

DAILY
JOURNAL
1908

Sterling Exchange,
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STERLING EXCHANGE

*For Customs House purposes Sterling Exchange is rendered into Canadian Money at 9½ per cent. Advance.
 This is called the Par of Exchange. The following Table will give the desired results:—*

STERLING EXCHANGE, INTO }			EXCHANGE 9½ % PREMIUM.						} DOMINION MONEY.						
£	DOLLARS.			£	DOLLARS.			s. d.	DOLLS.	s. d.	DOLLS.	s. d.	DOLLS.	s. d.	DOLLS.
1	4.86	66	7	51	248.20	00	0								
2	9.73	33	3	52	253.06	66	7	1	0.02.0	5.0	1.21.7	10.0	2.43.3	15.0	3.65.0
3	14.60	00	0	53	257.93	33	3	2	0.04.1	1	1.23.7	1	2.45.4	1	3.67.0
4	19.46	66	7	54	262.80	00	0	3	0.06.1	2	1.25.7	2	2.47.4	2	3.69.1
5	24.33	33	3	55	267.66	66	7	4	0.08.1	3	1.27.8	3	2.49.4	3	3.71.1
6	29.20	00	0	56	272.53	33	3	5	0.10.1	4	1.29.8	4	2.51.4	4	3.73.1
7	34.06	66	7	57	277.40	00	0	6	0.12.2	5	1.31.8	5	2.53.5	5	3.75.1
8	38.93	33	3	58	282.26	66	7	7	0.14.2	6	1.33.8	6	2.55.5	6	3.77.2
9	43.80	00	0	59	287.13	33	3	8	0.16.2	7	1.35.9	7	2.57.5	7	3.79.2
10	48.66	66	7	60	292.00	00	0	9	0.18.3	8	1.37.9	8	2.59.6	8	3.81.2
11	53.53	33	3	61	296.86	66	7	10	0.20.3	9	1.39.9	9	2.61.6	9	3.83.3
12	58.40	00	0	62	301.73	33	3	11	0.22.3	10	1.41.9	10	2.63.6	10	3.85.3
13	63.26	66	7	63	306.60	00	0	11	0.22.3	11	1.44.0	11	2.65.6	11	3.87.3
14	68.13	33	3	64	311.46	66	7	1.0	0.24.3	6.0	1.46.0	11.0	2.67.7	16.0	3.89.3
15	73.00	00	0	65	316.33	33	3	1	0.26.4	1	1.48.0	1	2.69.7	1	3.91.4
16	77.86	66	7	66	321.20	00	0	2	0.28.4	2	1.50.1	2	2.71.7	2	3.93.4
17	82.73	33	3	67	326.06	66	7	3	0.30.4	3	1.52.1	3	2.73.8	3	3.95.4
18	87.60	00	0	68	330.93	33	3	4	0.32.4	4	1.54.1	4	2.75.8	4	3.97.4
19	92.46	66	7	69	335.80	00	0	5	0.34.5	5	1.56.1	5	2.77.8	5	3.99.5
20	97.33	33	3	70	340.66	66	7	6	0.36.5	6	1.58.2	6	2.79.8	6	4.01.5
								7	0.38.5	7	1.60.2	7	2.81.9	7	4.03.5
								8	0.40.6	8	1.62.2	8	2.83.9	8	4.05.6
								9	0.42.6	9	1.64.3	9	2.85.9	9	4.07.6
								10	0.44.6	10	1.66.3	10	2.87.9	10	4.09.6
								11	0.46.6	11	1.68.3	11	2.90.0	11	4.11.6

19	92.40	00	7	69	335.80	00	0	11	0.46.6	11	1.68.3	11	2.87.9	11	4.09.6	
20	97.33	33	3	70	340.66	66	7						11	2.90.0	11	4.11.6
21	102.20	00	0	71	345.53	33	3	2.0	0.48.7	7.0	1.70.3	12.0	2.92.0	17.0	4.13.7	
22	107.06	66	7	72	350.40	00	0	1	0.50.7	1	1.72.4	1	2.94.0	1	4.15.7	
23	111.93	33	3	73	355.26	66	7	2	0.52.7	2	1.74.4	2	2.96.1	2	4.17.7	
24	116.80	00	0	74	360.13	33	3	3	0.54.8	3	1.76.4	3	2.98.1	3	4.19.8	
25	121.66	66	7	75	365.00	00	0	4	0.56.8	4	1.78.4	4	3.00.1	4	4.21.8	
								5	0.58.8	5	1.80.5	5	3.02.1	5	4.23.8	
26	126.53	33	3	76	369.86	66	7	6	0.60.8	6	1.82.5	6	3.04.2	6	4.25.8	
27	131.40	00	0	77	374.73	33	3	7	0.62.9	7	1.84.5	7	3.06.2	7	4.27.9	
28	136.26	66	7	78	379.60	00	0	8	0.64.9	8	1.86.6	8	3.08.2	8	4.29.9	
29	141.13	33	3	79	384.46	66	7	9	0.66.9	9	1.88.6	9	3.10.3	9	4.31.9	
30	146.00	00	0	80	389.33	33	3	10	0.68.9	10	1.90.6	10	3.12.3	10	4.33.9	
								11	0.71.0	11	1.92.6	11	3.14.3	11	4.36.0	
31	150.86	66	7	81	394.20	00	0	3.0	0.73.0	8.0	1.94.7	13.0	3.16.3	18.0	4.38.0	
32	155.73	33	3	82	399.06	66	7	1	0.75.0	1	1.96.7	1	3.18.4	1	4.40.0	
33	160.60	00	0	83	403.93	33	3	2	0.77.1	2	1.98.7	2	3.20.4	2	4.42.1	
34	165.46	66	7	84	408.80	00	0	3	0.79.1	3	2.00.8	3	3.22.4	3	4.44.1	
35	170.33	33	3	85	413.66	66	7	4	0.81.1	4	2.02.8	4	3.24.4	4	4.46.1	
								5	0.83.1	5	2.04.8	5	3.26.5	5	4.48.1	
36	175.20	00	0	86	418.53	33	3	6	0.85.2	6	2.06.8	6	3.28.5	6	4.50.2	
37	180.06	66	7	87	423.40	00	0	7	0.87.2	7	2.08.9	7	3.30.5	7	4.52.2	
38	184.93	33	3	88	428.26	66	7	8	0.89.2	8	2.10.9	8	3.32.6	8	4.54.2	
39	189.80	00	0	89	433.13	33	3	9	0.91.3	9	2.12.9	9	3.34.6	9	4.56.3	
40	194.66	66	7	90	438.00	00	0	10	0.93.3	10	2.14.9	10	3.36.6	10	4.58.3	
								11	0.95.3	11	2.17.0	11	3.38.6	11	4.60.3	
41	199.53	33	3	91	442.86	66	7	4.0	0.97.3	9.0	2.19.0	14.0	3.40.7	19.0	4.62.3	
42	204.40	00	0	92	447.73	33	3	1	0.99.4	1	2.21.0	1	3.42.7	1	4.64.4	
43	209.26	66	7	93	452.60	00	0	2	1.01.4	2	2.23.1	2	3.44.7	2	4.66.4	
44	214.13	33	3	94	457.46	66	7	3	1.03.4	3	2.25.1	3	3.46.8	3	4.68.4	
45	219.00	00	0	95	462.33	33	3	4	1.05.4	4	2.27.1	4	3.48.8	4	4.70.4	
								5	1.07.5	5	2.29.1	5	3.50.8	5	4.72.5	
46	223.86	66	7	96	467.20	00	0	6	1.09.5	6	2.31.2	6	3.52.8	6	4.74.5	
47	228.73	33	3	97	472.06	66	7	7	1.11.5	7	2.33.2	7	3.54.9	7	4.76.5	
48	233.60	00	0	98	476.93	33	3	8	1.13.6	8	2.35.2	8	3.56.9	8	4.78.6	
49	238.46	66	7	99	481.80	00	0	9	1.15.6	9	2.37.3	9	3.58.9	9	4.80.6	
50	243.33	33	3	100	486.66	66	7	10	1.17.6	10	2.39.3	10	3.60.9	10	4.82.6	
								11	1.19.6	11	2.41.3	11	3.63.0	11	4.84.6	

LEGAL WEIGHTS AND MEASURES IN CANADA

The legal weights and measures of Canada are the Imperial yard, Imperial pound avoirdupois, Imperial gallon (of 277.27384 cubic inches), and the Imperial bushel. The Imperial gallon is equal to 4.54174 litres, while the wine gallon, used in the United States, is equal to 3.785 litres.

By Revised Statutes of Canada (1886), Chap. 104, it is provided: That in contracts for sale and delivery of any of the undermentioned articles, the bushel should be determined by weighing, unless a bushel measure be specially agreed upon, the weight equivalent to a bushel being as follows:—

Wheat, 60 lbs. Indian Corn, 56 lbs. Rye, 56 lbs. Pease, 60 lbs. Barley, 48 lbs. Malt, 36 lbs. Oats, 34 lbs.

Beans, 60 lbs. Flax seed*, 56 lbs. Hemp, 44 lbs. Blue grass seed, 14 lbs. Lime†, 70 lbs. Castor beans, 40 lbs. Potatoes, 60 lbs. Turnips, 60 lbs. Carrots, 60 lbs. Parsnips, 60 lbs. Beets, 60 lbs. Onion‡, 50 lbs. Bituminous coal, 70 lbs. Clover seed, 60 lbs. Timothy, 48 lbs. Buckwheat, 48 lbs.

By the same Act the British hundredweight of 112 pounds and the ton of 2,240 pounds were abolished, and the hundredweight was declared to be 100 pounds, and the ton 2,000 pounds avoirdupois, thus assimilating the weights of Canada and the United States.

*Changed from 50 to 56 lbs. by Act of Parliament, 1898.

†Changed from 60 to 50 lbs. by Act of Parliament, 1898.

‡Added by Act of 1898.

Banks in Canada with their Agencies.

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Abernethy, As.	Hamilton	J. G. Henderson.
Acton	Merchants	W. S. Chisholm.
Acton Vale, Q.E.	Townships	N. H. Slack.
Ailsa Craig	Standard	W. J. Stewart.
Alameda, Sask.	Northern	H. S. Martin.
Alberton, P.E.I.	Commerce	W. R. McKie.
Alexander, M.B.N.	America	Sub Branch to Brandon
Alexandria	Union	W. J. Dawson.
"	Ottawa	J. Martin.
Alfred	Sterling	Sub Ag'y to L'Original
Alix, Alta	Merchants	A. S. Maxwell, Acting.
Allandale	Toronto	Sub-Agency to Barrie.
Alliston	Montreal	A. C. Osborne.
"	Home	A. E. Grasset.
Almonte	Montreal	H. B. Black.
"	Sterling	John Bain.
Alton	Hamilton	K. F. Dewar.
Altona, M.	Union	E. H. Wahn.
"	Montreal	J. S. Holmsted.
Alvinston	Molsons	H. H. Middleton.
"	Merchants	G. H. C. Norsworthy.
Ameliasburg	Metropolitan	J. S. Mackenzie.
Amherst, N.S.	Nova Scotia	John McKeen.
"	Montreal	H. S. Dupuy.
"	Commerce	J. H. Morrison.
"	Royal	G. S. Moore.
"	Union of Halifax	A. Curry.
Amherstburg	Sovereign	C. A. Macmahon.
"	Molsons	W. S. Falls.
Amqui	La Banq. Nat.	E. Bilodeau.
Ancaster	Hamilton	C. H. Stuart.
Andover, N.B.	Montreal	J. G. Dickinson.
Annapolis, N.S.	Nova Scotia	J. H. Lombard.
"	Union of Halifax	F. St. C. Harris.
Antigonish	Royal	J. F. Blagdon.
"	Nova Scotia	A. G. McDonald.
"	Commerce	J. H. McQuaid.
Arcola, Sask.	Union	A. Lowe.
"	Merchants	C. R. Young.
Arden	Merchants	Sub-Agency to Ne'pawa
Arichat, N.S.	Union of Halifax	C. E. H. Harris.
Arkona	Ont. Sovereign	Joseph Wilcocks.
Armstrong, B.C.	Montreal	E. S. V. McClintock, Sub.
Arnprior	Ottawa	Gerald Jarvis.
"	Nova Scotia	A. D. Munro.
Arrowh'd, B.C.	Imperial	T. B. Baker.
Arthabaska	Molsons	B. V. Gomery.
Arthur	Traders	J. A. McGill.
"	Royal	W. Pinder.
"	do Kenilworth	
Ashcroft, B.C.	B.N. America	J. Cran.
Athens	Merchants	E. S. Clow.
Atlin, B.C.	Commerce	J. A. Smith.
Atwood	Hamilton	W. N. McKay.
Aurora	Montreal	J. W. Willis.
Avonmore	Ottawa	G. R. Peden.
Aylmer, O.	Molsons	E. W. R. Hill.
"	Traders	N. Booker.
"	Sovereign	H. A. Ambridge.
Aylmer, Ea. Q.	Crown	A. C. Gunn.
Ayr	Commerce	J. F. Duncan, Acting.
Ayton	Traders	L. J. Gilleland.
Baddeck, N.S.	Union of Halifax	J. Lyons.

