairie	" Nicet	500
St. Phillippe	Argenteuil	L. F. Larose	200
St. Phillippe	Bagot	L. C. Beaudin	200
St. Pie	Bagot	J. B. S. Bathalon	1,000
St. Pierre BaptisteMegantic	See Inverness		1,000
St. Pierre d'Orleans	Montmorency	" St. Jean d'Orleans	
St. Pierre lesBequets	Nicolet	Jos. Lavallee	500
St. Pierre	Montmagny	See Montmagny	3,000
St. Placide	Two Mountains	A. Bernard	1,200
St. Polycarpe	Soulanges	L. A. Gladu	300
St. Raphael	Bellechasse	See St. Michel	500
St. Raymond	Portneuf	E. A. Panet	2,400
St. Remi	Napierville	D. Monet	3,000
St. Robert	Richelieu	Oliver Dupre	1,200
St. Roch	Richelieu	See St. Robert	200
St. Roch des Aulnais	L'Islet	P. T. Dupont	500
			1,500

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>	
St. Romuald	Quebec	Pierre Cantin	4,500	
St. Romain	Compton	See Lambton	600	
St. ROSE	Laval	A. A. Legault	1,200	
ST. SCHOLASTIQUE	Two Mountains	F. X. Mathieu, Q.C.	2,000	
St. Sebastien	Iberville	J. E. Godrean	500	
St. Severe	St. Maurice	See Yamachiche	600	
St. Simon	Bagot	F. X. Denis	400	
St. Simon	Rimouski	Jos. Fournier	1,200	
St. Sophia de Lev-	rard	Nicolet	See Becancour	2,000
St. Sophia de Lev-	rard	Megantic	See St. Ferdinand	1,200
St. Stanislas	Champlain	J. E. Charbonneau	300	
St. Stanislas de Kostka	Beauharnois	J. B. Laplante	200	
St. Sulphice	L'Assomption	See L'Assomption	200	
St. Sylvestre	Lotbiniere	J. O. Gagne	800	
St. Telesphore	Soulanges	See Valleyfield	200	
St. Theele	Champlain	" St. Tite	1,200	
St. Therese	Terrebonne	A. Pilon	1,500	
St. Thomas	Joliette	See Joliette	1,000	
St. Thomas	Yamaska	W. C. Boucher	1,000	
St. Timothee	Beauharnois	Louis DeG. Dagneault	450	
St. Tite	Champlain	W. Mousselet	3,000	
St. Tite des Caps	Montmorency	See St. Joachim	800	
St. Ubalde	Portneuf	" St. Alban	1,000	
St. Urbain	Charlevoix	" Baie St. Paul	800	
St. Urbain	Chateauguay	J. B. Pompard	800	
St. Ursule	Maskinonge	See Louisville	300	
St. Valentine	St. John's	" St. John's	200	
St. Valerien	Shefford	P. S. Grandpre	500	
St. Victor de TringBeauce		Jos. Boldue	2,000	
St. Vincent de PaulLaval		C. E. Germain	1,200	
St. Wenceslas	Nicolet	David Lebrun	1,200	
Sabrevois	Iberville	See St. Johns	200	
Sacre Couer de Marie	Megantic	See Thetford	800	
Sault au Recollet	Hochelaga	" Montreal	3,500	
Sawyerville	Compton	" Cookshire	400	
Sayabec	Rimouski	" Macnider	1,000	
Scottstown	Compton	" Cookshire	400	
Scott Jct	Beaute	" St. Marguerite	200	
Shawbridge	Terrebonne	" St. Sauvier	200	
Shawenegan	St. Maurice	Philemon de Varennes	100	
Shawville	St. Luc	See Bryson	900	
SHERBROOKE	Sherbrooke	Cate, Wells & White	11,000	
Sherrington	Napierville	See St. Michel	450	
Somerset	Megantic	J. S. Doucet	2,000	
SOREL	Richelieu	C. J. C. Wurtel	7,000	
South Durham	Drummond	See Danville	500	
South Stukeley	Shefford	" Waterloo	200	
Stanbridge E	Missisquoi	" Bedford	400	
Standon	Dorchester	" Lake Etchemin	1,600	
Stanfold	Arthabaska	L. H. Bellerose	900	
STANSTEAD	Stanstead	M. F. Hackett, Q.C.	1,000	
Stonefield	Argenteuil	See Lachute	350	

<i>Town.</i>	<i>County.</i>	<i>Correspondent.</i>	<i>Pop'n.</i>
Stornoway	Compton	See Lambton	150
Stottville	St. John's	" St. John's	200
Sutton	Brome	C. N. R. Tarte	900
Sweetsburgh	Missisquoi	Hon. H. T. Duffy	300
TADOUSSAC	Saguenay	See Baie St. Paul	200
Terrebonne	Terrebonne	E. S. Mathieu	1,400
Thetford	Megantic	L Laliberte	500
THREE RIVERS	St. Maurice	Arthur Oliver	9,000
Thurso	Labelle	See Papineauville	9,000
Tingwick	Arthabaska	F. V. Lessard	1,000
Trois Pistoles	Temiscouata	J. M. Michaud	2,000
Trois Saumons	L'Islet	See L'Islet	400
Trout River	Huntingdon	" Huntingdon	300
Upper Melbourne	Richmond	" Richmond	150
Valcartier	Quebec	" Charlesbourg	800
Valcourt	Shefford	P. J. S. Peltier	225
Valleyfield	Beauharnois	Denis & Chaput	6,000
Valracine	Compton	See Megantic	9,000
Varennes	Vercheres	L. J. A. Bissonnette	900
VAUDREUIL	Vaudreuil	" "	500
VERCHERES	Vercheres	" "	900
Victoriaville	Arthabaska	J. N. Poirier	2,000
Village Richelieu	Rouville	See Marieville	300
Villemarie	Pontiac	F. Belanger	800
Wakefield	Ottawa	Timothee Piche	250
Warden	Shefford	See Waterloo	250
Warwick	Arthabaska	E. H. Laliberte	2,000
WATERLOO	Shefford	C. A. Nutting	1,900
Waterville	Compton	See Magog	300
Way's Mills	Stanstead	" Rock Island	250
Weedon	Wolfe	J. H. Bourget	1,500
West Broughton	Beaute	See Victor de Tring	500
West Shefford	Shefford	J. A. Bonin	300
Wickham	Drummond	Felix Cormier	1,200
Wilson's Mills	Megantic	See Inverness	300
Windsor Mills	Richmond	J. P. A. Begin	2,100
Wolfstown	Wolfe	See Thetford	150
Wotton	"	Jac. Picard	1,800
Yamachiche	St. Maurice	J. E. G. Heroux	1,800
Yamaska	Yamaska	See Sorel	200

COMMERCIAL LAWS.

The following is a compendium of the Commercial Laws of this Province. If any further and more complete information is desired, the Agency will be pleased to furnish same free to its Subscribers on application to the Head Office, as the Agency has secured the services of Solicitors for that purpose.

LAWS OF QUEBEC.

Arrests in Civil Actions.—A debtor can for the amount of \$40.00 or over, be arrested on a writ of capias that he is secreting his property, or is absconding with intent to de-

fraud his creditors. Debtors who are notoriously insolvent and who refuse to assign may also be arrested.

Assignments.—Any unsecured creditor for the sum of \$200.00 or over, may make demand of assignment, an assignment of all his property is thereupon made for general benefit of creditors at the office of the Prothonotary of the Superior Court. The creditor so demanding is appointed judicial guardian, of which notice is given in the papers, as well as by sending a registered notice, and a meeting of creditors is called and the estate is ordered to be wound up under the advice of inspectors.

Attachments.—An attachment before judgment may be issued upon affidavit, somewhat similar to the one required for capias, except that it may be for the sum of \$5.00 and upwards. Attachments in revendication may be issued to secure property claimed by the plaintiff, and illegally detained by the defendant, and the defendant must either give up possession or give security. Conservatory seizures may be made of goods in transit, which have not reached defendant's possession, or even after, if they be intact and have not been sold on credit, and are within thirty days of the time of his insolvency.

Bills of Lading are titles to the property, and entitle the holder to the possession. They may be pledged as collateral security.

Bills of Sale will not avail against third parties, or against seizing creditors, provided the goods be not actually transferred or there is no warehouse receipt.

Bills and Notes are governed by the Dominion Act, and three days of grace are allowed. Must be protested to hold endorser.

Chattel Mortgages.—Do not exist.

Commercial Travellers.—No taxes or licenses required.

Divorce.—There is no law, but same may be granted by the Senate of Canada. Separation as to bed and board may be had on the usual grounds.

Dower.—Wife is entitled to enjoyment for herself and the guardianship of her children, of one-half of the immovable property possessed by her husband at the time of her marriage. Immovable property acquired subsequent to the marriage is the property of the community, and may be transferred by the husband. The movable property of both as well as the immovable acquired by them subsequent to their marriage form one mass, of which the wife is absolute owner of one-half. Immovable possessed by the wife are separate and not subject to dower in favor of the husband. She cannot alienate her own property without the husband's author-

ity, but there is generally a marriage settlement made before marriage.

Exemption.—Bed, bedding and household goods in use by the family to the extent of \$50.00, sewing machine, fuel and food for three months, span of horses, one cow, two pigs, four sheep, plow, harrow, cart, etc., books relating to the profession, art and trade of the debtor to the value of \$200.00, tools and implements in ordinary use to the value of \$200.00.

Execution can issue five days after final judgment. Movable property must be first disposed of. No execution less than \$40.00 can bind the lands.

Garnishments.—Following are exempt from garnishment: Pay and pensions of persons belonging to the army; salaries of public officers, save as respects public officers and employees of this Province. The portions of these salaries liable to seizure shall be (a) one-fifth of every monthly salary not exceeding one thousand dollars per annum, (b) one-fourth of every monthly salary exceeding one thousand dollars, but not exceeding two thousand dollars per annum, (c) one-third of every salary exceeding four thousand dollars per annum. City or town clerks are exempt for the same proportion. All salaries and wages of clerks, employees and workmen are exempt to the amount of four-fifths, when they do not exceed three dollars per day, three-fourths when they exceed three dollars per day but do not exceed six dollars, and two-thirds when they exceed six dollars per day.

Interest.—Rate of interest is 6%, unless otherwise agreed upon.

Licenses are paid to the province and to the city for most kinds of business for which a license is necessary. These are fixed by special laws and vary according to the class of business carried on.

Statute of Fraud.—Interest in lands can be created by writing only, except leases not exceeding three years. No action can be brought to charge an executor or defendant to answer for the debt, default or miscarriage of another, unless something in writing. No contract for sale of goods worth \$40.00 or upwards good unless in writing, except there be partial delivery or part payment.

Tax Laws.—A business tax of seven and a-half per cent. on the assessed rental is payable to the governor of the province. Joint stock companies pay a tax in proportion to the amount of their capital and number of branches doing business.

LIST OF RELIABLE FOREIGN CORRESPONDENTS,

All of whom we can, with confidence, recommend, but who are not under contract with the Agency.

ENGLAND.