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Brandon, M.	Imperial	A. R. B. Hearn.
"	Hamilton	W. G. Weatherston.
"	Dominion	F. R. Steele.
"	Montreal	J. W. G. Watson.
"	Commerce	A. Maybee.
"	Northern	E. S. Phillips.
Brantford	B.N. America	R. Butt.
"	Montreal	A. G. Parker.
"	Commerce	H. W. Fitton.
"	Standard	W. C. Boddy.
"	Hamilton	J. P. Bell.
"	do East End	W. McGillivray.
"	Toronto	R. Pashby.
"	Imperial	
Bridgeburg, O.	Traders	A. H. Ward.
Bridget'n, N.S.	Nova Scotia	W. S. Benson.
"	Union of Halifax	R. W. Elliot.
Bridgew'r, N.S.	Royal	G. A. Spink.
"	Montreal	H. H. Archibold.
"	Commerce	H. C. Duncan.
"	Union of Halifax	F. St. C. Harris.
Brigden, O.	Metropolitan	A. D. Cotter.
Bright, Ont.	Western	G. E. Sterling.
Brighton	Standard	C. R. W. Proctor.
Broadview, Sas	Imperial	J. A. Wetmore.
Brockville	Montreal	R. W. Travers.
"	Molsons	J. E. Fidler.
"	Toronto	M. Atkinson.
"	Metropolitan	C. C. McCully.
"	Crown	W. P. Sloane.
Brooklin, Ont.	Western	E. D. Warren.
Brownsville, O.	Home	A. E. Marks.
Brownsville	Traders	R. F. Montgomery, Act'g
Brussels	Standard	J. F. Rowland.
"	Metropolitan	W. J. Fawcett.
Buckingham Q.	Montreal	W. E. Middleton.
"	Ottawa	D. Robertson.
Burford	Crown	A. D. Muir.
Burk's Falls O.	Sovereign	R. A. Pringle.
Burlington	Traders	F. W. Bain.
Caledonia	Western	A. W. Parrish.
Calgary, Alta.	B.N. America	A. D. Severs.
"	Imperial	A. L. Nunns.
"	do	
"	Montreal	W. H. Hogg.
"	Molsons	F. Macbeth.
"	Union	C. E. Watson.
"	Commerce	C. W. Rowley.
"	Nova Scotia	W. M. Connacher.
"	Merchants	R. F. Taylor.
"	Dominion	E. W. Hamber.
"	Traders	R. H. Heiter.
"	Northern	F. B. Helm.
"	Royal	W. H. Clarke.
Cambay	Standard	F. F. Loosemore.
Camrose, Alta.	Merchants	Frank Pike.
Campbellford	Standard	J. A. Stewart.
"	B.N. America	H. F. Skey.
Campbell's Bay	Ottawa	Sub. to Port Coulonge.
Campbellton	Nova Scotia	R. H. Anderson.
"	New Brunswick	R. Malcolm Hope.
Cannington	Standard	T. E. Bell.
Canora, Sask.	Commerce	G. G. Bourne, Pro.

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Cornwall	Sterling	G. F. Ellis.
"	Royal	A. Denny.
Coteau Sta., Q.	La Banq. Prov.	
Courtright	Sterling	P. H. Frayne.
Cowansville	E. Townships	H. V. Williams.
Cranbrook, B.C.	Commerce	F. C. Malpas.
"	Imperial	J. F. M. Pinkham.
Crandall, Man.	Northern	W. G. Bell.
Crediton	Sovereign	Joseph Snell.
Creemore	Toronto	F. A. Lount.
"	Merchants	J. G. Dewar.
Crossfield, Alta.	Commerce	
Crysler, Ont.	Union	J. E. J. Aston.
Crystal City, M.	do	G. J. Hunter.
Cumb'r'nd BC	Royal	A. B. Netherby.
Cypress R'r,	MUnion	C. L. Thring.
Dalhousie, N.B.	Royal	W. A. R. Cragg.
Danville, Q.	Montreal	M. Henry Richey.
"	E. Townships	P. P. Johnston.
Darlingford, MB.	N. America	C. C. MacRae, Pro.
Darlingf'rd, M.	Hamilton	C. G. Heaven.
Dartmouth, NS	Union of Halifax	J. P. L. Stewart.
"	Nova Scotia	J. Imrie.
Dashwood	Sovereign	Joseph Snell.
Dauphin, Man.	Ottawa	J. L. Irwin.
"	Commerce	D. H. Downie.
"	Union	A. Dunbar, Acting
Davidson, Sask.	B. N. America	J. G. Hall, Pro.
Dawson	Commerce	G. M. Gibbs.
"	B.N. America	D. Doig.
Daysland, Alta.	Merchants	V. C. James.
Delhi	Hamilton	L. E. Wedd.
Deloraine, M.	Union	John R. Major.
"	Dominion	T. van Someren.
Delta	Merchants	E. S. Clow.
Deschailions	La Banq. Nat.	A. A. Dionne.
Deseronto, Ont.	Montreal	J. P. Ashworth.
"	Standard	J. W. Osborne.
Didsbury, Alta.	Union	F. N. Ballard.
Digby, N.S.	Nova Scotia	H. Green.
"	Union of Halifax	W. E. Tupper.
D'Israeli	La Banq. Prov.	J. Bourque.
Dorchester, O.	Toronto	Sub-Agency to London
Dorchester NB	Royal	W. B. Meynell.
Drayton	Traders	H. A. Mallory.
Dresden	Commerce	J. McE. Murray.
"	Dominion	W. A. Peace, Actiug.
Drumbo	OMolsons	G. K. Curry.
Drum'ndv'le Q.	St. Hyacinthe	H. St. Amant.
"	Molson's	T. T. Lawlor.
Dublin	Western	F. W. Conell.
Duck Lake	B. N. America	C. A. Robinson, Pro.
Duncans, B.C.	B. N. America	A. W. Hanham, Acting.
Dundalk	Hamilton	C. A. Lamou.
Dundas	Commerce	F. C. G. Minty.
"	Hamilton	T. C. Brown.
Dundurn, Sask.	Northern	J. E. Maley.
Dungannon	Sterling	R. E. Manning, Acting
Dunham, Q.	Sovereign	J. C. Massie.
Dunnville	Commerce	R. T. Mussen.
"	Hamilton	A. W. Haun.
Durham	Standard	J. Kelly.
Dutton, O.	Traders	H. W. Bodman.

Baie St. Paul, Q. La Banq. Nat. J. G. LeMoine.
 Balcarres, Sask. Northern. W. J. Savage.
 Baldur, Man. Union. F. Shultz.
 Balgonie, Sask. Imperial. J. A. Boyle.
 Bancroft. Metropolitan. G. E. Hoyt.
 Banff. Alta. Imperial. H. K. Boulton.
 Barrie. Toronto. E. B. Henwood.
 " Commerce. H. J. Grasset.
 " Union. D. Morton.
 Barrington. Commerce. F. W. Homer.
 Barrington Pas. Union of Halifax. Cedric Robertson.
 Bathurst, N. B. Royal. A. G. Bishop.
 " Montreal. E. P. MacKay.
 Battleford, M. B. N. America. F. J. Dixon.
 " Hamilton. C. H. Bennett.
 Bayfield. Sterling. Sub-Agency to Varna.
 Beachburg. Ottawa. T. S. Atkinson.
 Beamsville, O. Hamilton. H. V. Grout.
 Bear R'r, N. S. Union of Halifax. W. M. Romans.
 Beauceville. La Banq. Nat. St. G. LeMoine.
 Beauharnois, Q. Merchants. L. Z. Leduc.
 Beauport. La Banq. Prov. Henri Detage.
 Beaverton. Standard. B. Madill.
 Bedford, Q. E. Townships. W. E. Morehouse.
 Beeton. Traders. G. N. Giddy.
 Belle River. Home. W. C. B. Manson.
 Belleville. Merchants. Wm. Hamilton.
 " Montreal. R. Tannahill.
 " Commerce. C. M. Stork.
 " Dominion. J. W. Murray.
 " Standard. J. Elliott.
 Belmont, M. B. N. America. J. B. Moyle.
 Beloeil. E. Townships. Sub. to St. Hyacinthe.
 Belmont, Ont. Sovereign. A. L. C. Kirkwood.
 Berlin. Merchants. H. P. Bingham.
 " Commerce. G. M. Wedd.
 " Hamilton. C. L. Laing.
 " Nova Scotia. C. D. Freeman.
 " Toronto. J. K. Ball.
 Berthierville. La Banq. Prov.
 " D'Hochelega.
 Berwick, N. S. Union of Halifax. T. Clarke.
 Binscarth, Man. Northern. H. J. Ketchen.
 Birchy Cove)
 Bay of) Montreal. A. M. Peters.
 Is'lds, Nfld)
 Birtle, M. Union. Wm. Burns.
 Bishop's Cross, E. Townships. Sub. to Marleton.
 Black Lake. E. Townships. Sub. to Theford Mines.
 " Quebec. do do S. A. Ogden.
 Blenheim. Commerce. W. H. Lugsdin.
 " Standard. N. L. McLeod.
 Blind River. Traders. F. D. Johnson.
 Bloomfield. Standard. E. J. S. Dewar.
 Blyth. Hamilton. T. W. Scott.
 Bobcaygeon, O. B. N. America. G. D. Watt.
 Boissevain, M. Union. J. J. Millidge.
 " Dominion. W. S. Gray.
 Bolton. Imperial. J. F. Warbrick.
 Bondhead. Standard. N. C. Stephens.
 Bothwell. Merchants. F. J. Shreve.
 Bowmanville. Montreal. J. A. McClellan.
 " Standard. W. J. Jones.
 " Royal. F. J. Mitchell.
 Bracebridge. Ottawa. W. Kingsmill.
 " Crown. A. E. Molson.
 Br'dw'rline, M. Hamilton. A. G. Dickson.
 Bradford. Standard. N. C. Stephens.
 Brampton. Merchants. W. C. Young.
 " Dominion. E. S. Anderson.
 Brandon, M. Merchants. J. R. Little.
 " B. N. America. A. C. Skelton.

Canso. Montreal. E. L. R. Jack.
 Carberry, M. Union. R. J. Gourley.
 " Merchants. H. R. Belt.
 " Hamilton. R. M. Harrison.
 Carievale, Sask. Hamilton. A. A. McLean.
 Cardinal. Toronto. F. E. Kimball.
 Cardst'n, Alta. Union. C. A. Gigot.
 Cargill. Traders. G. T. Bastedo.
 Carleton Place. Ottawa. J. A. Bangs.
 " Union. R. F. Blair.
 Carlyle, Sask. do. G. A. Fisher.
 Carman, M. Hamilton. R. J. Hewat.
 " Commerce. D. McLennan.
 " Union. S. T. Hopper.
 Carnduff, Sask. Merchants. L. P. Thompson.
 Caron, Sask. Hamilton. F. E. Hurd.
 Carp. Ottawa. G. W. Inglis.
 Carstairs, Alta. Union. W. Embury.
 " Merchants. J. H. Johnson.
 Castleton. Standard. C. Larke.
 Cartwright, M. Toronto. W. J. McCullough.
 Cayuga. Commerce. J. L. Barnum.
 Cedar Hall. La Banq. Prov. M. P. Laberge.
 Charlottetown. Commerce. J. M. Davison.
 " Royal. J. F. McMillan.
 " Nova Scotia. R. G. Wallace.
 " New Brunswick. H. S. Pethick.
 " Union of Halifax. W. Ryan.
 Chatham, O. Commerce. J. Simon.
 " Merchants. W. Pringle.
 " Montreal. G. W. H. Massey.
 " Standard. W. T. Shannon.
 " Dominion. W. C. Armstrong.
 Chatham, N. B. Montreal. R. J. B. Crombie.
 " Nova Scotia. W. H. Tapper.
 Chatsworth. Merchants. John McDonald.
 Chesley. Hamilton. W. H. Hyland.
 " Merchants. H. A. Tofield.
 Chesterville. Molsons. H. P. D. Evans.
 " Ottawa. C. R. Kavanagh.
 Chicoutimi, Q. La Banq. Nat. E. G. Audet.
 " Molsons. T. D. Pontbriand.
 Chilliwack, B. C. Royal. H. P. Wilson.
 Chippawa. Sovereign. W. M. Chandler.
 Claremont. E. Townships. Sub. to St. John's.
 Claresham, Alt. Commerce. A. B. Irvine.
 Clarke's Hill, N. S. Union of Halifax. C. K. Hogg.
 Clifford. Traders. J. R. McLachlin.
 Clinton. Molsons. C. E. Dowding, Acting.
 " Sovereign. H. T. Rance.
 Coatook. E. Townships. E. N. Robinson.
 " La Banq. Nat. J. A. Vézina.
 Cobalt. Imperial. F. H. Marsh.
 " Commerce. S. H. Logan, Acting.
 Cobden. Ottawa. J. C. Burgess.
 Cobourg. Dominion. E. H. Osler.
 " Toronto. E. W. Hargratt.
 Colborne. Standard. C. Larke.
 Coleman, Alta. E. Townships. G. E. Ewing.
 Coldwater. Toronto. D. McCallum.
 Collingwood. Commerce. R. W. Crompton.
 " Toronto. W. A. Copeland.
 " Montreal. James Morris.
 Collingwood. do. C. E. Freer.
 Comber. Crown. G. B. McClellan.
 Conseccon. Standard. W. G. Neill.
 Cookshire. Montreal. F. E. Halls.
 " E. Townships. D. H. Tolmie.
 Cookstown. Sterling. W. Griffith, Acting.
 Copper Cliff. Toronto. L. Lambe.
 Cornwall. Montreal. A. A. Moule.

" Molsons. A. C. Craig.
 E. Flor'cey, N. B. New Brunswick. R. Dole.
 East Toronto. Metropolitan. W. T. Hamer.
 " Traders. L. H. Hilliary.
 Eastman. E. Townships. Sub. to Magog.
 Edmonton, Alb. Imperial. G. R. F. Kirkpatrick.
 " Merchants. A. C. Fraser.
 " Union. J. J. Anderson.
 " Commerce. T. M. Turnbull.
 " Montreal. E. C. Pardee.
 " Nova Scotia. E. T. Hammett.
 " Molsons. G. W. Swaisland.
 " Hamilton. H. A. Gray.
 " Dominion. E. C. Bowker.
 " Traders. T. F. S. Jackson.
 " Northern. L. M. McCarthy.
 Edmundston. Montreal. T. J. Cochran.
 " Royal. J. G. Christie.
 Eganville. Merchants. H. H. Hamilton.
 Eglington. Montreal. D. A. Radcliffe.
 Elgin. Commerce. H. B. Haines.
 " Merchants. E. S. Clow.
 Elkhorn. Commerce. R. H. Brotherhood.
 Elmira. Traders. D. D. Ratz.
 " Metropolitan. C. L. Rennie.
 Elmvale. Western. Geo. Perkins.
 " Toronto. T. W. Carlyle.
 Elm Creek, M. Hamilton. W. C. Soole.
 Elora. Merchants. F. J. Ross.
 " Traders. R. H. Harvey.
 Embro. Traders. M. McGougan.
 Emerson, M. Ottawa. A. H. Logan.
 Enderby. Montreal. A. E. Taylor, Sub.
 Enterprise. Crown. E. O. S. Strange.
 Erin, Ont. Union. J. A. Stanton.
 Essex. Imperial. A. H. Murray.
 Estevan. B. N. America. G. A. C. Weir.
 Ethel, Ont. Hamilton. W. N. McKay.
 Exeter. Molsons. N. D. Hurdon.
 " Sovereign. Joseph Snell.
 Fairville, N. B. New Brunswick. L. Robertson.
 Farnham. St. Hyacinthe. J. M. Belanger.
 " E. Townships. J. H. Donk.
 Fenelon Falls. B. N. America. R. A. Robinson.
 " Montreal. R. M. Hamilton, Sub.
 Fergus. Imperial. E. C. Roberts.
 " Traders. S. L. Cork.
 Ferguson, B. C. do. W. Macdonald.
 Fernie, B. C. Commerce. G. S. Holt.
 " Hamilton. James R. Lawry.
 " Home. J. H. Marshall.
 Finch. Merchants. D. A. McMillan.
 Fleming, Sask. Northern. C. H. Wilson.
 Flesherton. Standard. Geo. Mitchell.
 Fonthill. Imperial. G. C. Brown.
 Fordwich (Tu.
 and Fri.) Hamilton. H. V. Holmes.
 Forest. Standard. J. N. Gordon.
 Forget, Sask. Merchants. G. H. Balfour, Pro.
 Formosa, O. Merchants. Sub-Agency to Mildmay.
 Fort Coulonge. Ottawa. P. W. Murphy.
 Fort Erie. Sterling. R. G. Baxter.
 Fort Frances. Commerce. F. M. Gibson.
 Fort Saskatchewan.
 ewan, Alb. Union. D. N. McLean.
 " Nova Scotia. A. F. Turner.
 " Merchants. H. E. Todd.
 Fort William. Montreal. W. Stevenson.
 " do. W. J. Rapsey.
 " Dominion. F. W. Young.
 " Union. C. R. Dunsford.
 " Merchants. F. W. Bell.

BANKS IN CANADA WITH THEIR AGENCIES (Continued)

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Fort William	Traders	D. M. Campbell.
"	Northern	G. F. MacKenzie.
Francis, Sask.	Hamilton	J. M. Campbell.
Frankford	Molsons	S. Howell.
Frank, Alb'rt	Union	J. H. Farmer.
Fraserville, Q.	Molsons	A. C. Sutherland.
"	Nationale	J. E. Côté.
"	Montreal	H. R. White.
Fredericton	PEOPLE'S OF N.B.J.	W. Spurden.
"	B. N. America	O. H. Sharpe.
"	Nova Scotia	C. M. Manning.
"	Royal	A. E. Brock.
"	Montreal	M. S. L. Richey.
"	New Brunswick	C. H. Lee.
Frelighsburg	Sovereign	J. C. Massie.
Gainsboro	Sask Merchants	Sub-Agency to Carnduff
Galt	Commerce	H. R. O'Reilly.
"	Imperial	Geo. C. Easton.
"	Merchants	F. S. Jarvis.
"	Toronto	E. A. Brodie.
"	Sovereign	W. Phillip.
Gananoque	Merchants	C. A. Lewis.
"	Toronto	C. V. Ketchum.
Gaspé, Q.	do	C. R. Latimer.
Georgetown	Hamilton	W. H. Birely.
"	Merchants	F. M. Scarff.
Gilbert Plains	Commerce	E. J. Meek.
Glace Bay, NS	Union of Halifax	J. W. Cameron.
"	Montreal	A. S. Henshaw.
"	Nova Scotia	J. A. Templeton, Act'g
Gladstone	Merchants	C. E. Barthe.
"	Hamilton	H. L. Rogers.
Gleichen, Alta.	Commerce	
Glenboro', M.	Union	G. S. Orde.
"	Northern	H. O. Hettie.
Glencoe	Traders	M. C. Elliott.
"	Merchants	A. W. Deacon.
Goderich	Montreal	W. L. Elliot.
"	Commerce	R. S. Williams.
"	Sterling	A. G. Gamble.
Golden, B. C.	Imperial	A. B. McClenehan.
Gore Bay	Merchants	M. S. Sutherland.
Gorrie	Hamilton	H. V. Holmes.
Granby, Q.	E. Town. Bk.	W. H. Robinson.
"	Ottawa	B. A. Herring.
Grand F'ls, NB	Montreal	W. M. G. Des Brisay.
Gd. Forks, B. C. E.	Townships	Wm. Spier.
"	Royal	A. A. Steeves.
Gr'd Manan NB	New Brunswick	W. L. Baker.
Grand Mère, Q.	Montreal	P. L. Smyth.
Grand Valley	Traders	A. B. Pow, Manager.
Grandview	Commerce	A. B. Stennett.
Granton, Ont.	Merchants	Sub-Agency to Lucan.
Gravenhurst	Dominion	C. A. Gossage.
Greenwood BC	Montreal	H. F. Proctor.
"	B. N. America	W. F. Stow, Pro.
"	Commerce	W. Allison.
Grenfell, Assa.	Dominion	P. B. Tucker.
Gretna, Man.	Union	D. T. Ashley.
Grimby	Hamilton	H. S. Selby.
"	Royal	
Griswold, M.	Merchants	H. M. Anderson.
Guelph	Dominion	H. C. Scholfeld.
"	Montreal	H. Lockwood.

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Hull	Ottawa	G. O. Wainwright.
Humb'ldt Sask	Commerce	F. C. Wright.
Huntingdon, Q. E.	Townships	C. W. Thomas.
Huntsville	Dominion	J. Dallas.
Iberville, Q.	St. Hyacinthe	J. F. Moreau.
"	E. Townships	G. Lamothe.
Indian Head	Union	O. F. Seeber.
"	Hamilton	J. Sproat.
"	Montreal	R. M. Napier.
Ingersoll	Traders	A. B. Ord.
"	Merchants	G. Carruthers.
"	Imperial	Charles White.
Inglewood, O.	Crown	A. Brownridge.
Innisfail, Alta.	Union	W. R. Wilson.
"	Commerce	H. L. Edmonds.
Inverness, N. S.	Union of Halifax	H. L. Bentley.
Iroquois, O.	Molsons	R. Barnhart.
Jarvis	Hamilton	C. W. Niblett.
Jasper, Ont.	Union	Sub. to Smith's Falls.
"	Ottawa	Sub. Off'ce to Smith's F'ls
Jeune-Lorette, La.	Banq. Prov.	
Joliette	D'Hochelega	H. Beaumier.
"	La Banq. Nat.	E. E. Lépine.
Jordan	Sterling	Sub. to St. Catharines.
Kamloops, B. C.	Commerce	C. W. Hallamore.
"	Hamilton	A. H. Sky.
Kamsack, Sask	Commerce	
Kaslo, B. C.	B. N. America	J. Macdonald.
Kearney	Sterling	T. E. Fletcher.
Keene	Toronto	A. S. A. Smith.
Keewatin, O.	Ottawa	John Hood.
Kelowna, B. C.	Montreal	P. Dumoulin, Sub.
Kemptville, O.	do	H. Swan.
"	Union	D. S. Nood.
Kenora	Imperial	G. I. B. Bell.
"	Ottawa	E. G. Parker.
"	Traders	H. E. Armstrong.
Kensington	Royal	W. W. Read.
Kentville, N. S.	Nova Scotia	J. M. Walker.
"	Union of Halifax	A. Thomson.
Kenton, Man.	Hamilton	A. G. Dickson.
Kintaloe	Sterling	
Killarney, M.	Union	J. M. Baldwin.
"	Hamilton	A. W. Nelles.
Kinburn, O.	Union	Sub. to Pakenham.
Kincardine	Merchants	A. M. Smith.
"	Traders	G. E. Johnson.
King City	Montreal	H. Fleury.
Kingston	Merchants	G. E. Hague.
"	Standard	J. S. Turner.
"	B. N. America	J. Taylor.
"	Montreal	C. C. Abbott.
"	do	A. J. Macdonell.
"	Crown	D. Murray.
Kingsville, O.	Molsons	Geo. Williamson.
Kinistino, Sask	Commerce	E. R. Jarvis.
Kirkfield	Sterling	J. A. Walker.
Knowlton, Q.	do	C. K. Temple.
L'Assomption, St.	Hyacinthe	H. V. Jarry.
L'Original	Sterling	A. W. Cochrane.
Lachine	Merchants	A. C. E. Delmege.
Lachine Locks	do	Sub-Agency to Lachine.
Lachute	Ottawa	J. E. Parris.
Lacolle	E. Townships	Sub. to St. John's.

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Lunenb'g, N. S.	Royal	R. S. Currie.
"	Montreal	G. N. C. Hawkins.
"	Commerce	W. C. T. Morson.
Lynden	Toronto	N. A. Sims.
Mabou, N. S.	Union of Halifax	W. A. Butchart.
MacGregor, M.	Merchants	H. G. Morison.
Macleod, Alta.	Union	G. R. Tinning.
"	Commerce	H. M. Stewart.
Madoc, Ont.	Dominion	F. Cottle.
Magog, Q.	E. Townships	W. L. Terson.
Mahone Bay	Montreal	H. E. Rudderham.
Maisonneuve	Toronto	F. C. Field.
"	D'Hochelega	F. Lemoine.
"	Molsons	Jno. McMahon.
Maitland, N. S.	Royal	T. A. Fraser.
Mailortown O	Crown	Sub-Agency to Brockville, W. P. Sloane.
Manitou, Man.	Hamilton	R. Swinton.
"	Union	H. Dunsford.
Manor, Sask.	Northern	G. Bewley.
Manotick	do	D. B. Oliver.
Maniwaki, Q.	Ottawa	A. R. Fraser.
Mansonville	E. Townships	W. Lynch.
Maple C'k Sask	Merchants	W. O. Joy.
Marbleton	E. Townships	L. P. Bishop.
Maple	Standard	H. H. Loosmore.
"	Sterling	Jas. Oliver.
Markdale	Merchants	A. Macpherson.
Markham	Standard	H. S. Adam.
"	Sovereign	A. P. Smith.
Marmora	do	J. A. Beatson.
Martintown	Ottawa	J. F. Moffat.
Massey	do	H. Cantlon.
Matane, Q.	La Banq. Nat.	J. E. M. Robert.
Mather, Man.	Hamilton	Ray McDonald.
Mattawa	Ottawa	E. L. Rowan-Legg.
Maxville, Ont.	do	J. C. Jeffrey.
Maynooth	Metropolitan	G. E. Hoyt.
Meaford	Molsons	D. A. Ferguson.
"	Merchants	W. B. Harshaw.
Medicine Hat	do	H. E. Bennetts.
"	Commerce	F. L. Crawford.
"	Union	F. N. Mayhew.
Melita, Man.	do	A. T. Broderick.
"	Northern	H. H. Richards.
Melfort	Hamilton	F. C. Grant.
"	Commerce	E. R. Jarvis.
Melbourne	Union	Sub. to Mount Brydges.
"	Home	W. W. Muir.
Merlin	Molsons	T. S. Woods.
Merritt	do	Sub. to St. Catharines.
Merrickville	do	J. M. Church.
Metcalfe, O.	Union	W. M. Macpherson.
Miami	Hamilton	C. G. Barker.
Middleton, N. S.	Union of Halifax	C. E. Jubien.
"	Commerce	S. N. Moffat.
Midland	Western	H. J. Craig.
"	B. N. America	E. H. Austin.
"	Hamilton	T. A. Richards.
Midway, B. C. E.	Townships	E. C. Moe.
Mildmay	Merchants	F. X. Hahn.
Mill End	do	F. X. Leduc.
Millbrook	Toronto	E. W. Lamprey.
"	Montreal	F. R. Howarth.