Ashbourne	Derby	Holland & Rigby.
Ashford	Kent	Hallett, Creery & Co.
Barnsley	York	Robt. D. Maddison.
Bath	Somerset	Stone, King & Co.
Birmingham	Warwick	Stubbs, Limited.
Blackburn	Lancaster	" "
Bradford	York	" "
Brighton	Sussex	" "
Bristol	Gloucester	" "
Burslem	Stafford	Wain & Harris.
Cambridge	Cambridge	John E. Foster.
Canterbury	Kent	Kingsford, Wightwick & Co
Carlisle	Cumberland	Wright & Brown.
Chatham	Kent	Basset & Boucher.
Cheltenham	Gloucester	Griffiths, Ryland & Co.
Chester	Chester	Gamon, Fraser & Gamon.
Croydon		Stubbs, Limited.
Derby	Derby	Taylor, Simpson & Mosley.
Dover	Kent	Crowell & Crowell.
Exeter	Devon	Stubbs, Limited.
Falmouth	Cornwall	Reginald & Rogers.
Gloucester	Gloucester	Tainton Sons & Sivester.
Halifax	York	Judd, Booth & Helliwell.
Hastings	Sussex	Langham, Son & Douglas.
Hull	York	Stubbs, Limited.
Huddersfield	"	Owens & Bailie.
Ipswich	Suffolk	Jackaman, Sons & Miller.
Kidderminster	Worcester	Crowther & Bonning.
Lancaster	Lancaster	Hall, Marshall & Stewart.
Leeds	York	Stubbs, Limited.
Leicester	Leicester	" "
Liverpool	Lancaster	" "
London	{ 42 Gresham St. E.C. 3 Princes Street ..} Regent Street ..	" "
Manchester	Lancaster	" "
Newcastle-on-Tyne	Northumberland ..	Llewellyn & Moore.
Newport	Monmouth	Stubbs, Limited.
Norwich		" "
Nottingham	Nottingham	Morrell & Son.
Oxford	Oxford	Stubbs, Limited.
Plymouth	Devon	" "
Portsmouth	Hants	Beale & Martin.
Reading	Berks	Arnold, Essell & Baker.
Rochester	Kent	

St. Helens	Lancaster	Barrow & Cook.
Salisbury	Wilts	Wilson & Sons.
Sheffield	York	Stubbs, Limited.
Skipton	"	Wright, Charlesworth & Wilson.
Southampton	Hants	Stubbs, Limited.
Stamford	Lincoln	Phillips, Evans, Phillips & Evans.
Sunderland	Durham	Stubbs, Limited.
Swansea		" "
Torquay	Devon	Kitson, Mackenzie & Hext.
Tunstall	Stafford	Hollingshead & Moody.
Warwick	Warwick	Heath & Blenkinsop.
Weymouth	Dorset	Bowen & Symes.
Windsor	Berks	Long, Durnford & Lovegrove.
Worcester	Worcester	Cutler, Davis & Cutler.
York	York	J. H. Ware & Sons.

WALES.

Cardiff	Glamorgan	Stubbs, Limited.
Carnarvon	"	R. D. Williamson & Hughes.
Llanelli	Carmarthen	Rees & Edwards.
Llangollen	Denbigh	Minthall, Parry-Jones, Woos- nam & Smith.
Towyn	Merioneth	Smith, Davies & Son.
Wrexham	Denbigh	Evan Morris & Co

SCOTLAND.

Aberdeen	Aberdeen	Stubbs, Limited.
Dundee	Forfar	" "
Dunfermline	Fyfe	W. Beveridge.
Edinburgh	Edinburgh	Stubbs, Limited.
Glasgow	Lanark	" "
Greenock	Renfrew	J. C. Smith, Macdonald & Crawford.
Inverness	Inverness	Stewart, Rule & Burns.
Perth	Perth	Jameson & MacKay.
Wick	Caithness	Nimmo & Morrison.

IRELAND.

Ballymena	Antrim	J. & A. Caruth.
Belfast	"	Stubbs, Limited.
Cork	Cork	" "
Dublin	Dublin	" "
Dungannon	Tyrone	Reynolds & Hoy.
Galway	Galway	Blake & Kenny.
Limerick	Limerick	Jas. A. Doyle.
Londonderry	Londonderry	J. Kelso Reid.
Queenstown	Cork	A. H. Allen & Son.
Tipperary	Tipperary	Walter Nolan.
Wexford	Wexford	Little & Elgee.

FRANCE.

Paris { 24 Boulevard, Des. } O. E. Bodingh.
 Capucines

UNITED STATES.

ALABAMA.

Birmingham.....	Jefferson	Wm. K. Brown.
Mobile	Mobile	Burgett & Burgett.

ARIZONA.

Prescott.....	Yavapai	E. M. Sanford.
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ARKANSAS.

Little Rock	Pulaski	Dodge, Johnson, Carroll & Pemberton.
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CALIFORNIA.

Los Angeles.....	Los Angeles	Chas. Udel.
Sacramento City.....	Sacramento	Emmons & Emmons.
San Francisco	San Francisco.....	Fox & Gray.

COLORADO.

Denver.....	Arapahoe.....	Geo. W. Earnshaw.
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CONNECTICUT.

Bridgeport	Fairfield	Howard N. Wakeman.
Hartford	Hartford	Frank B. Williams.
New Haven	New Haven	Geo. W. Adams.

DELAWARE.

Wilmington	New Castle	Geo. T. Brown.
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DISTRICT OF COLUMBIA.

Washington City	Clayton E. Emig.
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FLORIDA.

Jacksonville	Duval	Robert A. Baker.
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GEORGIA.

Atlanta	Fulton	Edward R. Austin.
Savannah	Chatham	A. P. Wright.

IDAHO.

Boise City.....	Ada	Wood & Wilson.
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ILLINOIS.

Bloomington	McLean	E. E. Donnelly.
Chicago	Cook	Ferguson & Goodnow.

INDIANA.

Fort Wayne Allen Ninde & Ninde.
 Indianapolis Marion Frank N. Fitzgerald.

IOWA.

Des Moines Polk Cummins, Hewitt & Wright.

KANSAS.

To peka Shawnee Rossington, Smith & Dallas.

KENTUCKY.

Louisville Jefferson Samuel Avritt.

LOUISIANA.

New Orleans Orleans Parish Chaffe & Bowers

MAINE.

Portland Cumberland Jno. Howard Hill.

MARYLAND.

Baltimore Baltimore Hodson & Hodson.

MASSACHUSETTS.

Boston Suffolk Morse & Lane.

MICHIGAN.

Detroit Wayne Chas. R. Whitman.

MINNESOTA.

Duluth St. Louis Alford & Hunt.
 Minneapolis Hennepin Byers & Whitcomb.
 St. Paul Ramsey Hilscher & Morris.

MISSISSIPPI.

Jackson Hinds J. C. Ward.

MISSOURI.

Kansas City Jackson Ames & Jones.

MONTANA.

Helena Lewis & Clarke Walsh & Newman.

NEBRASKA.

Lincoln Lancaster Alfred W. Scott.
 Omaha Douglas Crane and Crane.

NEVADA.

Carson City Ormsby Torreyson & Summerfield.

NEW HAMPSHIRE.

Concord.....	Merrimack	Joseph S. Matthews.
Nashua.....	Hillsboro'	Wm. J. McKay.

NEW JERSEY.

Jersey City.....	Hudson	J. Herbert Potts.
Paterson	Passaic	Rayton E. Horton.

NEW YORK.

Albany.....	Albany	Lewis B. Hall.
Buffalo.....	Erie	Clinton & Clark.
New York City.....	New York.....	Furlong, White & O'Connel

NORTH CAROLINA.

Raleigh	Wake	J. W. Hinsdale.
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NORTH DAKOTA.

Fargo	Cass.....	H. R. Turner.
Grand Forks	Grand Forks.....	Jno. P. Galbraith.

OHIO.

Cincinnati.....	Hamilton.....	E. C. Pyle.
Springfield	Clark	W. Webb Witmeyer.

OREGON.

Portland	Multnomah	A. C. & R. W. Emmons
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PENNSYLVANIA.

Philadelphia.....	Philadelphia.....	Robt. J. Byron.
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RHODE ISLAND.

Providence	Providence	Geo. H. Huddy, Jr.
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SOUTH CAROLINA.

Charleston.....	Charleston.....	Mordecai & Gadsden.
Sioux Falls.....	Minnehaha	Bailey & Voorhees.

TENNESSEE.

Memphis	Shelby	Henry Craft.
Nashville.....	Davidson	Hamilton Parks.

TEXAS.

Dallas.....	Dallas	Julius F. House.
Galveston	Galveston	Arthur Keetch.

UTAH.

Salt Lake City	Salt Lake	Lee, Gray & Booth.
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VERMONT.

Burlington Chittenden Powell & Powell.

VIRGINIA.

Norfolk Norfolk Fentress & Agelasto.
Richmond Henrico Anderson & Anderson,

WASHINGTON.

Seattle King Emmons & Emmons.
Spokane Spokane Jno. M. Gleeson.
Tacoma Pierce Wm. H. Pratt.

WEST VIRGINIA.

Wheeling Ohio Atkinson & Flick.

WISCONSIN.

Milwaukee Milwaukee Chas. L. Aarons.

WYOMING.

Cheyenne Laramie E. W. Mann.

TELEGRAPHIC CODE

Prepared for the Exclusive use of our Subscribers and Correspondents.

CABLE ADDRESS, - - - STANMERAG.

TRAVELLER TO MERCHANT.

NOTE.—Always begin each message with the words "Standard Code."

MAB.—I will write you this evening full particulars with prices of goods sold, but as the purchaser wants the goods as soon as possible you will please send the following named goods at once to

MAC.—Send by rail freight.

MACAN.—Send by fast freight.

MACE.—Send by express.

MACKLE—Send by boat.

MACAS.—Send by mail.

MACARONI.—I cannot sell the following named goods at the prices fixed. Can you not reduce the prices to the following sums respectively:

MAD.—I have demand for the goods named below. Can you not furnish me with samples, and authorize me to sell them as follows:

MADE.—I have demand for the goods named below. Can I sell them at the respective prices named, to wit:

MADAM.—Let me know what to do. I can sell the following goods to the party named at the price named, but not more, viz.:

MADCAP.—Shall I sell?

MADDEN.—The best offer is.

MADDER.—I expect to sell at your price.

MAD HOUSE.—I cannot sell at your prices.

MADID.—I might possibly sell at

MAFFLE.—At the price named I cannot sell.

MAGE.—What is the lowest price at which I can sell?

MAGIC.—I cannot buy the following named goods at the prices fixed by you. The following are the lowest prices on the respective goods at which I can buy:

MAGMA.—We can get notes with good endorser from

MAGNET.—The party in question promises to pay on

MAGPIE.—Your claim is in danger against

MAID.—Shall I employ counsel for you? I have just learned of the failure of

MAIL.—I cannot make a satisfactory arrangement with the party hereafter named. What shall I do? The party I mean is

MAIM.—Instruct me what I shall do about the following matter. I am reliably informed of the failure of

MAIN.—Hold for further advice if you have not shipped to

MAINOR.—I have carefully inquired into the standing of

MAINLY.—I have been unable to get satisfactory information about

MAIZE.—The party inquired about is regarded as good.

MAJESTY.—The party inquired about is regarded as fair.

MAJOR.—The party inquired about is regarded as doubtful.

MAKE.—The party inquired about is regarded as

MAKI.—An assignment has been made by

MAKER.—The party named below is reported to be in trouble. The name is

MAKING.—Judgment has been recovered against

MALADY.—Shall I employ counsel?

MALAR.—A fire has destroyed the property of the party named below. They have no insurance. The name is

MALATE.—A fire has destroyed the property of the party named below. They are insured. The name is

MALET.—Instruct me what to do.

MALIC.—Your instructions have been complied with.

MALICE.—There are unfavorable reports here regarding the stability of

MALL.—Prospects very good.

MALLET.—Prospects not very good.

MALT.—Prospects bad.

MAMMOCK.—I do not understand your telegram.