" Traders.....A. F. H. Jones.
 " Commerce.....J. M. Duff.
 " Metropolitan...A. G. Fletcher.
 " Royal.....G. B. Morris.
 Guysboro', N.S. do.....M. Howard.
 Hagersville.....Hamilton.....C. W. Niblett.
 Halleybury Union.....J. F. Wurtele, Sub.
 " Ottawa.....J. R. Moffat.
 Halifax, N.S. B.N. America...G. W. G. Bonner.
 " NOVA SCOTIA.....H. A. Flemming.
 " UNION, HALIFAX. E. L. Thorne, G. Mgr.
 " C.N.S. Strickland, Assis.
 " C. W. Frazee.
 " ROYAL.....E. L. Pease, Gen'l Mgr.
 " G. A. Taylor.
 " Montreal, N. End. E. C. Helsby.
 " do.....W. B. Graveley.
 " Commerce.....D. Macgillivray.
 Hamilton.....HAMILTON.....J. Turnbull.
 " do Barton St. Br. B. Davis.
 " do Deering Br. W. G. Harvey.
 " do East End Br. B. O. Hooper.
 " do West End Br. M. B. Morden.
 " B. N. America...J. J. Morrison.
 " do Barton St. Sub Branch.
 " do Victoria Av. Sub Branch.
 " Montreal.....J. O. Wilgress.
 " do Sh'rman Av. G. Dean, Sub.
 " Merchants.....J. E. Magee.
 " Traders.....Stuart Strathy.
 " do East End Br. J. A. Laird.
 " Commerce.....D. B. Dewar.
 " Molsons.....
 " do Market Bran. T. Beresford Phepoe.
 " Imperial.....F. S. Glassco.
 " Nova Scotia.....H. V. Cann.
 " Dominion.....E. C. Bowket.
 " United Empire.....
 Hamiota, Man. Hamilton.....H. D. McLaren.
 " Union.....F. T. Short.
 Hanley, Sask. Northern.....J. H. Menzies.
 Hanover.....Merchants.....J. H. Adams.
 " Royal.....
 Har. Grace Nid Nova Scotia...G. R. Viets.
 Harrison.....Standard.....W. A. Glenney.
 " Traders.....A. M. Scott.
 Harrow.....Sovereign.....C. H. Lloyd.
 Harrowsmith, Metropolitan...D. N. Robertson.
 Hartland, N.B. Montreal...P. Graham.
 Hartney, Man. Union.....A. H. Sutherland.
 " do.....S. Cruthers.
 Hastings, Ont. do.....S. Cruthers.
 Havelock.....Sovereign.....W. J. Boyd.
 Hawkesbury, Ottawa.....J. T. Brock.
 Hedley, B.C. B. N. America...E. G. MacHaffie, Acting
 Henningford, Q.E. Townships...P. H. M. Somerville.
 Henryville, Q. Bk. de St. Jean...R. Harbeck.
 Hensall.....Molsons.....H. J. Billings.
 " Sovereign.....Hy. Arnold.
 Hepworth.....Traders.....A. B. Goway.
 Hespeler.....Merchants.....G. A. Miller.
 " Dominion.....A. E. Colson.
 Hickson, Ont. Western.....A. N. McMillan.
 Highgate.....Molsons.....R. B. Samuel.
 High Riv., Alta. Union.....J. R. Anderson.
 " Commerce.....P. H. Jory.
 Hillsburg, Ont. do.....W. Duthie.
 Hochelega.....D'Hochelega...E. J. Chartiez.
 Holland, Man. Union.....C. J. Crawley.
 Holmfeld, M. Hamilton.....Ray McDonald.
 Holstein.....Montreal.....E. B. Yule.
 Howick.....E. Townships...Sub. to Ormstown.
 Hull.....La Banq. Prov. H. A. Champagne.

Lacombe, Alta. Merchants.....E. W. McMullen.
 Ladner, B.C. Royal.....L. M. Richardson.
 Ladysmith.....Commerce.....W. A. Cornwall.
 Lakefield, Ont. Traders.....R. P. Davidson.
 Lake Megantic Montreal.....R. A. E. Aitken.
 Lake Megantic E. Townships...G. M. Thompson.
 Lanark.....Ottawa.....H. S. Walker.
 Lancaster.....Merchants.....H. Sneyd.
 Langham, Sask. Commerce.....W. J. Savage.
 " Northern.....J. M. Campbell.
 Lansdowne, O. Commerce.....H. P. Bingham.
 " Merchants.....H. R. Lewis.
 Laprairie.....D'Hochelega...
 La Riviere, M. Hamilton.....E. G. Heaven.
 Latchford, Ont. Commerce.....W. H. Collins, Acting.
 Laurier.....Royal.....T. Betts.
 Lawrence town Union of Halifax F. G. Palfrey.
 Lawrenceville, E. Townships...P. H. Wood.
 Lawrence Sta O Home.....H. C. Ferguson.
 Leamington...Traders.....Jas. Watson.
 " Merchants.....W. A. Burrows.
 " Union.....W. B. Dunn.
 Leavings, Alta. Commerce.....H. M. Stewart.
 Leduc, Alberta do.....J. H. Johnson, Pro.
 " Merchants.....Edward Lee.
 Lefaire.....Sterling.....Sub. Ag'n'y to L'Original
 Lefroy.....Sterling.....J. S. Willoughby, Act'ng
 Lennoxville, Q.E. Townships...H. A. C. Scarth.
 Lenore.....Ottawa.....Sub. to Virden.
 L'Epiphanie, Q. Quebec.....J. A. Guitard.
 Lethb'dge, Alb. Union.....O. U. McMicking.
 " Montreal.....R. F. Reeve.
 " Commerce.....C. G. K. Nourse.
 Levis.....Montreal.....L. J. Webster.
 " La Banq. Nat. F. J. Dorion.
 " B. N. America...W. P. Lindsay, Sub.
 Lindsay.....Montreal.....H. J. Lytle.
 " do.....A. Montizambert.
 " Dominion.....Robt. Ross.
 " Standard.....F. F. Loesmore.
 Linwood, Ont. Sovereign.....A. C. McBride, Acting.
 L'Islet, Q. La Banq. Nat. J. A. Turnel.
 Listowel, Ont. Hamilton.....J. M. Campbell.
 " Imperial.....H. C. Secord.
 Little Britain, Western.....W. S. Yerex.
 Little Current Merchants.....J. B. Wallace.
 Liverpool, N.S. Nova Scotia...A. N. Lytch.
 " Union of Halifax E. R. Malhall.
 Lockeport, N.S. do.....J. R. Frizzle.
 Lloydminster, Co. m.S. M. Daly.
 " Northern.....C. W. Benfield.
 London.....B. N. America...G. B. Gerrard.
 " do. Market Sq. Sub Branch.
 " Merchants.....A. St. L. Mackintosh.
 " Montreal.....A. H. Beddome.
 " Commerce.....Jeffery Hale.
 " Molsons.....P. W. D. Brodriock.
 " Toronto.....J. Pringle.
 " do. N. End Br. J. A. Woods.
 " Dominion.....M. E. Holden.
 " Sovereign.....F. E. Karn.
 " Imperial.....R. Arkell.
 London East, Toronto.....F. L. Coulson.
 London'dy N.S. Royal.....A. F. Macdonald, Actg.
 Longueuil.....B. N. America...G. W. Murray, Sub.
 Louisburg.....Royal.....L. E. Torey, Sub.
 Louiseville, Q. D'Hochelega...J. E. Turgeon.
 Lucan.....Merchants.....F. B. Holtby.
 " Standard.....John Fox.
 Lucknow.....Hamilton.....R. R. MacLeod.
 " Molsons.....G. H. Smith.
 Lumsden N.W.T. Union.....E. E. Irwin.

Mille Roches, Sterling.....F. W. Doherty.
 Milton.....Hamilton.....H. P. Wanzer.
 " Metropolitan.....W. B. Clements.
 Milverton.....Hamilton.....R. J. Hanney.
 Miniota, Man. Northern.....R. Scott.
 Minitonas, M. Toronto.....J. W. McEachern.
 Minnedosa, M. Union.....E. O. Denison.
 " Hamilton.....W. O. Jackson.
 Mitchell.....Merchants.....F. A. Mann.
 " Hamilton.....D. L. McKeand.
 Mencton.....Montreal.....R. Clark.
 " Nova Scotia.....Geo. W. Daniel.
 " Royal.....F. McDougall.
 " New Brunswick A. E. Williams.
 Monkton, O. Sovereign.....H. J. Cundick, Acting.
 Montague.....Commerce.....H. H. Lowe.
 Montmagny Q. Nationale.....A. Moisan.
 Montreal.....MONTREAL.....H. V. Meredith.
 " C. W. Dean, Assistant.
 " do W. E. Br. D. B. Macpherson, Sub.
 " do Hochelega...C. B. Robin, Sub.
 " do Papineau Av. A. L. Branchaud, Sub.
 " do Pt. St. Chas. G. S. Low, Sub.
 " do Seigneurs St. G. S. Low, Sub.
 " do S. A. D'Elle'ue. H. C. Smith, Sub.
 " do St. Henri.....J. F. Grant.
 " do Westmount.....G. E. Aylmer.
 " do.....R. N. King.
 " MERCHANTS.....D. C. Macarow.
 " do East End.....J. A. Chagnon.
 " do West End.....R. H. Arkell.
 " do S. Lawrence St. G. St. Jean.
 " MOLSONS.....Jas. Elliot, Gen'l Mgr.
 " do Branch.....Ed. C. Pratt.
 " do St. Cath. St. F. W. G. Johnson.
 " do Mark & Har. J. Dinham Molson.
 " D'HOCHÉLAGA...M. J. A. Prendergast.
 " N. Dame St. W. Jules Trepannier.
 " St. Cath. St. E. C. Vidricaire.
 " do Centre Br. Jules Hamel.
 " do Pt. St. Chas. A. Genand.
 " do Mt. Royal Ave. E. G. G. G. G. G.
 " do Ville St. Louis A. Lewis.
 " DU PEUPLE.....In liquidation.
 " LA BANQ. PROV. T. Bienvenu Gen. Mgr.
 " do 1138 Ontario G. Boileau.
 " do 316 Rachel St. A. de Rostaing.
 " do 271 Roy St. J. E. H. Lesage.
 " do 3151 Not. D'e. J. E. H. Hébert.
 " VILLE MARIE.....In liquidation.
 " Quebec.....B. B. Stevenson.
 " do St. Cath. St. L. G. Balcer.
 " do St. Henry.....M. Larose.
 " Toronto.....T. F. How.
 " do B'd Trade Br. J. Godfrey Bird.
 " do St. Catharine.....
 " & Guy St. Br. E. H. Fuller.
 " do Pt. St. Ch's Br. Sub. to Board of Trade.
 " Commerce.....F. H. Mathewson.
 " do West End.....H. B. Parsons; C. D.
 " Mackintosh, Asst.
 " Union.....F. W. Ashe.
 " B. N. AMERICA...H. Stikeman, Gen. Mgr.
 " J. Elmsly, Supt. B'ches
 " A. E. Ellis.
 " do R. Ambrose, Sub.
 " do St. Cath. St. H. B. Brock, Acting.
 " do La Banq. Nat.....L. DeGuise.
 " Royal.....W. M. Botsford.
 " do Annex.....W. H. Ronald, Acting.
 " do West End G. H. Williams, Acting.
 " Nova Scotia.....W. P. Hunt.

BANKS IN CANADA WITH THEIR AGENCIES (Continued)