MAN.—I have drawn on you for \$

MANACLE.—Send me by telegraph order \$

MANAGE.—Send me by letter draft on for \$

MANAKIN.—On Monday I will be at

MANAGERY.—On Tuesday I will be at

MANDARIN.—On Wednesday I will be at

MANDURE.—On Thursday I will be at

MANDORE.—On Friday I will be at

MANE.—On Saturday I will be at

MANFUL.—On Sunday I will be at

MANGER.—Answer at once. I am waiting at the telegraph office for a reply.

MANGLE.—Will give particulars by mail.

MANGLER.—Give lowest quotations on

MANGO.—I am detained here by sickness.

MERCHANT TO TRAVELLER.

NOTE.—Always begin each message with the words "**Standard Code.**"

MANHOOD.—You may sell the following named goods at the prices respectively named.

MANIAC.—If you can do no better sell at the price named in yours of

MANIFEST.—Do not sell at prices you name.

MANKIND.—Sell only at our prices.

MANKS.—If you cannot sell at our prices telegraph best prices you can get.

MANNA.—Do not sell until further advised.

MANNER.—Sell at the best offer you can get.

MANNING.—Sell part if you cannot sell all.

MANOR.—Accept the offer.

MANSE.—Sell at once.

MANTLE.—Telegraph us half rate best prices you can get.

MANTO.—Telegraph us at once best prices you can get.

MANUAL.—Write us best price you can get, and particulars.

MANY.—Advance the price of the following goods to the prices respectively named, to wit:

MAP.—Reduce the following goods to the prices respectively named, to wit:

MAPLE.—What is the best price you can get for

MAPLE-TREE.—If you can do no better buy at the prices named in yours of

MAPPED.—What is the lowest price at which you can buy.

MAR.—If our bill is not settled or secured at once employ counsel.

MARAI.—Use your best judgment in securing claim against

MARAUD.—If you cannot collect secure the claim as well as possible against

MARBLE.—Our claim against the party named below has not been paid. Inquire into the matter and report by half rate message. The party's name is

MARCH.—Our claim against the party named below has not been paid. Inquire into the matter and report at your discretion. The party's name is

MARCEL.—We are informed that the party named below is in trouble. Investigate the matter and report by half rate message. The party's name is

MARE.—We are informed that the party named below is in trouble. Investigate the matter and report at your discretion. The party's name is

MARENA.—Employ counsel at once in the matter of

MARGAY.—See why remittance has not been made by

MARGIN.—Go, inquire into, and report by telegraph at once on alleged embarrassment of

MARGOT.—Go inquire into and report by telegraph at once on alleged embarrassment of

MARGODE.—Go, inquire into, and report by half rate teleogram on alleged embarrassment of

MARIETS.—A judgment has been recovered against the party named below. Inquire into their affairs and report by half rate message. The party's name is

MARIGOLD.—A judgment has been recovered against the party named below. Inquire into their affairs and report by half rate message. The party's name is

MARINATE.—As soon as you can leave where you are to go to

MARINE.—You will find letter of instructions at

MARINER.—Answer by half rate message.

MARISH.—Answer as quickly as possible.

MARITIME.—Answer fully by letter about

MARK.—Await our letter of instructions of this date at

MARKER.—Will send you full half rate message to-night.

MARKET.—Do not allow the claims of

MARL.—Settle, but allow as little as possible on the claims of

MARLINE.—The goods sent to the party named below must be right. They were packed and shipped with the utmost care. We refer to those sent to

MAROON.—If there is anything wrong it is the fault of the transporters, not ours, and the bill must be paid by

MARQUE.—Do not press the parties named below to buy too largely. We refer to

MARQUEE.—Make all the inquiry you can and report about means, character, promptness, and so forth of

MARQUIS.—The bill of the party named below is too large. On what items can we best cut him down. We mean

MARROW.—Do not draw on us as indicated in yours of the

MARRY.—Have stopped goods shipped to party named below. Get them from transporter and do the best you can with them. We refer to goods shipped to

MARSH.—Call on Sharp & Alleman's correspondents and ask them to advise you in reference to

MARSHAL.—Use your best judgment and discretion in the matter. You have full authority to act.

MARSHY.—As soon as you can leave where you are without detriment to our interest go to

MART.—Go at once to

MARTEN.—You will hear from us at

MARTIAL.—Act quickly, but be judicious in matter of

MARTIN.—Return here at once.

MARTLET.—Telegraph us fully by

MARTYR.—Write us the particulars about

MARVEL.—You may draw on us for

MARY-BUD.—We will remit you at

MASCLE.—We have mailed check to

MASH.—How long will you be at

MASK.—When will you be at

MASKER.—We have your letter dated

MASLIN.—Go, inquire into, and report by mail on complaint of

MASONIC.—Go, inquire into, and report by half rate telegram on complaint of

MASONRY.—Report by letter.

MASORA.—Report by half rate telegram.

MASS.—Report by telegraph at once.

MASSACRE.—Report by such mode as the exigencies of the matter may require.

SOLICITOR AND CLIENT.

NOTE.—Always begin each message with the words "**Standard Code.**"

MASSER.—Come here at once. We fear an absconding by

MASSIVE.—Send us at once full copy of your account from books of original entry against

MASSY.—Attach affidavit to, and forward at once, copy of your books of original entry against

MAST.—Answer fully by half-rate message.

MASTER.—Answer by telegraph at once.

MASTICH.—On the facts stated by you we can arrest

MASTIFF.—We have secured the arrest of

MASTY.—An assignment has been made by

MAT.—We have attached the goods of

MATCH.—On the facts stated by you we can issue an attachment against the goods of

MATE.—Security has been given by

MATER.—Bring your books of original entry with you.

MATERIAL.—Send us at once for Court costs of suit.

MATH.—Give us address of defendants and full names of all of them.

MATHES.—The compromise offer is to be secured.

MATHESIS.—You have been misinformed; the facts are

MATIN.—Send member of your firm here at once.

MATRASS.—Send full names of all the members of plaintiff's firm at once.

MATROSS.—We must have an affidavit showing that

MATTED.—We must move quickly or

MATER.—If you can give security here we can issue a writ of replevin against

MATTING.—Goods are being sold at a sacrifice by

MATTOCK.—We must give security in the sum of

MATURE.—There will be a sheriff's sale on

MAUDLIN.—We shall lose much time unless we sue before

MAUL.—Your case is for trial on

MAUNDRIL.—The facts stated by you will sustain an action of trover against

MAVIS.—On the facts stated by you a civil warrant can be issued for the arrest of

MAXIM.—Have your witness here on

MAY.—Do not come until we advise you further.

MAYFLY.—Your case is likely to be reached on

MAYING.—Your case is not likely to be reached

MAYOR.—Hold yourself in readiness to come here at any moment.

MAZE.—Your case has been continued. We will write you particulars.

MAZY.—The decision is in our favor in the case of

MEAD.—The decision is against us in the case of

MEAL.—The decision is only partly in our favor. Will write particulars.

MERCHANT TO SOLICITOR.

NOTE.—Always begin each message with the words "Standard Code."

MEADOW.—Are you so situated that you can represent us in a matter against.

MEAGRE.—Can you go at once to _____ on collection, should we send same to you? Answer.

MEAL.—Go at once to _____. Take first means of conveyance.

MEAN.—_____ is reported in trouble, attached, sued, failed, or is about to do so. Issue proceedings immediately, if in your judgment there is urgent need and prospects of success are fair. Furnish bond if required, we will indemnify yourself and sureties against all loss and damages. Advise us by mail, or wire if necessary. Firm is composed of ,

MEANDER.—_____ is reported in trouble, attached, sued, failed, or is about to do so. Investigate promptly, and if possible get payment or secure our claim. Advise us by wire what action you deem necessary to protect our interests. Firm is composed of

MEANLY.—Can you make claim of \$ _____ against _____ of ? Wire answer.

MEAR.—Claim is an open account, not due.

MEASE.—Claim is an open account, past due.

MEASLES.—Claim is a note, not due.

MEASURE.—Claim is a note, past due.

MEAT.—Please telegraph at our expense the financial standing of

MECHANIC.—Please write us at once the financial standing of _____. Postage going by this mail.

MECHLIN.—Is it safe in your opinion to extend credit to amount of \$ _____. If not, how much?

MEDAL.—Can you recommend _____ of _____ for a credit of \$ _____ on _____ months? Answer by wire and follow by letter.

MEDDLE.—Can you recommend _____ of _____ for a credit of \$ _____ on _____ months? Answer by mail.

MEDIAL.—Wire quick what in your judgment is fair credit for _____ of _____. Follow by letter.

MEDIATE.—What is credit of _____ of _____ ? Answer by wire and follow by letter.

MEDICAL.—Does dissolution of _____ of _____ affect their credit? Wire fully and follow by letter.

MEDICINE.—We are interested in _____ of _____. Is he in any trouble? Wire fully and follow by letter.

MEDIEVAL.—It is rumored is financially embarrassed. Please investigate, and advise us by mail or wire.

MEDITATE.— is reported as having sold out. Please investigate. Will it affect his or their solvency? And if so, what action do you advise to secure claims? If you consider the case urgent, wire.

MEDIUM.—Do you know of any unsatisfied judgments against ? If so give amount.

MEEK.—Please examine records and wire us whether there are any chattel mortgages on stock of . If so, state to whom given, date, and amount of same. Mail us your bill for services and we will remit.

MEINE.—Is a corporation or a partnership? If corporation, what amount of capital stock? What paid in? What is financial responsibility of stockholders? Are affairs of concern well managed.

MELAM.—Let us know at once whether we have a cause of action on the facts stated in our letter of

MELL.—Has an assignment been made by

MELLATE.—Issue an attachment against

MELLOW.—Use your best discretion about

MELODY.—Has judgment been recovered against

MELON.—Issue a writ of replevin against

MELODIOUS.—Keep us fully advised what to do in

MELT.—What is the decision in the case of

MEMBER.—Accept offer of

MEMBRANE.—Shall we accept offer of

MEMENTO.—Answer by telegraph.

MEMOIR.—Answer by telegraph at half-rate.

MEMORY.—Come on here at once.

MENACE.—Shall we accept the offer of the other side to compromise at

MEND.—We have just written you fully. Get our letter as soon as possible and answer.

MENIAL.—Telegraph us full facts by night half-rate messenger in regard to

MENTAL.—Send us full particulars about

MENTION.—Answer by letter fully at once and we will get it in time.

MENTOR.—We have no acknowledgment of our last communication. Let us know whether you have received it. It was dated

MERCAT.—We have no acknowledgment of our last communication. Answer by half-rate message. Ours was dated

MERCHANT.—We have no acknowledgment of our last communication. Answer by letter at once. Ours was dated

MERCIFUL.—An assignment is likely to be made by

MERCURY.—A judgment has been entered against the party named below, amounting to \$

MERCY.—The party named below has given a deed of trust amounting to \$

MERE.—The party named below has failed, but it is probable claims may be secured by prompt action. The name of the party is

MERGE.—It is believed that an assignment will be made by

MERIDAN.—Executions have been issued against, and sheriff is in possession of stock of

MIRROR.—Is the assignment made by the party named below regular.

MIRTH.—Issue attachment immediately against the party named below, if, in your judgment, it is desirable to do so. Procure necessary bonds, we will indemnify yourself and sureties against all loss or damage.