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.	PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.	PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Montreal	Ottawa	F. Cole.	Ottawa	Standard	E. C. Green.	Red Deer, Alta.	Northern	A. Scott.
"	Imperial	J. A. Richardson.	Otterville	Traders	A. A. Stepler.	Regina, Sask.	Montreal	A. F. Angus.
"	Dominion	J. Hadyn Horsey.	Owen Sound	Merchants	C. M. Wrenshall.	"	Union	A. S. Jarvis.
"	E. Townships	B. Austin.	"	Hamilton	J. I. Hobson.	"	Imperial	W. A. Hebblewhite.
"	Sovereign	W. Graham Browne.	"	Molsons	J. R. Wainwright.	"	Commerce	Hy. F. Mytton.
"	do Guy & St. Cath	W. A. Grasett.	"	Traders	N. Ross.	"	Dominion	J. M. McIntosh.
"	E. Town., E. End	E. P. Olivier.	Oxbow, Sask.	Union	A. Dunbar.	"	Ottawa	S. A. Codd.
"	do	W. End W. Smith.	Oxford, N. S.	Nova Scotia	G. W. Babbitt.	"	Traders	C. O. Hodgkins.
Moorefield	Hamilton	P. J. Fasken.	"	Royal		"	Northern	W. M. Logan.
Moosomin	Union	A. E. Christie.	Paisley	Western	S. M. Hutcheson.	Renfrew, O.	Merchants	M. H. Dent.
"	Commerce	D. I. Forbes.	"	Traders	F. G. Depew.	"	Ottawa	J. H. Mitchell.
Moose Jaw, Sas.	Union	B. B. Carter.	Pakenham, O.	Union	E. G. Stewart.	Reston	B. N. America	J. M. Miller.
"	Hamilton	W. Loree.	Palmerston	Hamilton	P. J. Fasken.	Revelstoke B.C.	Imperial	A. E. Phipps.
"	Commerce	E. M. Saunders.	Paris	Commerce	R. C. Macpherson.	"	Molsons	W. H. Pratt.
"	Imperial		"	Montreal	S. M. Lloyd.	Reston, N.B.	Royal	W. L. Hornsby, Acting.
"	Northern	E. Stuart-George.	Parkdale	Standard	R. Denison.	Richmond	E. Townships	A. S. Rainbach.
"	Royal	S. L. T. Harrison.	"	Merchants	F. A. Parker.	"	Ottawa	A. J. Muckleton.
Morden, M.	Union	A. P. Van Someren.	"	Commerce	W. A. Cooke.	Richmond Hill	Standard	H. H. Loesemore.
"	Hamilton	W. A. Moore.	"	Sterling	G. B. Brown.	Ridgetown	Molsons	H. H. Thomson.
Morris, M.	Merchants	W. A. Allan.	Parkhill	Commerce	T. L. Rogers.	"	Traders	H. Ferguson.
Morrisburg	Molsons	W. S. Connolly.	"	Standard	S. H. Allen.	Ridgeway	Imperial	H. H. Collard.
"	Ottawa	C. B. Graham.	Parsonsboro'	Union of Halifax	H. E. Mosher.	Rimouski, Q.	La Banq. Nat.	F. Vallée.
Mortlach, Sask	Hamilton	R. S. Knox.	"	Nova Scotia	W. J. Hunt.	Ripley	Hamilton	S. T. Jackson.
Mount Albert	Sovereign	C. Urquhart.	"	Commerce	E. G. Shannon.	"	Traders	R. A. Stevenson.
Mountain	Sterling	H. J. Thompson.	Parry Harbour	Toronto	W. A. Bourne.	Riverside, N.B.	New Brunswick	D. W. Harper.
Mount Brydgs	Union	A. U. Bailey.	Parry Sound	Ottawa	H. Y. Complin.	Rv. du Loup	La Banq. Nat.	J. M. Blanchet.
Mount Forest	Montreal	E. B. Yule.	"	Commerce	E. M. Lockie.	R. Hebert, N.S.	Nova Scotia	J. H. Turner.
"	Sovereign	Geo. J. Reid.	"	Toronto	W. A. Bourne.	Roberval	La Banq. Nat.	L. Couet.
Murray Bay, Q.	Nationale	A. E. Couet.	Paspebiac	Nova Scotia	W. J. Jardine.	Rock Island, Q.	E. Townships	S. Stevens.
Nanaimo, B.C.	Commerce	E. H. Bird.	Pefferlaw, Ont.	Western	E. G. Sutherland.	Rockland	Sovereign	P. J. Alloway.
"	Royal	H. K. Wright.	Pent'ng'sh'ene	Western	J. B. Jennings.	Rockwood	Traders	W. J. White.
Nanton, Alta.	Commerce	N. F. Ferris.	Perth	Merchants	H. D. Wells.	Rodney	Traders	A. S. Winlow.
Nanton, Alta.	Hamilton	G. G. Cooté.	"	Sovereign	Colin J. Sewell.	Roland, M.	Hamilton	S. Wilson.
Napanee	Merchants	W. A. Bellhouse.	"	Montreal	R. R. Drummond.	Rossland, B.C.	Montreal	J. S. C. Fraser.
"	Dominion	Dudley L. Hill, Acting.	"	Ottawa	C. J. Sewell.	"	B. N. America	H. H. Rowley.
"	Crown	R. G. H. Travers.	Pembroke	Quebec	P. D. E. Strickland.	"	Royal	K. E. MacKenzie.
Napierville, Q.	Bk. de St. Jean	C. E. Brault.	"	Ottawa	F. C. Mulkins.	"	Toronto	J. H. Watson.
Napinka	Merchants	H. W. Nesbitt.	"	Royal	R. L. McCormick.	Rosthern, Sask.	Imperial	T. R. S. Fenton.
Neepawa, Man.	Union	F. J. Boulton.	Penticton	Commerce	J. M. Christie.	"	B. N. America	W. H. Gillard.
"	Merchants	M. J. Manning.	Peterborough	Toronto	P. Campbell.	Rouleau	Ottawa	N. H. Dickinson.
"	Commerce	C. Ballard.	"	Ottawa	A. A. Hollingshead.	Roxton Falls	E. Townships	E. R. Tanner.
Nelson, B.C.	do	J. L. Buchan.	"	Montreal	K. Eardley-Wilmot.	Russell, M.	Union	W. F. Graham.
"	Montreal	Le B. De Veber.	"	Commerce	D. Hughes Charles.	"	Merchants	J. R. Shunaman.
"	Royal	A. W. Hyndman.	"	Royal		Russell, O.	Ottawa	J. I. Rankin.
"	Imperial	J. M. Lay.	Petrolia	Toronto	W. F. Cooper.	Sackville, N.B.	Royal	A. G. Putnam.
Neustadt	Hamilton	P. J. Faskin.	"	Metropolitan	T. S. Chatterton.	Saltcoats, Sask.	Northern	J. J. Doble.
Newboro', Ont.	Union	W. R. Cameron.	Phoenix, B.C.	E. Townships	A. B. Hood.	Sarnia	Commerce	A. D. McLean.
N. Glasgow, N.S.	Nova Scotia	W. Caldwell.	Pickering	Western	Geo. Kerr.	"	Traders	F. J. Winlow.
"	Union of Halifax	P. A. Curry.	Picton	Montreal	A. E. Wilson.	"	Montreal	G. H. Griffin.
N. Glasgow, N.S.	Commerce	B. De Veber.	"	Standard	S. B. Gearing.	"	Toronto	G. M. Parkes.
"	Union of Halifax	E. McLaggan.	"	Metropolitan	W. G. McClellan.	Saskatoon	Sask Hamilton	F. E. H. Murison.
Newcastle, O.	Traders	W. G. Bryans.	"	United Empire	A. Leslie.	"	Union	F. E. Harrison.
Newcastle, N.B.	Nova Scotia	W. S. Moore.	Pictou, N. S.	Nova Scotia	J. Mowat.	"	Commerce	W. P. Kirkpatrick.
"	Royal	E. A. McCurdy.	"	Royal	G. R. Chisholm.	"	Montreal	K. A. Ashworth.
N. Denver, B.C.	Montreal	H. G. Fisher.	Pierreville, Q.	La Banq. Prov.	A. A. Mondou.	"	Northern	R. R. Morgan.
New Hamb'rg.	Western	C. H. Fox.	Pierson, Man.	Northern	H. H. Richards.	Sault Ste Marie	Commerce	Geo. Williams.
"	Hamilton	N. L. Sutherland.	Pilot Mound	Hamilton	E. A. Caven.	"	Imperial	Geo. Wilson.
Newington	Sterling	F. Brooks-Hill.	"	Toronto	J. M. Fraser.	"	Traders	A. G. Knowles.
N. Liskeard	Union	C. B. Taylor.	Pincher Creek	Union	H. E. Hyde.	Sawyerville, Q.	Montreal	C. S. Baker.
"	Imperial	A. P. Nasmith.	"	Commerce	W. G. Lynch.	Schomberg	Traders	G. M. Hallowell.
N. Wm'nstr, B.C.	Commerce	H. R. Davidson.	Plattsville	Western	Geo. E. Sterling.	Scotland, Ont.	Crown	H. M. Hood.
"	Montreal	G. D. Brymner.	Pleissisville	La Banq. Nat.	R. O. Gilbert.	Scotstown	E. Townships	Sub to Lake Megantic.
"	Royal	A. B. Lyle.	Plum Coulee, M.	Hamilton	R. R. Morgan.	Seaforth	Commerce	G. E. Parkes.
Newmarket	Montreal	C. G. Ross.	Ponoka	Commerce	E. A. Fox.	"	Dominion	A. E. Gibson.

Sovereign W. W. Bruce.
 Niagara Falls, Imperial } J. A. Langmuir.
 " do Up. B'dge }
 " Toronto
 " Hamilton J. H. Stuart.
 " Royal G. J. Seale.
 Niagara Falls S. Hamilton F. H. Dobbie.
 Niagara-on-Lake Sovereign W. H. Fisher.
 Nicolet, Q. La Banq. Nat. F. A. Gauthier.
 Nicola, B.C. Montreal A. W. Strickland.
 Ninga, Man. Union A. E. Mitchell.
 No. Augusta, Metropolitan R. E. Griggs, Acting.
 Nor. Battleford Imperial J. R. Benson.
 " Commerce A. S. Houston.
 " B. N. America, F. G. McEachern, Pro.
 North Bay Traders J. H. Stephens.
 " Ottawa D. McLaren.
 " Imperial E. N. Bate.
 North Gower Union E. S. Sheldon.
 North Hatley E. Townships Sub. to Sherbrooke.
 N. Sydney, N.S. Union of Halifax H. F. Rees.
 " Nova Scotia E. J. Mabon.
 N. Williamsbg. Molsons E. R. Youngs.
 N. Van'v'r, B.C. B. N. America, H. R. Heffel, Pro.
 Norwich Molsons R. Elliot.
 " Traders E. A. Batcheller.
 Norwood Union F. Woolcombe.
 " Man. Commerce
 Oak Lake, M. Merchants H. M. Anderson.
 Oak River, M. B. N. America, T. Weeks, Pro.
 Oakville Merchants F. G. Oliver.
 " Toronto J. Gracey.
 " Man. Montreal
 Odessa Crown A. P. S. Donaldson.
 Oil Springs, Toronto E. A. Korbright.
 Okotoks, Alta. Union H. Dunsford, Sub.
 Olds, Alta. Merchants H. S. Craig.
 Omenece Toronto J. B. L. Groat.
 Orangeville Commerce E. C. Complin.
 " Hamilton E. F. Dewar.
 " Sterling A. L. C. Kirkwood.
 Orillia Dominion J. Scott.
 " Traders George Rapley.
 " Merchants F. L. MacGachen.
 Ormstown, Q. E. Townships E. W. Morgan.
 Orono Standard H. E. Richardson.
 Oshawa Western T. H. McMillan, Cashier.
 " Dominion L. G. Cassels.
 Ottawa OTTAWA Geo. Burn, Gen. Mgr.
 " do Bank St. C. K. Lough.
 " do Rideau St. F. B. Hopkirk.
 " do Somerset St. Geo. Hay, jr.
 " do Bk. & Gladstn. Charles S. Smith.
 " B. N. America, H. A. Harvey.
 " Montreal W. J. Anderson.
 " do A. Simpson.
 " Commerce Robt. Gill.
 " do Bk. & Somerset A. R. Armstrong, Actg.
 " Merchants Hy. Blakeney.
 " Quebec D. Hossack.
 " La Banq. Nat. A. A. Tallon.
 " Imper'l, Bank St. G. D. Boulton.
 " Molsons A. B. Brodriek.
 " Union
 " Royal Geo. Kydd.
 " do Bank St. W. R. Kirkpatrick.
 " Nova Scotia C. H. Easson.
 " Sovereign S. McDougall.
 " do. Market. S. McDougall.
 " Crown Sparks St. P. B. Taylor.
 " do. Rideau St. W. N. Wade.

Powassan Ottawa D. McLaren.
 Prt. la Prairie, Imperial W. H. Thomson.
 " " Ottawa A. H. Dickens.
 " " Merchants J. S. Willmott.
 " " Montreal J. D. Irvine.
 " " Commerce A. L. Hamilton.
 " " Toronto J. A. Tate.
 Port Arthur, Montreal W. H. Nelson.
 " Molsons J. A. Little.
 " Commerce A. W. Roberts.
 Port Burwell, Sterling
 Port Colborne, Imperial J. A. Forster.
 Port Credit Sterling Sub-Agency to Parkdale
 Port Dalhousie, Sterling Sub-Agency to St. Cathar's
 Port Dover Crown W. Gordon.
 Port Elgin, N.B. Nova Scotia W. S. McKie.
 Port Elgin Hamilton A. H. Ridout.
 Port Elgin Metropolitan P. P. McAlpine.
 P. Hawkesbury Royal J. A. McIsaac.
 Port Hood, C.B. Montreal H. W. Pearman.
 Port Hope Traders D. Muir.
 " Toronto A. B. Barker.
 " Montreal J. F. Johnstone.
 Portland, Ont. Union W. R. Cameron.
 Port Perry Western H. G. Hutcheson.
 " Commerce A. G. Verchère.
 Port Rowan, O. Hamilton H. C. Kent.
 Port Stanley, Sterling B. S. Walker.
 Prescott Merchants A. H. Devitt.
 " Traders E. E. Newman.
 Preston Merchants A. D. Pringle.
 " Toronto A. L. Amys.
 Priceville Standard J. Kelly.
 P. Albert, Sask. Imperial Wm. Macdonald.
 " Ottawa W. Morton.
 " Commerce C. D. Nevill.
 Princeton, B.C. Commerce A. E. P. Jackson, Acting
 Pringston, Ont. Hamilton E. H. Stephens.
 Pughwash, N.S. Nova Scotia J. S. Lewis.
 Qu'Appelle, Sask. Union C. S. Fidcock.
 " Northern J. M. Park.
 Quebec QUEBEC J. M. Johnston, G. Man.
 " do Upper Town H. L. Scott.
 " do St. Roch G. S. F. Robitaille.
 " Union Geo. H. Balfour, G. Mgr.
 " do do F. W. Smith, Local.
 " do do St. Louis St. A. Veasey, Acting.
 " do do P. Lafrance.
 " do do N. Lavoie, Inspector.
 " do St. John St. L. A. Leclerc.
 " do St. Roch L. Drouin.
 " B. N. America J. W. Hamilton.
 " Montreal F. J. Cockburn.
 " Merchants W. G. Hinds.
 " People's of H. A. B. van Felson.
 " D'Hochelega H. N. Boire.
 " do St. Roch W. Robert.
 " Molsons P. B. Dumoulin.
 " Commerce W. H. Dunsford.
 " Montreal F. J. Cockburn.
 " do Upper Town J. R. Thompson, Sub.
 " Imperial W. A. Weir, Acting.
 " La Banq. Prov.
 " 972 Beaubien St.
 Queensville Montreal C. G. Ross.
 Radisson, Sask. Commerce
 Rainy River Commerce H. W. Graham.
 Rapid City, M. Union S. Hopper.
 Raymond, Alb. Montreal E. S. Martin.
 Red Deer, Alta. Merchants E. A. Molsion.
 " Commerce D. M. Sanson.
 " Imperial W. P. Helliwell.

Sebringville, Sterling W. G. Gilfillan.
 Sedgewick, Alb. Merchants J. L. Clarke, Pro.
 Sedley, Sask. Northern Mr. Hanbly.
 Seeley's Bay, Crown F. M. Dillon.
 Selkirk, Man. do J. Grisdale.
 Shakespeare, Western Chas. J. Fox.
 Shawinigan Falls, Quebec C. E. Parlow.
 Shawville Merchants R. L. Whitman.
 Shedden, O. Sterling J. W. Brown.
 Shediac, N.B. Montreal E. G. Coombs.
 Sheho, Sask. Northern A. C. S. Watch.
 Shelburne, Ont. Union F. H. Silk.
 " Toronto E. A. Ferguson.
 Shelburne, NS. Commerce T. W. Magee.
 Sherbrooke E. Townships J. MacKinnon, G. Mgr.
 " S. Edgell, Local.
 " Merchants H. Irwin.
 " La Banq. Nat. B. A. Dugal.
 " D'Hochelega M. A. Laine.
 " E. Townships,
 Wellington St. F. A. Briggs.
 Sherbrooke NS. Union of Halifax G. M. Sinclair.
 Shoal Lake, M. Union Jas. Macdonald.
 " Merchants J. F. H. Hill.
 Shubenacadie, Royal W. D. Bowers.
 Simcoe Commerce W. C. J. King.
 " Hamilton B. Forsayeth.
 " Molsons H. H. Groff.
 Sinaluta, Sask. Union F. G. Nickerson.
 Smith's Falls, Molsons H. B. Wilson.
 " Union J. B. Waddell.
 " Ottawa S. L. Forrest.
 Smithville, Ont. Union J. G. Moffat.
 Snowflake, M. Hamilton E. A. Philp.
 Sombra Sterling Geo. Smith.
 Somerset, Man. Northern C. A. Chesterton.
 Sorel Molsons J. F. Moreault.
 " D'Hochelega J. A. Thérien.
 Souris, Man. Union C. C. Dickson.
 " Merchants F. D. Noble.
 Souris, P.E.I. Commerce G. W. Sutherland.
 Southampton, Hamilton A. H. Ridout.
 Sparta Sterling Sub-Agency to Pt. Stanley
 Spurling, Man. Northern W. P. Clark.
 Springfield Traders R. R. Tough.
 Springhill Commerce E. B. Fairbanks.
 " N.S. Union of Halifax A. F. Little.
 Stanbridge, Q. Sovereign C. S. Walsh, Mgr.
 Stanstead E. Townships Sub. to Rock Island.
 Stayner Toronto W. A. Doner.
 St. Andrew's NB. Nova Scotia A. L. Kerr, Acting.
 Ste. Anne de la
 Pocatière, La Banq. Nat. J. E. Giguère.
 St. Anselme, La Banq. Prov. J. B. E. Fortin.
 St. Boniface, M. D'Hochelega E. Belair.
 " Northern C. A. Baynes.
 St. Casimir, Q. La Banq. Nat. L. Létourneau.
 St. Catharines, Imperial S. W. Secord.
 " Commerce R. G. W. Conolly.
 " Toronto G. W. Hodgetts.
 " Sovereign D. B. Crombie.
 " Sterling E. D. Voisard.
 Ste. Césaire, Q. St. Hyacinthe M. N. Jarry.
 St. Charles,
 Bellechasse, La Banq. Nat. J. P. Plante.
 St. Chrysostome, E. Townships Sub. to Ormstown.
 St. Clements Western W. B. West.
 Ste. Croix, Q. La Banq. Prov.
 St. Denis, Ri. R. La Banq. Prov. Ed. Archambault.
 St. Eustache, Q. La Banq. Prov.
 St. Evariste, St. La Banq. Nat. P. E. LaCombe.

BANKS IN CANADA WITH THEIR AGENCIES (Continued)

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.	PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.	PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
St. Ferdinand			Thorold	Quebec	G. H. Shaw.	Vancouver, B.C.	Commerce	Wm. Murray.
de Halifax, E. Townships	Sub. to Black Lake.		Three Rivers	do	Allan McDougall.	do	East End	C. W. Durrant.
Ste. Flavie	Stn. Molsons	J. A. Guilmet.	"	D'Hochelega	J. F. Boulais.	do	South End	W. C. Hilton.
S. Franc. du Lac	La Banq. Nat.	Joseph Dallaire	"	La Banq. Prov.		"	B. N. America	W. Godfrey.
St. Gab. de Bra'	E. Townships	A. Locas.	Tilbury, Ont.	Merchants	E. R. Dromgole.	"	Montreal	C. Sweeney.
St. George, O.	Merchants	H. L. Read.	"	Dominion	G. E. Kingsford, Acting	"	Imperial	A. Jukes.
St. Geo. Beauce	Quebec	L. de G. Garand.	Tillsonburg	Traders	E. C. Jackson.	"	Royal	C. A. Crosbie.
"	E. Townships	J. R. Hebert.	"	Western	Fred. Biette.	do	East End	G. Jardine.
St. George, N.B.	Nova Scotia	H. H. Johnston.	Tiverton	Western	R. E. Carswell.	"	do Mt. Pleasant	W. A. Schwartz.
Ste. Gertrude	La Banq. Prov.	Henri Veilleux.	Toronto	COMMERCE	B. E. Walker, G. Mgr.	"	do Granville St.	J. W. Sharples.
St. G'lf'm'd'U'n	La Banq. Prov.	Ths. Touzin.	"	do, Branch	C. Cambre.	"	Molsons	J. H. Campbell.
St. Henri	Quebec	H. F. Dorion.	"	do	M. Morris, Assistant.	"	Hamilton	Ewing Buchan.
"	D'Hochelega	J. F. Lacasse.	"	do, Bloor & Yonge	James Brydon.	"	do Cedar Cove	B. F. M. Haines.
"	Molsons	Del. Shepherd.	"	do, 163 King E.	T. A. Chisholm.	"	Nova Scotia	D. R. Laird.
St. Hyacinthe	LA BANQUE DE		"	do, Parlm't & Crln	A. H. Crease.	"	E. Townships	W. H. Hargrave.
"	St. HYACINTHE	L. F. Philie.	"	do, Queen & Bath	E. M. Playter.	"	Merchants	G. S. Harrison.
"	D'Hochelega	W. A. Moreau.	"	do, Queen East	J. M. Hedley.	"	Northern	J. P. Roberts.
"	E. Townships	J. Laframboise.	"	do, Spadina & Col. H.	F. D. Sewell.	Vank'l'k Hill, O	D'Hochelega	D. McInnes.
"	La Banq. Nat.	P. A. Labadie.	"	do, Com. Y'ng & Col. G.	C. T. Pemberton.	"	Ottawa	F. B. Bowden.
St. Jacob's, O.	Sovereign	D. P. Dewar.	"	do, do Yonge & Queen	R. Cassels.	Varna	Sterling	Wm. Beatty.
St. Jacques, Q.	D'Hochelega	L. N. Gill.	"	do, STANDARD	Geo. P. Schofield, G. Mgr.	Vegreville, Alb	Commerce	W. P. Perkins.
St. Jean Pt. Joli	La Banq. Prov.	A. Gust. Verreault.	"	do, do Toronto Br. H.	T. McMillan.	"	Merchants	C. R. Morton.
St. Jerome, Q.	Merchants	J. B. Donnelly.	"	do Bay St. Br. J. H.	Brodie.	Verchères, Q.	La Banq. Prov.	
"	D'Hochelega	Alex. Lefort.	"	do Market Br. J. H.	Hyland.	Vermilion, Alb	Commerce	A. C. Brown, Acting
St. John, N.B.	N. BRUNSWICK	R. B. Kessen, Gen. Man.	"	do Yonge St.	E. L. Williams.	Vernon, B.C.	Montreal	G. A. Henderson.
"	A. McDonald.		"	do, DOMINION	C. A. Bogert, G. Mgr.	"	Royal	R. E. Laird.
"	do, N'h End Br. B. C.	Barclay Boyd.	"	do, Branch	A. Pepler.	Victoria, B.C.	Commerce	Geo. Gillespie.
"	do, W. End Br. A. J.	Macquarie.	"	do, Q'n St. E.	R. M. Gray.	"	B. N. America	H. B. Mackenzie.
"	B. N. America	A. P. Hazen.	"	do, Q'n St. W.	C. D. Gordon.	"	Montreal	A. J. C. Galletly.
"	do, Union St. Sub Branch.		"	do, Mk't Br.	W. W. Nation.	"	Royal	T. R. Whitley.
"	Montreal	E. M. Shadbolt.	"	do, Dundas &		"	Imperial	J. S. Gibb.
"	Nova Scotia	C. H. Easson.	"	do, Queen St. Br. A.	A. Helliwell.	"	Northern	Godfrey Booth.
"	Royal	T. B. Blair.	"	do, Spad. Av.		Victoria Har. O	Toronto	D. McCallum.
"	do North End	P. G. Hall.	"	do, & Col. St. Br. F.	O. Cayley.	"	Western	H. J. Craig.
"	Union of Halifax	N. R. Burrows.	"	do, Bloor & Bath.	C. Walker.	Victoriaville, Q	Quebec	E. Lamontagne.
"	Commerce	J. G. Taylor.	"	do, City Hall Br. S.	L. Jones.	"	Molsons	A. Marchand.
St. John's, Q.	Bk. DE ST. JEAN	P. L. L'Heureux, G. Mgr.	"	do, Yonge &		Ville Marie, Q	Quebec	A. J. Lord.
"	Merchants	W. B. Scott.	"	do, Cotting'm St.	J. W. B. Walsh.	Virden, Man.	Union	H. J. Pugh.
"	La Banq. Nat.	A. U. Dorais.	"	do, Dovercourt &		"	Ottawa	T. M. Hyndman.
"	E. Townships	J. MacLoughlin.	"	do, Bloor Branch	B. D. Saunders.	Vonda, Sask.	Commerce	
St. John's, Nfld	Nova Scotia	W. W. Watson.	"	do, Avenue Rd.		Wales	Molsons	G. M. Whitney.
"	Montreal	J. A. Paddon.	"	do, & Dupont St.	F. G. Bastedo.	Walkerton	Merchants	C. F. Bate.
"	Royal	W. H. Crowley.	"	do, Broadview A		"	Commerce	G. A. Holland.
St. Joseph (Bce)	La Banq. Prov.		"	do, & Queen St.	Claude Armstrong.	Walkerville	do	A. W. Ridout.
St. Joseph, Q.	E. Townships	A. O. Ledoux.	"	do, IMPERIAL	D. R. Wilkie, Gen. Mgr.	"	Home	E. R. Dewart.
St. Marie, Q.	La Banq. Nat.	C. Lavoie.	"	do, O. F. Rice.		Wallaceburg	Montreal	W. Dick.
Ste. Martine, Q	D'Hochelega	G. Itzevire.	"	do, J. M. Mackenzie, Assist.		"	Toronto	A. P. Boultebe.
St. Mary's	Montreal	J. Leslie.	"	do, Cor. Yonge		Wapella, Sask.	Union	E. Thornton, Sub.
"	Traders	Jno. Pool.	"	do, & Queen St.	G. G. Le Mesurier.	Warkworth, O	do	C. B. Marsland.
St. Mary's	Molsons	H. H. Stevenson.	"	do, Yonge & B'r	C. H. Stanley Clarke.	Warmin, Sask	Hamilton	P. I. Toft.
St. Pascal	La Banq. Prov.	J. A. Blanchet.	"	do, do King & York	A. R. Capreol	Waterdown	Traders	W. E. Soule.
St. Paul	Royal	Paul Garneau.	"	do, W. Market &		Warsaw	Montreal	
St. Peters, N.S.	Union of Halifax	W. L. Wright.	"	do, Front Sts.	F. J. Peterson.	Waterford	do	N. H. Cowdry.
St. Raymond, Q.	La Banq. Nat.	R. A. Bradley.	"	do, do K'g & Sp'd	A. R. Capreol.	Waterloo, Q.	E. Townships	A. W. Watson.
St. Rémi, Q.	Bk. de St. Jean	C. A. Bédard.	"	do, Toronto	Duncan Coulson, G. Mgr	Waterloo, Q.	Sovereign	G. S. Walsh.
St. Romuald, Q	Quebec	W. L. Crawford.	"	do, Branch. W. R.	Wadsworth.	Waterloo, Ont.	Molsons	J. Hespeler.
St. Sauveur	Merchants	J. F. Lemieux.	"	do, do King & Bath.	G. J. Cuthbertson.	"	Commerce	J. Moorman.
Ste. Scholasti'e	La Banq. Prov.	T. W. R. Lapointe.	"	do, do Queen & Spa'a	F. H. Leach.	"	Toronto	C. A. Stephens.
St. Stephen, N.B.Sr.	STRATHY'S	J. F. Grant.	"	do, do Queen St. &		Waterville, Q.	E. Townships	J. T. Thomas.
"	Nova Scotia	J. Black.	"	do, do Bolton Ave.	L. S. McMurray.	Warwick	Montreal	J. Demets, Acting.
Ste. Thérèse	Molsons	E. Beauchêne.	"	do, do Queen and		Waterford	Merchants	F. Kenward.
St. Thomas	Merchants	M. S. Hodder.	"	do, Parliament St.	W. L. Conolly.	"	Sterling	J. B. Wynne.
"	Imperial	M. A. Gilbert.	"	do, TRADERS	H. S. Strathy, Gen. M.	Wawanesa, M.	Union	D. A. McVicar.
"	do East End		"	do, do Spad. & King	F. B. Bennett.	Webbwood	Traders	H. Cantlon.