MISCHIEF.—Clients request you, for the purpose of obtaining surety, to call on

MISER.—Telegraph, at our expense, by Code, a short report of financial standing of the party named below, and fuller particulars by mail. The party referred to is

MISERABLE.—Inform us at once of the expenses of a suit by attachment, arrest or such proceeding as you may think proper against

MISERY.—Commence proceedings at once in the matter of

MISHAP.—Get judgment immediately in case of

MISLED.—Can a judgment be collected from

MISSAL.—Please inform us by next mail the exact condition of the suit against

MISSILE.—Are you retained by, related to, or in any way interested, so that you could not undertake a case against

MISTRESS.—Please report immediately the financial condition, stating amount of assets and liabilities, so far as it is possible for you to ascertain; also whether there are any mortgages, judgments, or other liens against the property, with any facts likely to affect the credit of

MITRE.—Can preferences be set aside (in your opinion), and do you advise proceedings against

MITIGATE.—Stop in transit and take into your possession all goods marked , as the property of Particulars by mail.

MITTEN.—In order that we may know that you fully understand this message, answer with the word "Understand," and add such message as you may think proper. If you do not fully understand, answer "Act," and state in what particular you fail to understand it.

MIXTURE.—We will pay one dollar upon receipt of the information asked for, provided that, if the same is by telegraph, it will be supplemented by letter by first mail, giving details.

CORRESPONDENT TO MERCHANT.

NOTE.—Always begin each message with the words "Standard Code."

MERILS.— is in good credit, and stands well financially.

MERINO.— has stock worth \$, good account \$, other personal property \$ owes \$,

MERIT.— worth \$ gross, owes \$

MERLIN.—Regard as being worthy of credit named. See letter.

MERMAID.— is not considered good for amount named. Think good for \$

MERRY.—Regard as being worthy of credit to amount of \$. See letter.

MESMERIZE.— is in good credit and regarded safe for amount named.

MESSAGE.—Credit of \$ stock. See letter. is not good, has only

METAL.—Cannot recommend for credit mentioned. See letter.

METAPHOR.—Regard as being worthy only of most limited credit. See letter.

METE.—Advise selling only for cash, have mailed particulars.

METEOR.—Execution proof, not worthy of credit.

METHOD.— is worthy of credit. See letter.

MICA.—Affairs of shape. See letter. at in good

MICE.—Affairs of shape. You should protect yourself at once. See letter. at in bad

MICROSCOPE.—Affairs of in good or bad shape, no immediate danger, but we recommend careful dealings. See letter. at are not

MIDDAY.— burned out, fully insured.

MIDDLE.— burned out, partially insured.

MIDLAND.— burned out, uninsured.

MIDST.— of have dissolved, retiring; this will materially affect financial standing of firm; creditors had better protect themselves.

MIEN.— of have dissolved, retiring; will not materially affect financial standing of firm. See letter.

MIGHT.—Suit now pending against for \$.
See letter.

MIGRATE.— has been attached for \$.

MILL.— has assigned. See letter.

MILDEW.— has confessed judgment for \$.

MILE.—Wire claim at once.

MILEAGE.—Mail claim at once.

MILITARY.— have given mortgage on their stock of goods which are now in possession of mortgagee; think little will be left for other creditors.

MILITIA.— have given mortgage, but are still in possession, and continue business as usual. Prospects for creditors good.

MILK.— have given mortgage, but are still in possession, and continue business as usual. Prospects for creditors poor.

MILL.— has sold out to . It is considered a failure.

MILLET.—Receiver has been appointed for . Particulars by mail.

MILLINER.— has given chattel mortgage for \$. Send claim at once.

MILLION.— of is a corporation; stock \$, paid up \$ responsibility of stockholders \$. Business is well managed.

MIMIC.— of is a corporation; stock \$, paid up \$, responsibility of stockholders \$.

Business is not well managed.

MINARET.—Thought to be in trouble. Advise creditors to give immediate attention to their claims.

MINCE.—If interested in of , wire claims at once. Understand contemplates making transfer of property. Quick.

MIND.—If interested in of , wire claims at once. Has been disposing of property.

MINE.—If interested in _____ of _____ send claims as quick as can. Owes very largely. Large indebtedness to bank. If claim past due wire it, otherwise send by mail.

MINERAL.—If interested in _____ of _____ wire claims at once. Getting shaky. Regard failure probable at an early date. Quick.

MINGLE.—Creditors are pressing claims against. If interested, wire claim.

MINISTER.— _____ closed by execution, secure claims quickly, particulars by mail.

MINK.—Send affidavits showing full facts.

MINNOW.—Creditors are pressing claims against

MINOR.—Creditors are advised to look after their claims immediately.

MINSTREL.—I advise attachment without delay.

MINT.—Forward claims immediately. Prompt action may protect client.

MINUS.—I know of no ground for attachment.

MINUTE.—Assets covered by attachments or executions. It is useless to commence proceedings at present. Will advise you fully by next mail.

MINUET.—Do not know that the party is in any financial trouble.

MINX.—Will clients indemnify me if I obtain security?

MIRACLE.—There is a suspicion of fraud.

MIRE.—There is no suspicion of fraud.

RATINGS.

NOTE.—Always begin each message with the words "**Standard Code.**"

HIGH CREDIT.—Lot.

GOOD CREDIT.—Noah.

FAIR CREDIT.—Pharoh.

MODERATE CREDIT.—Nun.

NO CREDIT.—Abel.

PROMPT PAY.—Aaron.

FAIR PAY.—Cleopatra.

SLOW PAY.—Job.

NEVER PAYS.—Adam.

PAYS ONLY WHEN SUED.—Suakim.

WORTHLESS.—Cain.

LINES OF BUSINESS.

NOTE.—Always begin each message with the words "**Standard Code.**"

AGINCOURT.—Agricultural Implements.
 BUCKINGHAM.—Blacksmith.
 CROMWELL.—Boots and Shoes.
 RALEIGH.—Cigars.
 FLANDERS.—Clothing.
 COLUMBUS.—Confectionery.
 CHAMBERLAIN.—Crockery.
 BARNET.—Dentist.
 DRUIDS.—Drugs.
 WOOLSEY.—Dry Goods.
 RICHMOND.—Fancy Goods.
 WOODLAWN.—Furniture.
 WOLFE.—General Dealers.
 NELSON.—Groceries.
 BANNOCKBURN.—Hardware.
 WELLINGTON.—Hats and Caps.
 BLUCHER.—Insurance.
 JOSHUA.—Jewelry.
 CONFUCIUS.—Lawyer.
 CLARENCE.—Liquors.
 PASCELLE.—Physician.
 HOTSPUR.—Stoves and Tinware.
 NAPOLEON.—Undertaker.
 STEPHENSON.—Wagon-maker.

	<i>Per Cent.</i>		<i>Per Cent.</i>
Rabble.....	$\frac{1}{6}$	Radical.....	$\frac{7}{8}$
Rabid	$\frac{1}{8}$	Radish	1
Raccoon	$\frac{1}{5}$	Radius	2
Race	$\frac{1}{4}$	Raffle	3
Racing.....	$\frac{1}{3}$	Raft	4
Rack	$\frac{2}{5}$	Rafter	5
Racket	$\frac{1}{2}$	Rag	6
Raddle	$\frac{3}{5}$	Rage	7
Raddock	$\frac{2}{3}$	Raging	8
Radiant	$\frac{3}{4}$	Ragman	9
Radiate.....	$\frac{4}{5}$	Ragout	10

	<i>Cents.</i>		<i>Cents.</i>
Ratio	1 ₆	Repeat	42
Ration	8	Repent	43
Rattle	1 ₅	Repine	44
Ravage	1 ₄	Report	45
Rave	1 ₃	Repose	46
Ravel	2 ₅	Rescue	47
Raven	1 ₂	Resort	48
Raw	3 ₅	Respect	49
Ray	3 ₂	Respond	50
Razor	3 ₄	Rest	51
Reach	1	Restore	52
Read	2	Result	53
Reader	3	Retire	54
Ready	4	Return	55
Real	5	Reveal	56
Real n	6	Revenge	57
Ream	7	Revive	58
Reap	8	Reward	59
Rear	9	Rhyme	60
Reason	10	Rib	61
Rebate	11	Ribbon	62
Rebel	12	Rick	63
Rebuild	13	Rice	64
Receipt	14	Rich	65
Recent	15	Rid	66
Recess	16	Ride	67
Recite	17	Ridge	68
Reck	18	Rife	69
Reckon	19	Rifle	70
Reclaim	20	Rift	71
Recline	21	Rig	72
Reed	22	Right	73
Reef	23	Rigid	74
Reek	24	Rill	75
Reel	25	Rim	76
Refine	26	Rimple	77
Reflect	27	Rind	78
Refuge	28	Ring	79
Refuse	29	Rinse	80
Regard	30	Riot	81
Regent	31	Rip	82
Remake	32	Ripe	83
Remand	33	Ripple	84
Remark	34	Rise	85
Remedy	35	Risk	86
Remit	36	Rite	87
Remove	37	Rive	88
Render	38	River	89
Rent	39	Road	90
Repair	40	Roam	91
Repeal	41	Roar	92

	<i>Cents.</i>		<i>Cents.</i>
Roast	93	Robin.....	97
Rob.....	94	Robust.....	98
Robber.....	95	Rock	99
Robe	96		

	<i>Dollars.</i>		<i>Dollars</i>
Rook.....	1	Role	45
Roll	2	Ruler.....	46
Romance	3	Rum.....	47
Romp.....	4	Ruminate	48
Rood.....	5	Rummage	49
Roof.....	6	Rumor.....	50
Rook	7	Rumple.....	51
Room	8	Rumpus.....	52
Roost	9	Run	53
Root.....	10	Rung	54
Rope	11	Runner.....	55
Rose.....	12	Rusee	56
Rosette	13	Ruption.....	57
Rosewood	14	Rural	58
Rosin	15	Ruse	59
Rotary.....	16	Rush	60
Rotten.....	17	Rusk	61
Round	18	Russett	62
Rouge.....	19	Rust	63
Rough	20	Rustic	64
Rouse.....	21	Rustle	65
Rout	22	Rut	66
Route	23	Ruthless	67
Routine.....	24	Rutile.....	68
Rove	25	Rutted.....	69
Row	26	Saber	70
Rowell.....	27	Sabine.....	71
Rowlock	28	Sable	72
Royal	29	Sabot	73
Rub	30	Sachel	74
Rubbage	31	Sack	75
Rubber	32	Sacred.....	76
Pubican.....	33	Sad	77
Ruble	34	Saddle	78
Ruby	35	Safe	79
Ruck	36	Saffron	80
Rudder	37	Sag.....	81
Rude	38	Sage.....	82
Rudiment	39	Sago.....	83
Rue.....	40	Said	84
Ruff	41	Sail.....	85
Ruffle	42	Saint.....	86
Rug	43	Sake.....	87
Ruin.....	44	Salad	88

	<i>Dollars.</i>		<i>Dollars.</i>
Sallow.....	89	Savage	800
Salt	90	Saw	900
Salute	91	Say	1,000
Salvage.....	92	Scald	2,000
Salve	93	Scale	3,000
Salver	94	Scant	4,000
Sample	95	Scar	5,000
Sanction	96	Scatter	6,000
Sand.....	97	Scold.....	7,000
Sandal.....	98	Scoop	8,000
Sane	99	Scrape	9,000
Sanguine	100	Scream.....	10,000
Sank	200	Scrip.....	20,000
Sap	300	Scum	30,000
Sash	400	Sour	40,000
Sat.....	500	Seal	50,000
Satin	600	Sear	100,000
Sauce.....	700	Soar	1,000,000

BANKS AND BANKING INSTITUTIONS.