" .. Molsons L. E. Tate.
 " do East End L. E. Tate.
 " Dominion W. K. Pearce.
 Home E. A. Kemp.
 St. Tite, Q. La Banq. Nat. G. B. Lafleur.
 Stanbridge, E. Sovereign J. C. Massie.
 Stavely, Alta. Commerce A. B. Irvine.
 Stellarton, N.S. Nova Scotia P. C. Robinson.
 Union of Halifax G. D. Cameron.
 Stettler, Alta. Traders J. C. Murray.
 Merchants I. Peterson.
 Stevensville, Sterling P. T. Allbutt.
 Steveston, B.C. Northern Sub. to Vancouver.
 Stirling, Sovereign R. A. Williams.
 Stittsville, Ont. Union E. J. Buchanan, Acting
 Stonewall, M. Hamilton W. H. Carroll.
 Northern W. F. Fyfe.
 Stoney Creek, Traders J. B. Steele.
 Standard F. H. Gray.
 Stouffville, Sovereign W. M. Chandler.
 Stoughton, Sas. Ottawa A. G. Dunnet.
 Stratford, Ont. Merchants J. J. Gallaway.
 Montreal E. P. Winslow.
 Commerce Wm. Maynard.
 Traders R. H. Smart.
 Strathcona Alb. Imperial H. W. Supple.
 Commerce G. W. Marriott.
 Strathroy, do L. H. Dampier.
 Traders W. T. Smith.
 Streetsville, Metropolitan E. M. Doull, Acting.
 Sturgeon Falls Traders P. H. Wade.
 Quebec C. T. Kirby.
 Sudbury, Montreal W. J. Montgomery.
 Traders N. T. Hillary.
 Toronto L. Lambe.
 Sun'side, P.E.I. New Brunswick H. W. B. Stavert.
 Nova Scotia A. E. Vessey.
 Royal R. B. Richardson.
 Commerce H. A. Holmes.
 Sunderland, O. Western E. G. Sutherland.
 Sussex, N. B. Nova Scotia R. B. Rossborough.
 New Brunswick W. S. Thomas.
 Sutton West, O. Metropolitan H. A. Colson.
 Sutton, Q. E. Townships R. P. Buzzell.
 Sovereign F. A. M. Lister.
 Swan River, Commerce F. J. Macoun.
 Toronto J. W. McEachern.
 Hamilton C. K. Willson.
 Sydenham, O. Union J. A. Cuthbert, Acting.
 Sydney, N.S. Royal J. E. Burchell.
 H. H. McDougall, Asst.
 Union of Halifax H. W. Jubien.
 Montreal A. E. Nash.
 Commerce P. C. Stevenson.
 Sydney Mines, Union of Halifax R. S. Gates.
 Nova Scotia E. J. Mabon.
 Tamworth, Sterling C. R. Jones.
 Tara, Ont. Merchants H. A. McEwen.
 Taber, Alta. E. Townships F. E. Brine.
 Tavistock, Western A. N. McMillan.
 Teeswater, Hamilton A. M. Robinson.
 Sovereign Jas. Gallagher.
 Terrebonne, La Banq. Prov. E. S. Mathieu.
 Thamesford, Traders J. A. Flath.
 Thamesville, O. Merchants A. A. Edsall.
 Theford, O. Sovereign Jacob Fuller.
 Thessalon, O. do R. T. Howden.
 Their'd Mines Quebec F. W. Tofield.
 E. Townships H. A. Short.
 Thornbury, Toronto J. C. Gamon.
 Thorndale, O. Sovereign G. J. Lacker, Acting.
 Thornhill, do Sterling C. F. Miller.

do Riverdale BrH. W. Barker.
 do Cor. Avenue
 and Davenport A. Vale.
 METROPOLITAN W. D. Ross, Gen. Man.
 do Can. Lt. Btg. W. H. Burns.
 do Coll. & Bath. T. H. Clarke.
 do Dund. & Arth. G. McMeier.
 do Qu'en & M'Ca'lf. A. Sutherland, Act'g.
 do Q'n & Dunn Av. R. Corson.
 do Q'n & Lee Ave. W. T. Hamer.
 SOVEREIGN D. M. Stewart, Gen. Mgr.
 do C. R. Cumberland.
 do W. Wallace Bruce, Asst.
 do Market W. J. Stark.
 Montreal A. D. Braithwaite.
 do Yonge St. Br. G. S. Crawford, Sub.
 do Q'n & Portl'd John McGill.
 do Yn. & Rich. Sts. A. E. Hagerman.
 do Yn. & Carl. Sts. G. G. Adam.
 B. N. America. R. Inglis.
 do King & Duff'n A. T. Hall, Acting.
 Merchants A. B. Patterson.
 Quebec C. C. Smith.
 Ottawa L. C. Owen.
 do Brd'w. & Ger'd C. H. C. Greentree.
 Molsons C. W. Clinch.
 do Queen St. W. J. D. Boulton.
 Union F. W. Strathy.
 Hamilton F. E. Killvert.
 do Queen & Spad. R. F. King.
 Nova Scotia Kg St. H. A. Richardson.
 do Coll. & Ossing. B. A. Thomson.
 do Young & G'd E. A. Campbell.
 do Dundas St. Lowman Yeo.
 Royal W. F. Brock.
 Crown R. B. Young, Asst. Mgr.
 do Agnes and
 Chestnut St. J. W. Gurofsky.
 HOME Lt. Cl. Jas. Mason, G.M'r
 do 8 King St. W. J. Cooper Mason.
 Home 78 Ch'rch St. W. Wallace.
 do Qu'n & Bath. J. W. McCabe.
 STERLING F. W. Broughall, G.M'gr
 do Adelaide St. L. T. Pemberton.
 UNITED EMPIRE, Geo. P. Reid, Gen. Man.
 do North Br. J. B. Watson.
 Toronto Jun. Commerce Geo. Lyde.
 Molsons J. T. Belcher.
 B. N. America J. McEachern.
 do Stockyards J. McNeel.
 Hamilton J. T. Belcher.
 Dominion J. Cruso.
 do Stockyards J. Cruso.
 Tottenham, Traders A. P. Bridley.
 Trail, B.C. B. N. America. Sub Branch to Rossland
 Treherne, M. Commerce J. S. Munro.
 Trenton, O. Molsons T. A. G. Gordon.
 Montreal B. H. Siddall.
 Trois Pistoles, La Banq. Nat. A. LeChasseur.
 Trout Lake B. C. Imperial H. L. Reid, Acting.
 Truro, N.S. Royal Martin Dickie.
 Union of Halifax F. O. Robertson.
 Commerce H. Jemmett.
 Nova Scotia R. A. Mingie.
 Tweed, Montreal H. P. Helm.
 Sovereign W. A. Parker.
 Uxbridge, Dominion W. E. Carswell.
 Sterling C. Urquhart.
 Unionville, Sovereign W. J. Stark.
 Valleyfield, D'Hochelega S. Fortier.
 La Banq. Prov. R. S. Joron.
 Valcourt, do E. Townships Sub. to Waterloo.

Welland, Imperial G. C. Brown.
 Toronto H. P. Holland.
 Wellandport, Sterling Jas. A. Ross.
 Wesley, Western W. B. West.
 Wellington, O. Standard W. G. Neill.
 Wellwood, Metropolitan G. W. Beatson, Acting.
 West Lorne, M. Union C. F. Oids.
 West Lorne, O. Merchants J. N. Kennedy.
 Westmeath, Ottawa T. S. Atkinson.
 Westmount, Royal D. S. Benvie.
 do Victoria Ave. C. V. Lindsay.
 Weston B. N. America J. McEachern.
 Westport, O. Merchants R. A. Whitney.
 Wt. Selkirk, M. Traders T. Muly.
 W. Sheffield, Q.E. Townships G. C. Boright.
 Westville, Nova Scotia W. M. McCunn.
 Wet'skiwin Alb. Merchants V. C. James.
 Imperial J. H. D. Benson.
 Commerce H. I. Millar.
 Weyburn, Sask. Union C. H. Hartney.
 Commerce D. Kemp.
 Weymouth, NS. Royal D. Kemp.
 Wheatley, O. Merchants W. A. Burrows.
 Whitby, Dominion E. Thornton.
 Western E. D. Warren.
 White Horse,
 Yukon T. Commerce L. M. DeGex.
 Whitewood, S. Merchants W. A. Young.
 Wiarton, O. Commerce J. J. Acres.
 Union L. G. R. Richardson.
 Williamst'wn O. Merchants Sub-Agcy. to Lancaster
 Winchester, Union R. F. Blair.
 Ottawa J. D. Stewart.
 Windsor, O. Merchants G. V. J. Greenhill.
 Traders Geo. Mair.
 Commerce E. P. Gower.
 Dominion J. N. Stone, Acting.
 Windsor Mts. Q.E. Townships E. L. Sleeper.
 Windsor, N. S. Union of Halifax R. C. Wright.
 Commerce J. A. Russell.
 Nova Scotia W. T. Robertson, Pro.
 Wingham, Hamilton C. P. Smith.
 Dominion D. T. Hepburn.
 Commerce A. E. Smith.
 Winkler, Man. Hamilton W. H. Leek.
 Winnipeg, La Banq. Nat. J. H. Baker, Pro.
 Merchants G. Munro.
 Molsons E. F. Kohl.
 Montreal A. F. D. Macgachen.
 do Logan Ave. R. C. Whately, Acting.
 do Fort Rouge E. A. Moore, Acting.
 Imperial N. G. Leslie.
 do North End Br. F. Jarvis.
 do D'Hochelega A. J. C. Frigon.
 Dominion F. L. Patton.
 do North End F. R. Bartlett.
 do Portage Ave. M. Keith.
 do Notre Dame Br. W. McFarlane.
 Ottawa J. B. Monk.
 Commerce John Aird.
 R. A. Rumsey, Asst. Mgr.
 do Alexander Ave. T. S. Strathairn, Acting.
 do Blake Street.
 do Fort Rouge John Aird.
 do Ross Ave.
 do North H. W. Treaholme, Actg.
 do Portage Av. G. M. Patterson, Actg.
 do Louise Bridge John Aird.
 Union R. S. Barrow.
 do N. End Br. S. E. Rae, Acting.
 B. N. America W. A. Macchaffie.
 Hamilton H. H. O'Reilly.

BANKS IN CANADA WITH THEIR AGENCIES (Continued)

PLACES.	NAMES OF BANKS.	MANAGER OR AGENT.
Winnipeg	do Grain Exch.	A. G. Bastedo.
"	Nova Scotia	C. A. Kennedy.
"	E. Townships	W. L. Ball.
"	Traders	Geo. F. Bowles.
"	Toronto	J. R. Lamb.
"	Home	
"	NORTHERN	H. F. Forrest.
"	do Main & Selkirk	R. F. Inkster.
"	do P't'ge & F'rby	J. P. Clarke.
"	do Nena & Will'm A.	E. C. Buchanan.
"	Royal	D. C. Rea.
Winona	Traders	J. R. Steel.
Wolfville, N.S.	Union of Halifax R.	Creighton.
"	Montreal	Geo. W. Munro.
Wolsey, Sask Union		J. G. Vicq.
"	Northern	W. E. Bayly.
"	Toronto	S. B. Chamberlain.
Woodbridge	Crown	J. G. Hallett.
Woodstock Ont	Commerce	G. W. McKee.
"	Imperial	J. D. Hood.
"	Molsons	E. W. Waud.
"	Traders	H. P. MacMahon.
"	Crown	S. B. Fuller.
Woodstock NB	Nova Scotia	B. M. Macleod.
"	Montreal	G. A. White.
"	Royal	W. Dickinson.
"	Crown	S. B. Fuller.
Woodville	Standard	T. E. Bell.
Wroxeter, O.	Hamilton	H. V. Holmes.
(M., Th., Sa.)		
Wyoming	O. Sovereign	E. A. Westland.
Yamachicu	La Baq. Prov.	A. O. Bellemarre.
Yarker, Ont.	Merchants	E. R. Checkley.
Yarmouth, N.S.	ARMOUTH	In liquidation.
"	Nova Scotia	Blair Robertson.
"	Union of Halifax	S. Creighton.
"	Montreal	T. V. B. Bingay.
Yellowgrass, S.	Commerce	C. Hensley.
Yorkton, Sask	Union	C. W. R. Pearson.
"	B. N. America	G. P. Laing.
"	Toronto	J. R. Bunting.
Zurich	Sovereign	Joseph Snell.

FOREIGN AGENTS.

In following list, Banks are arranged alphabetically.

BRITISH NORTH AMERICA, BANK OF—London, England, Head Office, 5 Gracechurch St., A. G. Wallis, Sec'y; W. S. Goldby, Manager. *New York*, H. M. T. McMichael and W. T. Oliver, Agents; *Boston*, U. S. Merchants National Bank; *San Francisco*, J. C. Welsh and A. S. Ireland, Agents; *England*, Bank of England, Glyn & Co., and Bank of Liverpool; *Scotland*, National Bank of Scotland; *Ireland*, Provincial Bank and National Bank; *Paris*, Credit Lyonnais; *West Indies*, Colonial Bank; *Australia*, *China and Japan*, Mercantile Bank of India.

CANADIAN BANK OF COMMERCE—London, England, The Canadian Bank of Commerce, 60 Lombard St., E. C., The Bank of England, The Bank of Scotland, Lloyds Bank (Ltd.), The Union of London and Smiths Bank (Ltd.), Parr's Bank (Ltd.); *United States—*Wm. Gray and H. B. Walker, Agents, New York; The American Exchange Nat. Bank, New York;

Commercial National Bank; *London*, National Bk of Scotland.

HAMILTON, BANK OF—Montreal, The Bank of Toronto; *New York*, Fourth Nat. Bank and Hanover Nat. Bank; *Buffalo*, Marine National Bank of Buffalo; *London*, Nat. Prov. Bank of England, Ltd.; *Chicago*, First National Bank and Continental National Bank; *Detroit*, Old Detroit National Bank; *Boston*, International Trust Co.; *Philadelphia*, Merchants Nat. Bank; *Pittsburg*, Mellon National Bank; *Kansas City*, The National Bank of Commerce; *St. Louis*, Third National Bank; *San Francisco*, Crocker-Woolworth National Bank.

IMPERIAL BANK OF CANADA—Canada, Bank of Montreal and Branches; *Great Britain*, Lloyds Bank (Ltd.), Manchester & Liverpool District Banking Co. (Ltd.); *France*, Crédit Lyonnais; *United States—New York*, Bank of the Manhattan Co., Bank of Montreal, Bank of America, Western National Bank, Merchants National Bank; *Buffalo*, Bank of Buffalo, The Marine National Bank of Buffalo; *Boston*, National Shawmut Bank; *Chicago*, First National Bank, Corn Exchange National Bank; *Detroit*, Old Detroit National Bank; *Duluth*, First National Bank, American Exchange Bank; *Philadelphia*, Farmers' and Mechanics' National Bank; *St. Paul*, Second National Bank; *Minneapolis*, First National Bank; *San Francisco*, Wells, Fargo & Co.; *China and Japan*, Hong Kong and Shanghai Banking Corporation; *Australia*, New Zealand, Tasmania, Union Bank of Australia; *Sandwich Islands*, Yokohama Specie Bank, Bank of Hawaii, (Limited).