Acadia Mines, NS.	Merchants.
Acton, O.....	Story, Christie &
Ailsa Craig, O.....	Jos. Rosser. [Co.
Alexandria, O.....	Union.
" " "	Ontario.
Alliston, " "	Graham & Knight
" " "	Ontario.
Almonte, " "	Montreal.
Alvinston, " "	Merchants.
" " "	Cordon & Douglas
" " "	Molsons.
Amherst, N.S....	Halifax Bk. Co.
" " "	Nova Scotia.
" " "	Montreal.
Amherstburg, O.	Cuddy, Falls & Co
Annapolis, N.S....	Nova Scotia.
" " "	Union B. of H.
Antigonishe, " "	Merchants B. of H.
" " "	Halifax Bk. Co.
Arkona, O.....	Jos. Wilcocks.
Arnprior, " "	Ottawa.
Arthur, " "	J. Skerritt.
Ashcroft, B.C....	B. N. A.
Athens, O.....	A. Parish & Son.
Atlin, B.C....	Commerce.
Aurora, O.....	Ontario.
" " "	J. L. Ross & Co.
Aylmer, " "	Molsons.
" " "	Traders.
" " "	W. E. Murray.
" " "	Wm. Warnock.
Ayr, " "	Commerce.
Balder, M.....	F. Schultz.
Barrie, O.....	Toronto.
" " "	Commerce.
" " "	J. C. McKeggie & Co.
Barrington, N.S.	Halifax Bk. Co.
" Pas,"	Union of Halifax.
Bathurst, N.B....	Merchants of H.
Beauharnois, Q.....	Jas. Cartier.
" " "	Leduc Julien.
Beamsville, O....	G. H. Hornibrook
Beaverton, " "	Madill & Co.
Beeton, " "	G. T. Somers.
Bedford, Q.....	E. Townships.
Belleville, O.....	Merchants.
" " "	Montreal.
" " "	Commerce.
" " "	Dominion.
" " "	W. E. Thompson.
Berlin, O.....	Merchants.
" " "	Commerce.
" " "	Hamilton.
Berthier, Q.....	Ville Marie.
Berwick, N. S....	Commercial.
Birtle, M.....	Dudley & Leese.
Blenheim, O.....	Commerce.
" " "	R. J. Powell.
Blyth, " "	M'Murchi & Rance
Boisbavin, M....	Union.
Bothwell, O.....	Clarke & Sons.
Bowmanville, O.	Standard.
" " "	Ontario.
Bracebridge, " "	Ottawa.
Bradford, O.....	Standard.
Brampton, " "	Merchants.
" " "	Dominion.
Brandon, M.....	Merchants.
" " "	Bank B. N. A.
" " "	Imperial.
" " "	Hamilton.
" " "	D. A. Hopper.
Brantford, O....	B. N. American.
" " "	Montreal.
" " "	Commerce.
" " "	Standard.
Bridgetown, N.S.	Nova Scotia.
" " "	Union Bk. H.
Bridgewater, " "	Merchants.
" " "	Halifax Bk. Co.
Brigden, O....	W. J. Ward.
Brighton, " "	Standard.
Brockville, " "	Montreal.
" " "	Molsons.
" " "	Toronto.
Brussels, " "	Standard.
Buckingham, Q.	Ontario.
Calgary, Alb....	Imperial.
" " "	Montreal.
" " "	Molsons.
" " "	Union.
Campbellford, O.	Standard.
Campbelton, " "	Nova Scotia.
Cannington, " "	Standard.
" " "	R. Edwards.
Canning, N.S....	Halifax Bk. Co.
Canso, " "	People's H.
Carberry, M.....	Union.
" " "	Logan & Co.
Carleton Place, O.	Ottawa.
" " "	Union.

- Carman, M....Hamilton.
 " "Union.
 Cayuga, O....Commerce.
 Chambly'Basin, Q. Ville Marie.
 Charlottetown,
 P. E. IMerchants.
 Charlottetown,
 P. E. IMerchants H.
 Charlottetown,
 P. E. IBank of N.S.
 Chatham, O....Commerce.
 "Merchants.
 "Montreal.
 "Standard.
 "W. E. Merritt.
 " N.B.Montreal.
 "Nova Scotia.
 Chatsworth, O...Jno. McDonall.
 Chesley, " ..Hamilton.
 Chesterville " ..L. W. Howard.
 Chicoutimi, Q...La Banq Nat.
 Chilliwack, B.C. York Guar. Socy.
 Corporation Ltd.
 Chippewa, O....J. F. Macklem.
 Clarksburg, " ...Hartman & Co.
 Clifford, " ...J. W. Scott.
 Clinton, O....Molsons.
 "Farran & Tisdale.
 "G. D. McTaggart.
 Coaticook, Q....E. Townships.
 Cobourg, O....Dominion.
 "Toronto.
 "W. T. Fish & Son.
 Colborne, "Standard.
 Collingwood, O.Commerce.
 "Toronto.
 Cornwall, " ..Montreal.
 "Ontario.
 "J. T. Kirkpatrick.
 Cookshire, Q....People's of H.
 Cowansville, Q....E. Townships.
 Cranbrook, B.C Commerce.
 Crystal City, M. Union.
 Danville, Q....People's of H.
 Dartmouth, N.S. Union of Halifax.
 Dashwood, O...Snell & Co.
 Dauphin, M....Ottawa.
 Dawson City,
 N. W. T.Commerce.
 Dawson City,
 N. W. T.B. N. America.
 Deloraine, M....Union.
 Delhi, O....MacMahon & Co.
 " "Hamilton.
 Deseronto, O....Montreal.
 Digby, N.S....Nova Scotia.
 Dorchester, N.B. Merchants of H.
- Drayton, O....Traders.
 Dresden, "Commerce.
 " "Jas. Stephens.
 Drummondville,
 Q.....Jacques Cartier.
 Dundalk, O....Wm. Lucas & Co.
 Dundas, "Commerce.
 Dunnville, "Commerce.
 " "W. F. Haskins &
 Co.
 Durham, "Standard.
 Dutton, "Jas. Poole.
 " "Traders.
 Edmonton, Alb. Imperial.
 " "Jacques Cartier.
 " "Merchants.
 Edmunston, N.B. People's of H.
 Elmira, O....Traders.
 Elmvale, "J. C. McKeggie &
 Co
 Elora, "W. W. Farran.
 Emerson, M....D. McArthur.
 Embro, O....Jas. Munro.
 Essex, "Imperial.
 " "J. D. Anderson &
 Co.
 Exeter, "Molsons.
 " "B. S. O'Neill.
 Farnham, Q....Ste. Hyacinthe.
 Fernie, B.C....Commerce.
 Flesherton, O...Geo. Mitchell.
 Florence, " ..Isaac Unsworth.
 Fordwich, " ..Ben. S. Cook.
 Forest, "Standard.
 " " ..L. H. Smith & Co.
 Fort William, O.Montreal.
 " "Ontario.
 " "Ray, Street & Co.
 Fraserville, Q....Jacques Cartier.
 " "People's of H.
 Fredericton, N B. People's of N. B.
 " "B. N. America.
 " "Nova Scotia.
 " "Merchants of H.
 Galt, O....Commerce.
 " "Imperial.
 " "Merchants.
 " "J. M. Irwin.
 Gananoque, O....Merchants.
 " "Toronto.
 Georgetown, " ..Hamilton.
 Glace Bay, C. B. Union of Halifax.
 Glenboro, M....Union.
 " "R. Logan & Co.
 Glencoe, O....Traders.
 " "Harrison & Rath-
 burn.

Goderich, O.	Montreal.	Iberville, Q.	St. Hyacinthe.
" "	Commerce.	Indian Head,	
Gore Bay, "	Hurst & Burk.	N.W.T	Union.
Granby, Q.	E. Townships.	Ingersoll, O.	Merchants.
Greenwood, B.C.	Commerce	" "	Traders.
" "	B. N. America.	" "	A. N. Christopher
" "	Montreal.	" "	Imperial.
Grenfel, N.W.T.C. R.	Tryon & Co.	Iroquois, "	A. J. Ross.
Gretna, M.	Union.	Jarvis,	Hamilton.
" "	M. Long.	Joliette, Q.	d'Hochelega.
" "	Ritz & Widmeyer	Kamloops, B.C.	Brit. Columbia.
Grimsby, O.	Hamilton.	Keewatin, O.	Ottawa.
Grand Valley, O.	Hamilton & Co.	Kaslo, B.C	B.N. America.
" "	A. Richardson.	" "	Bk. B. Columbia.
Gravenhurst,	"W.T. Hamer & Co.	Kemptville, O.	Ottawa.
Guelph, O.	Dominion.	Kentville, N. S.	Nova Scotia.
" "	Montreal.	" "	Union Halifax.
" "	Traders.	Killarney, M.	Ronald Leslie.
" "	Commerce.	" "	Union.
Guysboro', N.S.	Merchants of H.	Kincardine O	Merchants.
Halifax,	" Halifax Bk. Co.	" "	Jno. Boyer.
" "	B. N. America.	Kingston	Merchants.
" "	Nova Scotia.	" "	Standard.
" "	Union of Halifax.	" "	B. N. America.
" "	Merchants of H.	" "	Montreal.
" "	People's of H.	" "	Ontario.
" "	Montreal.	" "	Folger Bros.
" "	Jack & Bell.	" "	Donald Fraser.
" "	Jas. C. McIntosh.	" "	N.B. Merchants H.
Hamilton, O.	Hamilton.	Kingsville, O.	McKay & Jasp's'n
" "	Imperial.	" "	F. Westcott.
" "	B. N. America.	Lakefield,	Jas. Linton & Co.
" "	Montreal.	L'Assomption, Q.	St. Hyacinthe.
" "	Merchants.	LakeMegantic,	People's of H.
" "	Traders.	Lachine,	Ville Marie.
" "	Commerce.	Lachute,	" "
" "	Molsons.	Laprairie,	" "
Hanover,	" McNally & Adams	Laurentides,	H. H. Ethier.
Harbor Grace,	Nfld.	Leamington, O.	Maxon & Maxon.
	Nova Scotia.	" "	Merchants.
Hartney, M.	Union.	" "	Traders.
Harrow, O.	A. E. Sinasac.	" "	Thos. Fuller.
Hamiota, M.	Union.	L'Epiphanie Q.	Ville Marie.
" "	Hamilton.	Lethbridge, Alb.	Union.
" "	Inman & Co.	" "	Montreal.
Hartland, N.B.	People's H.	Levis, Q.	People's of H.
Harriston, O.	Standard.	Lindsay, O	Ontario.
Hastings,	" Union.	" "	Montreal.
Hawkesbury, O.	Ottawa.	" "	Dominion.
Henryville, Q.	Lafond Francois.	Listowel,	Hamilton.
Hensall, O.	McArthur & Co.	" "	Imperial.
Hespeler, O.	Merchants.	" "	J. W. Scott.
Highgate, O.	J.D. Gillies & Co.	Little Glace Bay,	
Hochelaga, Q.	Ville Marie.	N. S.	Union of H.
Holland, M.	Union.	Liverpool, N.S.	Nova Scotia.
Hull, Q.	Jacq. Cartier.	" "	Union of H.
Huntingdon, Q.	E. Townships.	Lockport,	Halifax Bk. Co.

London, O.....	B. N. America.
" "	Merchants.
" "	Montreal.
" "	Commerce.
" "	Molsons.
" "	Toronto.
Londonderry, N. S.....	Merchants H.
Longueuil, Q....	Ville Marie.
Louiseville "	d'Hochelaga.
Lucknow, O....	Hamilton.
Lucan "	R. & J. Fox.
" "	R. H. O'Neil & Son
Luchnow, "	Mair & Siddall.
Lunenburg, N.S....	Merchants H.
" "	Halifax Bk. Co.
" "	People's H.
Maddoc, O.....	J. C. Dale & Co.
" "	E. D. O'Flynn.
Magog, Q.....	E. Townships.
Macleod, N.W.T.....	Union.
Maitland, N.S....	Merchants H.
Manitou, M....	Hamilton.
" "	Union.
Marieville, Q....	Ville Marie.
Markdale, O....	Wm. Lucas & Co.
" "	McCullough & Young.
Markham, "	Standard.
Marmora, "	A. W. Carscallen.
Mattawa, "	Ottawa.
Meaford, "	Molsons.
" "	C. H. Jay & Sons.
Medicine Hat, N.W.T....	Merchants.
Melita, M....	Union.
Merrickville, O....	Union.
Miami, M....	Robins & Gill.
Middleton, N.S....	Com. B. of Wind- sor.
Middleton, N.S....	Halifax Bk. Co.
Midland, O....	Western.
Millbrook, "	T. B. Collins & Co.
" "	Wood & Kells.
Milton, "	Hamilton.
Milverton, "	R. Ranney & Co.
Minnedosa, M....	Union.
Mitchell, O....	Merchants.
Moncton, N. B....	Oliver Jones.
" "	G. B. Lutz.
" "	Montreal.
" "	Nova Scotia.
" "	Merchants.
Montague, P.E.I....	Merchants.
Montreal, Q....	Montreal.
" "	Dominion.
" "	Merchants.
" "	Ottawa.
Montreal, Q....	Molsons.
" "	Du Peuple.
" "	Jacq. Cartier.
" "	Ville Marie.
" "	Quebec.
" "	Ontario.
" "	Toronto.
" "	Commerce.
" "	Imperial.
" "	Union.
" "	B. N. America.
" "	La Banq Nat.
" "	Merchants H.
" "	Nova Scotia.
" "	J. B. Pickens & Co.
" "	W. Weir & Sons.
Moosomin NWT.....	Union.
Moosejaw,	Union.
" "	Hitchcock & Mc.
Morden, M....	Union.
" "	Hamilton.
" "	Haley & Sutton.
Morrisburg, O....	Molsons.
Mt. Forest,	Ontario.
" "	T. Clark & Co.
" "	J. A. Halstead Co.
Nanaimo, B.C....	British Columbia.
Napanee, O....	Merchants.
" "	Dominion.
Neepawa, M....	Union.
" "	Merchants.
Nelson, B.C....	Bk. B. Columbia.
" "	Imperial.
" "	Montreal.
N. Glasgow, N.S....	Nova Scotia.
" "	Union of H.
" "	Halifax Bk. Co.
Newcastle, O....	Traders.
" "	N.B. Nova Scotia.
" "	Merchants H.
N. Denver, B.C....	Montreal.
N. Hamburg, O....	Weston.
N. Wmstr., B.C....	Bk. B. Columbia.
" "	Montreal.
Newmarket, O....	Ontario.
Niagara Falls, O....	Imperial.
" "	Hamilton.
Nicolet, Q....	Ville Marie.
North Bay, O....	Traders.
N. Sydney, C.B....	Union of H.
" "	Nova Scotia.
Norwich, O....	Molsons.
Norwood, "	Union.
Oak Lake, M....	Andrew & Co.
Oakville, O....	C. W. Anderson & Son.
" "	Andrew & Howarth

Oakville,	O... Merchants.
Oil Springs,	".. Robert Rae.
Orangeville,	".. L. Waugh & Co.
"	".. Commerce.
"	".. Hamilton.
Orillia, O.	.. Dominion.
"	".. Traders.
"	".. W. B. Tisdale,
Orono "	.. Jas. Linton & Co.
Oshawa, O.	.. Western.
"	".. Dominion.
Ottawa,	".. Ottawa.
"	".. B. N. America.
"	".. Montreal.
"	".. Commerce.
"	".. Ontario.
"	".. Merchants.
"	".. Quebec.
"	".. La Banq. Nat.
"	".. Union.
"	".. Molsons.
Otterville, O.	.. Paxton & Co.
Owen Sound,	O.G.S. Kilbourne Co
"	".. Telford & Co.
"	".. Merchants.
"	".. Hamilton.
"	".. Molsons.
Oxford, N.S.	.. Nova Scotia.
Paisley, O.	.. Western.
Packenham, O.	.. Wm. Halliday.
Palmerston,	".. Anderson & Scott.
"	".. J. W. Scott.
Papineauville, Q.	Ville Marie.
Paris, O.	.. Commerce.
Parkdale, O.	.. Standard.
Parkhill,	".. Commerce
"	".. T. L. Rogers....
Parrsboro', N.S.	.. Halifax Bk. Co.
"	".. Commercial H.
Parry Sound, O.	Ottawa.
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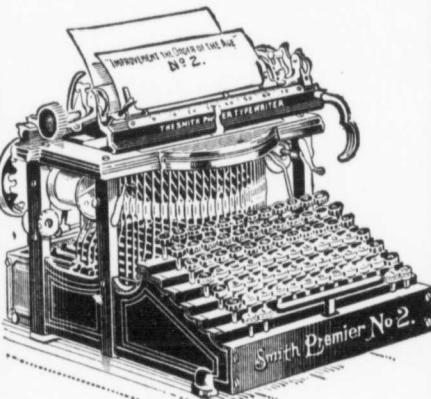
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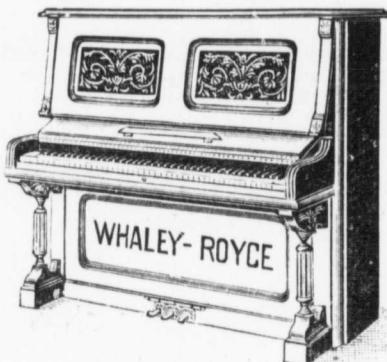
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Edmonton, Alta.,	Portage La Prairie,	Medicine Hat,	Assin.

Bankers in Great Britain—London, Glasgow, Edinburgh and other points. The Clydesdale Bank, (Limited). Liverpool, The Bank of Liverpool, Ltd.

Agency in New York—63 and 65 Wall St., T. E. Merrett, Acting Agent.

Bankers in United States—New York, American Exchange Nat'l Bank; Boston Merchants' Nat'l Bank; Chicago Agts., Northern Trusts Co.; St. Paul, Minn., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-Californian Bank.

Newfoundland—Merchants Bank of Halifax.

Nova Scotia and New Brunswick—Bank of Nova Scotia and Merchants Bank of Halifax.

British Columbia—Bank of British Columbia.

**A General Banking Business Transacted, Letters of Credit Issued,
Available in China, Japan and other Foreign Countries.**

MERCHANTS' BANK OF HALIFAX

INCORPORATED 1869.

Capital Paid-up	-	\$1,500,000.00	
Rest	-	-	1,175,000.00

BOARD OF DIRECTORS.

THOMAS E. KENNY,	President.
THOMAS RITCHIE,	Vice-President.

Michael Dwyer,	Wiley Smith,	Henry G. Bauld,
Hon. H. H. Fuller, M.L.C.,		Hon. David MacKeen.

HEAD OFFICE—HALIFAX, N.S.

D. H. DUNCAN,	Cashier.
W. B. TORRANCE,	Asst. Cashier.

MONTRÉAL BRANCH—E. L. PEASE, MANAGER.

West End Branch, corner Notre Dame and Seigneurs Streets,
Westmount, corner Greene Ave. and St. Catherine.

AGENCIES IN NOVA SCOTIA.

Antigonishe,	Bridgewater,	Guysboro,
Londonderry,	Maitland, (Hants Co.)	Lunenburg,
Pictou,	Port Hawkesbury,	Sydney,
Shubenacadie,	Truro,	Weymouth.

AGENCIES IN NEW BRUNSWICK.

Bathurst,	Dorchester,	Fredericton,	Kingston, (Kent Co.)
Moncton,	Newcastle,	Sackville,	Woodstock.

IN P. E. ISLAND.—Charlottetown, Summerside.

IN NEWFOUNDLAND.—St. John's.

IN BRITISH COLUMBIA.—Nanaimo, Nelson, Rossland,
Victoria, Vancouver, Vancouver East End, Ymir.

CORRESPONDENTS.—Dominion of Canada, Merchants',
Bank of Canada. New York, Chase National Bank. Boston,
National Hide and Leather Bank. Chicago, America National
Bank. San Francisco, First National Bank. London,
England, Bank of Scotland. Paris, France, Credit Lyonnais.
Bermuda, Bank of Bermuda. China and Japan, Hong
Kong & Shanghai Banking Corporation.

Imperial Bank of Canada.

<i>Capital Paid-up,</i>	- - - - -	\$2,000,000
<i>Rest,</i>	- - - - -	1,000,000

DIRECTORS.

H. S. Howland,	- - - - -	President.
T. R. Merritt,	- - - - -	Vice-President.
William Ramsay,	Hugh Ryan,	Robert Jaffray
T. Sutherland Stayner,	Elias Rogers.	

Head Office, - - - - - **Toronto.**
D. R. Wilkie, General Manager.

BRANCHES.

Essex,	Niagara Falls,	Sault Ste. Marie,
Fergus,	Port Colborne,	St. Thomas,
Galt,	Rat Portage,	Welland,
Ingersoll,	St. Catharines,	Woodstock,
Montreal, Que.		

Toronto { Corner Wellington Street and Leader Lane.
 Yonge and Queen Streets Branch.
 Yonge and Bloor Streets Branch.

Brandon, Man.	Nelson, B.C.
Calgary, Alta.	Portage la Prairie, Man.
Edmonton, Alta.	Prince Albert, Sask.
Edmonton South, Alta.	Winnipeg, Man.
Revelstoke, B.C.	Vancouver, B.C.

AGENTS.

London, Eng.—Lloyd's Bank, Limited.

New York—Bank of Montreal, Bank of America.

ALASKA—YUKON—KLONDYKE.

Drafts and Letters of Credit issued payable at agencies of the Alaska Commercial Company at St. Michael and Dawson City, and at the Hudson's Bay Company's Post on the Mackenzie, Peace, Liard and Athabasca Rivers, and other Posts in the North-West Territories and British Columbia.

Bank of Ottawa

Head Office, OTTAWA, Canada.

<i>Capital Authorized</i>	- - - - -	\$2,000,000
<i>Capital Paid-up</i>	- - - - -	1,500,000
<i>Rest</i>	- - - - -	1,170,000

DIRECTORS:

CHARLES MAGEE,	GEORGE HAY, Esq.,
PRESIDENT.	VICE-PRESIDENT.
Hon. Geo. Bryson, Jr.,	Alex. Fraser,
Fort Coulonge.	Westmeath.
Denis Murphy,	John Mather,
	David Maclaren.

BRANCHES:

Alexandria,	Kemptville,
Arnprior,	Mattawa,
Bracebridge,	Parry Sound,
Carleton Place,	Pembroke,
Hawkesbury,	Rat Portage,
Keewatin,	Renfrew,
	Toronto,

In the Province of Ontario, and

Winnipeg, Dauphin and Portage la Prairie, Manitoba.

Montreal, Quebec. Rideau St., and also Bank St., Ottawa.

GEO. BURN,
GENERAL MANAGER.

The Molsons Bank

Incorporated by Act of Parliament, 1855.

Paid-up Capital.....	\$2,000,000
Rest Fund.....	1,500,000

HEAD OFFICE,

MONTREAL.

BOARD OF DIRECTORS.

Wm. Molson McPherson,	President.	
S. H. Ewing,	Vice-President.	
Wm. Ramsay,	Henry Archbald,	Samuel Finley,
J. P. Cleghorn,	H. Markland Molson,	
F. Wolverstan Thomas,	General Manager.	
A. D. Durnford,	Inspector.	
H. Lockwood, W. W. L. Chipman,	Asst. Inspectors.	

BRANCHES.

Alvinston, Ont.	Meaford	Owen Sound	Toronto
Aylmer, Ont.	Morrisburg	Quebec	Toronto Junct'n.
Brickville, Ont.	Montreal	Ridgetown	Trenton
Calgary, N.W.T.	" St. Catherine	Smith's Falls	Vancouver, B.C.
Clinton	St. Branch	Simcoe, Ont.	Victoria, B.C.
Exeter	Norwich	Sorel, P.Q.	Waterloo, Ont.
Hamilton	Ottawa	St. Thomas, Ont.	Winnipeg
London	Revelstoke Station, B.C.		Woodstock, Ont.

Agents in Canada—Quebec—Eastern Townships Bank. Ontario—Dominion Bank, Imperial Bank, Bank of Commerce. New Brunswick—Bank of New Brunswick. Nova Scotia—Halifax Banking Company, Bank of Yarmouth. Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank. British Columbia—Bank of B.C. Manitoba and North-West—Imperial Bank of Canada. Newfoundland—Bk. of Nova Scotia, St. John's.

Agents in Europe—London—Parr's Bank, Limited, Messrs. Morton, Chaplin & Co. Liverpool—The Bank of Liverpool, Limited. Cork—Munster and Leinster Bank, Limited. France, Paris—Societe Generale, Credit Lyonnais. Germany, Berlin—Deutsche Bank. Germany, Hamburg—Hesse Newman & Co. Belgium, Antwerp—La Banque d'Anvers.

Agents in United States—New York—Mechanics' National City Bank, Hanover National Bank, Messrs. Morton, Bliss & Co. Boston—State Nat. Bank, Suffolk Nat. Bank, Kidder, Peabody & Co. Portland—Casco Nat. Bank. Chicago—First National Bank. Cleveland—Commercial Nat. Bank. Detroit—State Saving Bank. Buffalo—The City Bank. Milwaukee—Wisconsin Nat. Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco and Pacific Coast—Bank of British Columbia.

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The Traders Bank of Canada.

Authorized Capital,	\$1,000,000
Capital Paid Up,	700,000
Rest,	50,000

BOARD OF DIRECTORS

*C. D. WARREN, ESQ., President.
ROBERT THOMSON, ESQ., Hamilton, Vice-President.
JOHN DRYNAN, ESQ.
C. KLOEPFER, ESQ., M.P., Guelph.
W. J. THOMAS, ESQ.
J. H. BEATTY, ESQ., Thorold.*

HEAD OFFICE, TORONTO

BRANCHES

AYLMER.	HAMILTON.	RIDGETOWN.
DRAYTON.	INGERSOLL.	SARNIA.
DUTTON.	LEAMINGTON.	STRATHROY.
ELMIRA.	NEWCASTLE.	ST. MARY'S.
GLENCOE.	NORTH BAY.	TILSONBURG.
GUELPH.	ORILLIA.	WINDSOR.
	PORT HOPE.	

BANKERS

GREAT BRITAIN.—The National Bank of Scotland.
NEW YORK.—The American Exchange National Bank.
MONTREAL.—The Quebec Bank.

BANK OF MONTREAL.

(Established 1817—Incorporated by Act of Parliament.)

Capital all Paid-up	\$12,000,000 00
Reserved Fund	6,000,000 00
Undivided Profits	981,328 31
	Montreal.

HEAD OFFICE,

BOARD OF DIRECTORS.

- RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G., President.
 HON. G. A. DRUMMOND, Vice-President
 A. T. Paterson, Esq., Hugh McLennan, Esq., R. A. Angus, Esq.,
 Sir W. C. Macdonald, K.C.M.G., Edw. B. Greenshields, Esq.,
 A. F. Gault, Esq., W. W. Ogilvie, Esq.
E. S. CLOUSTON, General Manager.
 A. MACNIDER, Chief Inspector and Supt. of Branches.
 W. S. Clouston, Inspector of Branch Returns.
 F. W. Taylor, Assistant Inspector. Jas. Aird, Secretary.

BRANCHES IN CANADA.

MONTRÉAL—H. V. Meredith, Manager.

Ontario	Ontario	Quebec	Manitoba and N.W.T.
Almonte,	Perth,	Montreal, Seig-	Lethbridge, A'ta.
Belleville,	Peterboro',	neurs St.,	Regina, Ass'a.
Brantford,	Picton,	Quebec.	
Brockville,	Sarnia,		
Chatham,	Stratford,	Lower Provinces	Brit. Columbia
Cornwall,	St. Mary's,	Chatham, N.B.	Greenwood,
Deseronto,	Toronto,	Moncton, N.B.	Nelson,
Ft. William,	Toronto, Yonge	St. John, N.B.	New Denver,
Goderich,	Street Br.	Amherst, N.S.	New Westmin-
Guelph,	Wallaceburg.	Halifax, N.S.	ster,
Hamilton,			Rossland,
Kingston,	Quebec	Manitoba and	Vancouver,
Lindsay,	Montreal,	N.W.T.	Vernon,
London,	Montreal, West	Winnipeg, Man.	Victoria.
Ottawa,	End Br.,	Calgary, Alta.	

IN NEWFOUNDLAND.

St. John's, Nfld.—Bank of Montreal.

IN GREAT BRITAIN.

London—Bank of Montreal, 22 Abchurch Lane, E. C.
 Alexander Lang, Manager.

IN THE UNITED STATES.

New York—R. Y. Hebdon and J. M. Grata, Agents, 59 Wall Street.
 Chicago—Bank of Montreal—W. Munro, Manager.

BANKERS IN GREAT BRITAIN.

London—The Bank of England. The Union Bank of London. The London and Westminster Bank. The National Provincial Bank of England.

Liverpool—The Bank of Liverpool, Ltd.

Scotland—The British Linen Company Bank and Branches.

BANKERS IN THE UNITED STATES.

New York—The National City Bank.

New York—The Bank of New York, N.B.A.

Boston—The Merchants' National Bank. J. B. Moors & Co.

Buffalo—The Marine Bank, Buffalo.

San Francisco—The First National Bank.—The Bank of British Columbia.—The Anglo-Californian Bank.

Portland, Oregon—The Bank of British Columbia.

THE QUEBEC BANK

FOUNDED 1818.

Incorporated by Royal Charter, A.D. 1822.

PAID-UP CAPITAL,	\$2,500,000
REST,	600,000

HEAD OFFICE, - - - QUEBEC.

BOARD OF DIRECTORS.

JOHN BRAKEY, Esq., <i>President,</i>	JOHN T. ROSS, Esq., <i>Vice-President.</i>
---	---

Directors—Gaspard Lemoine, Esq., W. A. Marsh, Esq., Veasey Boswell, Esq., F. Billingsley, Esq., C. R. Whitehead, Esq.

THOMAS McDougall,	<i>General Manager.</i>
JOHN WALKER,	<i>Inspector.</i>

BRANCHES.

Quebec,	Pembroke,	St. Roche,	St. Catherine St.,
Montreal,	Three Rivers,	Quebec.	Montreal.
Ottawa,	Thorold,	Hochelaga,	Upper Town, Que.,
		Toronto.	

Agents in New York—Bank of British North America.

Agents in London—The Bank of Scotland.

THE WESTERN BANK OF CANADA

Head Office, - - - OSHAWA, ONT.

<i>Capital Authorized,</i>	\$1,000,000
<i>Capital Subscribed,</i>	500,000
<i>Capital Paid-up,</i>	378,516
<i>Rest,</i>	112,000

BOARD OF DIRECTORS.

John Cowan, Esq.,	<i>President.</i>
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Reuben S. Hamlin, Esq.,	<i>Vice-President.</i>
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T. H. McMillan,	<i>Cashier.</i>
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W. F. Cowan, Esq.,	W. F. Allen, Esq.,	J. A. Gibson, Esq.,
Robert McIntosh, M.D.,	Thomas Paterson, Esq.	

BRANCHES.

Midland, Tilsonburg, New Hamburg, Whitby, Paisley, Penetanguishene and Port Perry.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents in New York and in Canada—The Merchants Bank of Canada. London, Eng.—The Royal Bank of Scotland.

Bank of Nova Scotia

INCORPORATED 1832.

Capital paid up	- - -	\$1,500,000
Reserve Fund	- - -	1,725,000

DIRECTORS:

JOHN DOULL,	- - -	President.
JOHN Y. PAYZANT,	- - -	Vice-President.
Jairus Hart,	R. B. Seeton,	Charles Archibard.

Head Office,—HALIFAX, N.S.

H. C. McLEOD, Gen. Manager. —D. WATERS. Inspector

BRANCHES:

In **Nova Scotia**—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

In **New Brunswick**—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.

In **P. E. Island**—Charlottetown, and Summerside.

In **Quebec**—Montreal. F. Kennedy, Manager. Paspebiac.

In **Ontario**—Toronto. J. Pitblado, Manager.

In **Manitoba**—Winnipeg. C. A. Kennedy, Manager.

In **Newfoundland**—St. John's. J. A. McLeod, Manager.

Harbor Grace—James Imrie, Manager.

In **West Indies**—Kingston, Jamaica. W. P. Hunt, Manager.

In **U. S.**—Chicago, Ill., Alex. Robertson, Manager, and W. H. Davies, Asst. Manager. Calais, Maine, H. S. Pethick, Acting Manager. Boston, Mass., W. E. Stavert, Mgr.

THE PEOPLE'S BANK OF NEW BRUNSWICK

FREDERICTON - - - - N.B.

Incorporated by Act of Parliament, 1864

A. R. RANDOLPH	President.
J. R. SPURDEN	Cashier.

FOREIGN AGENTS

LONDON	Union Bank of London.
NEW YORK	Fourth National Bank.
BOSTON	Eliot National Bank.
MONTREAL	Union Bank of Lower Canada..

HALIFAX BANKING CO.

INCORPORATED 1872.

<i>Capital Paid up</i>	<i>\$500,000</i>
<i>Reserve Fund</i>	<i>325,000</i>

HEAD OFFICE - - HALIFAX, N.S.

DIRECTORS

ROBIE UNIACKE,	C. W. ANDERSON,
President.	Vice-President.
F. D. Corbett.	John MacNab.
	W. J. G. Thomson.

BRANCHES

Nova Scotia — Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, Middleton, N.S., New Glasgow, Parrsboro, Springhill, Shelburne, Truro, Windsor, New Brunswick, Sackville, St. John.

CORRESPONDENTS

Dominion of Canada—Molsons Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National. London (England)—Parr's Bank, Limited.

THE STANDARD BANK OF CANADA.

CAPITAL (Authorized by Act of Parliament) —	\$2,000,000 00
CAPITAL, PAID UP — — — —	1,000,000 00
RESERVE FUND — — — —	600,000 00
UNDIVIDED PROFITS — — — —	101,199 05

DIRECTORS :

W. F. COWAN, <small>PRESIDENT.</small>	JOHN BURNS, <small>VICE-PRESIDENT.</small>
FRED. WYLD,	W. F. ALLEN,
A. J. SOMERVILLE,	T. R. WOOD,
	JAMES SCOTT.

Head Office, - TORONTO, Ont.

AGENCIES :

Bowmanville,	Durham,
Bradford,	Forest,
Brantford,	Harriston,
Brighton,	Kingston,
Brussels,	Markham,
Campbellford,	Parkdale,
Cannington,	Picton,
Chatham,	Stouffville,
Colborne,	

BANKERS :

MONTREAL—The Canadian Bank of Commerce.

NEW YORK—The Importers and Traders National Bank.

LONDON, ENG.—The National Bank of Scotland.

THE BANK OF TORONTO

(INCORPORATED 1855.)

HEAD OFFICE, Toronto, Canada.

CAPITAL	- - - - -	\$2,000,000
REST	- - - - -	1,800,000

Directors

GEORGE GOODERHAM,
President.

WILLIAM HENRY BEATTY,
Vice-President.

Henry Cawthra.	Geo. J. Cook.
Robert Reford.	Charles Stuart.
William George Gooderham.	

DUNCAN COULSON, General Manager.
JOSEPH HENDERSON, Inspector.

Branches

Toronto	Gananoque	Petrolia
" King St. W.	London	Port Hope
Barrie	Montreal	Rossland, B.C.
Brockville	" Pt. St.	St. Catharines
Cobourg	[Charles Collingwood	Peterboro'.

Bankers

London, England.—The London City and Midland Bk. (Ltd.)
New York—National Bank of Commerce.

Chicago.—First National Bank.

Manitoba, British Columbia, and New Brunswick, } Bank of British North America.

Nova Scotia.—{ Union Bank of Halifax.
Peoples' Bank of Halifax.

 Collections made on the best terms and remitted for on day of payment.

UNION BANK OF CANADA

CAPITAL SUBSCRIBED	- - - - -	\$2,000,000
CAPITAL PAID UP	- - - - -	1,935,000
REST	- - - - -	350,000

HEAD OFFICE

QUEBEC

BOARD OF DIRECTORS

ANDREW THOMSON, Esq. President.

HON. E. J. PRICE, Vice-President.

D. C. Thomson, Esq.
E. Giroux, Esq.

Hon. John Sharples.

E. J. Hale, Esq.
Jas. King, Esq., M.P.P.

E. E. WEBB, General Manager.

J. G. BILLETT, Inspector.

BRANCHES

Alexandria, Ont.	Indian Head, N.W.T.	Ottawa, Ont.
Boissevain, Man.	Killarney, Man.	Quebec, Que.
Calgary, N.W.T.	Lethbridge, N.W.T.	"
Carberry, Man.	MacLeod, N.W.T.	(St. Lewis St.)
Carleton Place, Ont.	Manitou, Man.	Regina, N.W.T.
Carman, Man.	Merrickville, Ont.	Shelburne, Ont.
Crystal City, Man.	Melita, Man.	Smith's Falls, Ont.
Deloraine, Man.	Minnedosa, Man.	Souris, Man.
Glenboro, Man.	Montreal, Que.	Toronto, Ont.
Gretna, Man.	Moosomin, N.W.T.	Virden, Man.
Hamiota, Man.	Moose Jaw, N.W.T.	Wawanesa, Man.
Hartney, Man.	Morden, Man.	Wiarton, Ont.
Hastings, Ont.	Neepawa, Man.	Winchester, Ont.
Holland, Man.	Norwood, Ont.	Winnipeg, Man.

FOREIGN AGENTS

LONDON	Parr's Bank, Ltd.
NEW YORK	National Park Bank.
BOSTON	National Bank of the Republic.
MINNEAPOLIS	National Bank of Commerce.
ST. PAUL	St. Paul National Bank.
GREAT FALLS, MONT.	First National Bank.
CHICAGO, ILL.	Commercial National Bank.
BUFFALO, N.Y.	The City Bank.
DETROIT	First National Bank.

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STANDARD MERCANTILE AGENCY,  
OF TORONTO, LIMITED.

Capital Stock, \$80,000      Subscribed, \$43,000      Paid up, \$21,500

To.....

The sender of this Form is entitled to your services upon terms  
of your contract with this Agency until .....

THE STANDARD MERCANTILE AGENCY, Limited.  
Per ..... Sec.

Dear Sir:-

Kindly favor us, per enclosed stamped envelope, with such information as you have in regard to the financial standing, character, etc., of .....

.....  
which information we will consider strictly confidential.

Yours respectfully,

(Subscriber's Name) .....

**NOTE**—Our Subscribers will confer a favor upon the Agency, if they will report the name of any Correspondent who has been at all derelict. The object of this Agency is to have associated with it, only RELIABLE and TRUSTWORTHY men, and we ask the co-operation and aid of each Subscriber in the carrying out of this object and attainment of this end.

**KINDLY FILL IN REPORT ON REVERSE SIDE.**

**ALWAYS ENCLOSE STAMP FOR THE REPLY.**

*ALWAYS ENCLOSE AN ENVELOPE PROPERLY ADDRESSED.*

## Correspondent's Report.

**. . Strictly Confidential . .**

**WRITE NAME, ADDRESS AND BUSINESS OF PARTY ENQUIRED ABOUT Very Plain.**

This report has been obtained in good faith from authorities considered reliable, but is not guaranteed. It is given in strict confidence and for Subscriber's exclusive use and benefit as per terms of contract.

**Only ONE Enquiry on EACH Form.**

## FINANCIAL STATEMENT FORM.

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60 Victoria St., TORONTO.

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Incorporated under the Great  
Seal of Ontario.

Empowered to Act as Trustees,  
Liquidators, Assignees, Etc.



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STANDARD MERCANTILE AGENCY,  
OF TORONTO, LIMITED.

Capital Stock \$80,000      Subscribed \$43,000      Paid up \$21,500

DEAR SIR,

TORONTO ..... 189..

We have been requested to furnish a confidential report as to your financial standing by one of our Subscribers, no doubt with the object of doing business with you, or granting or extending credit to you. We desire to give as accurate and fair statement of your affairs and position as possible, and with this object we now ask you to kindly give us a statement on the back hereof and return to us by return of mail. Our Correspondent has already reported but we desire confirmation from you direct. If you desire us to assist you, you must give us a fair report and we can assure you it will do you no harm, but if you refuse or neglect to return this (when we enclose a stamped and addressed envelope) it certainly would be considered in our report.

Kindly let us hear from you by return of mail, and by doing so, you will confer a favour upon,

Yours, truly,

**KINDLY FILL IN REPORT ON REVERSE SIDE.**

# FINANCIAL STATEMENT FORM.

## CONFIDENTIAL.

---

*Name of firm*.....

*Individual members, names and age*.....

*Length of time in business*.....

*Where*.....

*Amount of stock*.....

*Outstanding accounts, (good)*..... \$.....

*Outstanding accounts (bad or doubtful)*..... \$.....

*Personal goods (not exempt)*..... \$.....

*Stocks (in Banks, etc.)*..... \$.....

*Real Estate*..... \$.....

*Real Estate (in wife's name)*..... \$.....

*Real Estate (in husband's name)*..... \$.....

*Insurance on stock*..... \$.....

*Insurance on real estate*..... \$.....

*Yearly sales or business*..... \$.....

### LIABILITIES.

*To Bank*..... \$.....

" *Wholesalers*..... \$.....

*On Chattel Mortgage*..... \$.....

" *Stock*..... \$.....

" *Real Estate Mortgage*..... \$.....

" *Judgments*..... \$.....

*From whom do you buy goods?*.....

*What time do you generally get?*.....

*Do you deal in stocks on margin?*.....

*Remarks*.....

.....  
*Dated at*..... *1899.*

(Sign here).....

(Business).....

(Address).....

. . Brief Paragraphs Concerning . .

# THE STANDARD MERCANTILE AGENCY.

## **What It Is Doing.**

**UP TO** the present time the Merchants have been educated by the "old line" Mercantile Agencies to rely upon their books of rating and their office reports, which are often months and sometimes years old.

**WE BELIEVE** the progressive Merchants are tiring of these old reports and are seeking something more reliable and "up-to-date," and they are also desirous of securing some method by which they can reduce their losses to a minimum.

**OUR METHODS** are intended to facilitate our Subscribers in getting speedy, reliable, and up-to-date information concerning the financial standing, character, credit, etc., of their customers, or intended customers, at one-half the cost now charged by the "old line" agencies.

**OUR OBJECT** is to furnish the Subscriber with such information, or the material out of which information can be secured, as will assist him in determining with whom to do business, and to what extent, and whether credit should be given or not, and whether an order should be filled or rejected.

**THE INFORMATION** by our system is obtained right on the ground, and from a reliable source, which is known to you and which is the very latest, and is not copied or taken from old reports which have been on the files for months and even years in some cases, but is new and up-to-date.

**ENQUIRIES** can be made upon our copyrighted forms (and you get your report by return of mail) as well as by your traveller right on the ground.

**REPORTS** on lawyers, doctors, local merchants, farmers, mechanics, and in fact all classes of persons, firms or corporations.

**THE TRAVELLERS** will find our system most beneficial and of very great service to them while on the road in determining whether they should take an order or not, or whether it should even be sent in to the House, if taken.

**NO NECESSITY** under our system to get a report of all the Merchants on a traveller's route before he leaves the House, he can get the same as he calls at each town.

**THE SUBSCRIBER** can obtain information by mail, by simply making an enquiry on one of our copyrighted "enquiry blanks," and enclosing a stamped and addressed envelope for the reply.

**WE HAVE** the largest number of Correspondents of any modern Mercantile Agency in Canada, and are continually adding to our list.

**NO LIMIT** or restriction to the number of enquiries you may make, and all forms and blanks are supplied free of charge.

**FINANCIAL** statements can in many cases be obtained direct from the customer himself by using our copyrighted "financial statement" form, concerning the financial standing of the customer, and this could not be secured by you personally without prejudice to your interest.

**TELEGRAPH CODE.** It is the most complete and extensive in the Dominion, and by means of it our Subscribers can send a message to their travellers or correspondents of over one hundred words for twenty-five cents, or "visa versa, and this alone will save the subscription fee many times over.

**BANKS.** We furnish you the most complete list of banks and banking institutions in the Dominion, the same having been carefully compiled, revised and corrected to date.

**COLLECTIONS.** We are the best equipped and largest Collection Agency in Canada, and have every facility for making collections throughout the world, and at lowest rates of any agency in Canada, our motto being "NO COLLECTION, NO CHARGE." Our collections to the end of 1898 amounted to nearly the sum of \$50,000, and this we believe is an unprecedented record in this branch.

**DRAFT SYSTEM.** By our "Standard Draft System" the rates on collections are only 3%, and our Subscribers get the benefit of this.

**SOLICITORS'** department is under the careful and competent management of able Solicitors, who devote their whole time and attention to our work and are prepared to advise through this Agency FREE to Subscribers on any case or statement of facts submitted.

**LAWS.** We supply you with a compendium of the Commercial Laws of each Province as well as of Newfoundland.

**TERMS** will be given on application and our Representatives will be pleased to interview you.

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# CANADA'S LARGEST COLLECTION AGENCY.



A Short EXPERIENCE will Convince You. A Long TEST will Enthuse You. Give us a TRIAL.

The Authorised Capital Stock of \$80,000  
The Subscribed Stock of - - 43,000  
And the Paid-up Capital of - 21,500

DEMONSTRATES ITS FINANCIAL STABILITY.



WHY do the STANDARD SYSTEMS SUCCEED?  
BECAUSE their methods of collection are "up-to-date"  
and are QUICK, PROMPT and GOOD.

OUR COLLECTIONS are not local, but extend from the Atlantic to Pacific . . .

OUR MOTTO—No Collection! No charge!

OUR RECORD—For 1898 of collections amounted to nearly \$50,000. Did you get . . .

YOUR SHARE of this almost unexcelled record? If not

WHY NOT? Come in now . . . .

OUR SUCCESS is due to its system of prompt, personal, and persistent Dunning . . . .

OUR TERMS—The best obtainable consistent with good service.

CORRESPONDENCE AND INTERVIEWS SOLICITED.



**The STANDARD MERCANTILE AGENCY OF TORONTO,  
LIMITED.**

60 Victoria Street.  
TORONTO.

410 Richmond Street,  
LONDON.

70 King Street East.  
HAMILTON.