LA BANQUE D'HOCHELAGA—London, Clydesdale Bank (Ltd.), and the London agencies of Crédit Lyonnais, Crédit Industriel et Commercial, Comptoir National d'Escompte de Paris; *Paris*, Crédit Lyonnais, Crédit Industriel et Commercial, Comptoir National d'Escompte de Paris, Société Générale; *Brussels*, Crédit Lyonnais; *Berlin*, Deutsche Bank; *Vienna*, Banque Imperiale-Royal Priv. des Pays-Autrichiens; *New York*, National Bank of North America, the National City Bank of New York, Merchants' National Bank of New York, National Park Bank, National Exchange Bank, New Amsterdam National Bank, M.M. Heidelberg, Ickelheimer & Co., Importers and Traders National Bank, M.M. Ladenburg, Thalman & Co., Kountze Bros.; *Boston*, National Shawmut Bank, National Bank of Redemption, International Trust Company; *Chicago*, National Live Stock Bank, Illinois Trust and Savings Bank; *St. Paul, Minn.*, National German American Bank; *Philadelphia*, The Philadelphia National Bank, The Fourth Street National Bank; *Buffalo*, Columbia National Bank; *Butte City*, Silver Bow National Bank; *Kankakee*, First National Bank.

LA BANQUE DE ST. JEAN—Canada, Molsons Bank and Branches; *New York*, Agents Bank of Montreal; *Boston*, The National Bank of Redemption.

LA BANQUE NATIONALE—London, The National Bank of Scotland (Limited); *Paris*, Credit Lyonnais and Branches; *New York*, First National Bank; *Boston*, First National Bank of Boston; *Canada*, The Bank of Toronto, Canadian Bank of Commerce, Royal Bank of Canada, Bank of New Brunswick.

land, A. M. Peters, Manager; *Mexico*, U. C. Saunders, Manager.

NEW BRUNSWICK, BANK OF—London, Williams, Deacon's Bank, Limited; *New York*, Mechanics' National Bank; *Boston*, Bank of Nova Scotia; *Fredericton*, People's Bank of New Brunswick; *Halifax*, Bank of Nova Scotia; *Montreal*, Bank of Nova Scotia and Molsons Bank; *Winnipeg*, Bank of Nova Scotia; *British Columbia*, Molsons Bank.

NOVA SCOTIA, BANK OF—Chicago, Alex. Robertson, Mgr., W. H. Davies, Asst. Mgr.; *Kingston, Jamaica*, W. L. A. H. Rowley, Manager; *St. John's, Newfoundland*, W. W. Watson, Manager; *Boston*, Mass., J. A. McLeod, Manager; *Harbor Grace, Newfoundland*, G. R. Viets, Manager. Correspondents—*Great Britain*, Royal Bank of Scotland and Branches; *France*, Crédit Lyonnais and Branches; *Germany*, Dresdner Bank and Branches; *Cuba*, Royal Bank of Canada; *United States—New York*, Bank of New York, N. B. A.; *Boston*, Merchants' National Bank; *Chicago*, First National Bank; *Philadelphia*, Fourth Street National Bank; *Baltimore*, Citizens' National Bank; *San Francisco*, Canadian Bank of Commerce; *Minneapolis*, First National Bank.

OTTAWA, BANK OF—New York, The Agents Bank of Montreal, National Bank of Commerce, Boston, National Bank of the Republic, Commonwealth Trust Company; *Philadelphia*, Girard National; *Buffalo*, Columbia National Bank; *Chicago*, Bank of Montreal; *St. Paul*, Merchants National Bank; *London*, Paris Bank (Limited); *France*, Comptoir National d'Escompte de Paris; *India, China and Japan*, Chartered Bank of India, Australia and Japan.

PEOPLE'S BANK OF N.B.—London, Union of London and Smith's Bank, Limited; *New York*, Fourth National Bank; *Boston*, Bank of Nova Scotia; other points, Bank of Nova Scotia and Branches, Bank of New Brunswick and Branches.

QUEBEC BANK—London, Bank of Scotland; *Paris*, Credit Lyonnais; *New York*, Agents' Bank, British North America, and Hanover National Bank; *Boston*, National Bank of the Republic; *Albany*, New York State National Bank.

ROYAL BANK OF CANADA—Ontario and Quebec, Merchants Bank of Canada; *New York*, S. H. Voorhees, Agent, Chase National Bank, First National Bank, Blair & Co.; *Boston*, National Shawmut Bank; *Chicago*, Illinois Trust and Savings Bank; *Buffalo*, Marine National Bank of Buffalo; *San Francisco*, First National Bank, Nevada National Bank; *Washington*, Portland, Oregon, First National Bank; *Seattle*, Washington National Bank; *Spokane*, Exchange National Bank, Spokane and Eastern Trust Coy.; *Great Britain*, Bank of Scotland, London, England; *France*, Credit Lyonnais; *Germany*, Deutsche Bank, Dresdner Bank, Direction der Disconto Gesellschaft; *Spain*, Credit Lyonnais; *China and Japan*, Hong Kong and Shanghai Banking Corporation; *Belgium*, Banque Centrale Anversoise; *Australia*, Bank of New South Wales; *St. John's, Newfoundland*, W. H. Crowdy, Manager Branch; *Hamilton, Bermuda*, The Bank of Bermuda; *Havana, Cuba*,

The Fourth National Bank, New York; The Bank of Nova Scotia, Boston; The National Shawmut Bank, Boston; The Columbia National Bank, Buffalo; The First National Bank, Chicago; The Northern Trust Company, Chicago; The People's Savings Bank, Detroit; The Commercial National Bank, Detroit; The North-Western Nat. Bank, Minneapolis; The Commercial Nat. Bank, New Orleans; The Canadian Bank of Commerce, Portland, Ore., San Francisco, Cal., and Seattle, Wash.; France—Credit Lyonnais, Paris; Messrs. Lazard Frères & Cie., Paris; Germany—Deutsche Bank, Holland — Disconto Maatschappij, Rotterdam; Belgium—Messrs. J. Matthieu & Fils, Brussels; Banque d'Anvers, Antwerp. Switzerland—La Banque Fédérale, Zurich. India, China, Japan and the Philippine Islands—Chartered Bank of India, Australia and China; Hong Kong and Shanghai Banking Corporation. South Africa—Standard Bank of South Africa (Ltd.); Bank of Africa (Ltd.). Australia and New Zealand, Union Bank of Australia (Ltd.); Bank of Australasia; National Bank of Australasia (Ltd.). Hawaiian Islands—First Nat. Bank of Hawaii, Honolulu; Bishop & Co., Honolulu. South America—British Bank of South America (Ltd.); London and Brazilian Bank (Ltd.); Bank of Tarapaca and Argentina (Ltd.). Mexico—Banco de Londres y Mexico. West Indies—Bank of Nova Scotia, Kingston, Jamaica, Colonial Bank and Branches; National Bank of Cuba, Havana, Cuba and Branches; Bank of Bermuda, Hamilton, Bermuda.

CROWN BANK.—Canada: Bank of Montreal; Great Britain: National Bank of Scotland (Ltd.); France: Comptoir National d'Escompte; United States—New York: Chase National Bank, Oriental Bank; Chicago: Fort Dearborn National Bank; Buffalo: German American Bank; Detroit: Old Detroit National Bank; Pittsburg: Bank of Pittsburg National Association; Cleveland: First National Bank; Mexico, United States Banking Co.

DOMINION BANK—London, England, National Bank of Scotland, Limited; New York, National City Bank, National Park Bank; Minneapolis, North-Western National Bank; Philadelphia, Girard National Bank; Boston, National Exchange Bank; Buffalo, Bank of Buffalo; Detroit, Old Detroit National Bank; Chicago, Commercial National Bank; Duluth, American Exchange Bank; Pittsburg, Second National Bank; Cleveland, First National Bank; Bermuda, The Bank of N. T. Butterfield & Son, Hamilton; China and Japan, Hongkong and Shanghai Banking Corporation; Cuba, Royal Bank and Branches; France, Comptoir National d'Escompte de Paris, Paris; Germany, Deutsche Bank, Berlin; Italy, Banca Commerciale Italiana, Naples; La Banque des Hes St. Pierre et Miquelon; West Indies, Colonial Bank and Branches.

EASTERN TOWNSHIPS BANK—Canada, Bank of Montreal and Branches, Molson's Bank and Branches, Canadian Bank of Commerce and Branches; Boston, Nat. Exch. Bank; New York, Nat. Park Bank, Corn Exchange Bank, Knauth, Nachod & Kuhne; Chicago, Continental National Bank; Portland, Maine, First National Bank; Albany, N.Y., New York State National Bank; Spokane, Wash., Exchange National Bank; Minneapolis, Minn., First National Bank; Great Britain, National Bank of Scotland; Asia, Hong Kong and Shanghai Banking Co.; Europe, Credit Lyonnais; Africa, National Bank of South Africa, Limited; Denver, Col., First National Bank; New Orleans, La.,

LA BANQUE PROVINCIALE DU CANADA—London, Société Générale, Bank of Montreal; New York, National Bank of Commerce in N.Y., The Citizens Central Nat. Bk., National Shoe and Leather Bank, Consolidated National Bank, New Amsterdam National Bank, Chicago, Ill., National Bank of North America, Bank of Montreal, National Bank of the Republic, Continental National Bank; Philadelphia, 4th Street National Bank, Franklin National Bank; Pittsburg, Lincoln Bank. Cleveland, Commerce Bank; Boston, First Nat. Bank; Nat. Bank of the Republic; Paris, France, Comptoir National, d'Escompte de Paris.

MERCHANTS BANK OF CANADA—London, and other points in Great Britain, The Royal Bank of Scotland; New York, American Exchange National Bank, and Merchants Bank of Canada, 63-65 Wall Street, W. M. Ramsay, Agent; Chicago, The Northern Trust Co.; St. Paul, Minn., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Canadian Bank of Commerce and Anglo-Californian Bank; Portland, Tacoma, Seattle, Washington Territory, Canadian Bank of Commerce; Newfoundland, Royal Bank of Canada; Nova Scotia, Royal Bank of Canada; New Brunswick, Bank of Nova Scotia and Royal Bank of Canada; British Columbia, Canadian Bank of Commerce and Royal Bank of Canada.

METROPOLITAN BANK—London, Bank of Scotland; New York, Bank of Manhattan Co., and Van Norden Trust Co. In Canada, Canadian Bank of Commerce, Merchants Bank of Canada.

MOLSONS BANK—London, Parr's Bank (Ltd.); Liverpool, Bank of Liverpool (Limited); Ireland, Munster and Leinster Bank (Limited); Paris, France, Société Générale; Germany, Deutsche Bank; Belgium, Antwerp, La Banque d'Anvers; China and Japan, Hong Kong and Shanghai Banking Corporation; Australia and New Zealand, The Union Bank of Australia (Ltd.); South Africa, The Standard Bank of South Africa (Ltd.); Cuba, Banco Nacional de Cuba; New York, Mechanics' National Bank, National City Bank, Hanover National Bank, The Morton Trust Co.; Boston, State National Bank, Kidder, Peabody & Co.; Portland, Maine, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Philadelphia, Fourth Street National Bank, Philadelphia National Bank; Detroit, State Savings Bank; Buffalo, Third National Bank; Milwaukee, Wisconsin National Bank; Milwaukee; Minneapolis, First National Bank; Toledo, Second National Bank; Butte, Montana, First National Bank; San Francisco, Canadian Bank of Commerce; Portland, Oregon, Canadian Bank of Commerce; Seattle, Wash., Seattle National Bank.

MONTREAL BANK OF—London, Bk. of Montreal, F. W. Farlow, Manager, H. Haylock, Asst. Man.; Bank of England, London and Westminster Bank, Union Bank of London, Nat. Prov. Bank of England; Liverpool, Bank of Liverpool; Scotland, British Linen Company; New York, R. Y. Hebdon; Boston, Merchants National Bank; Buffalo, The Marine Bank; Chicago, Bank of Montreal, J. M. Greata, Manager; Portland, Oregon, Canadian Bank of Commerce; San Francisco, Canadian Bank of Commerce, Anglo-Californian Bank, First National Bank; Spokane, Washington, Bank of Montreal, Manager, St. John's, Newfoundland, Bank of Montreal, J. A. Paddon, Manager; Birchy Cove, Bay of Islands, Newfound-

F. J. Sherman and O. A. Hornsby, Agents; Santiago de Cuba, E. Ros, Agent; Matanzas, R. W. Forrester, Agent, Camaguey Cuba, C. E. McKenzie, Agent.

SOVEREIGN BANK OF CANADA—United States: New York, Sovereign Bank of Canada, 25 Pine Street; Messrs. J. P. Morgan & Co., The National Bank of Commerce, The Standard Trust Co., National Shoe and Leather Bank; Boston: First National Bank of Boston, Atlantic National Bank; Buffalo, Columbia National Bank; Chicago, Commercial National Bank; Cleveland, First National Bank; Detroit, State Savings Bank; Philadelphia, Farmers' and Mechanics' National Bank; Pittsburg, Mellon National Bank of Pittsburg; St. Louis, Merchants-Laclede National Bank; Great Britain: London, Messrs. J. S. Morgan & Co., London Joint Stock Bank (Limited), Union Discount Company of London (Limited), Dresdner Bank, Swiss Bankverein, Brown, Shipley & Co.; Liverpool, North and South Wales Bank (Limited), Bank of Liverpool (Limited); Manchester, Lancashire and Yorkshire Bank; France: Paris, Messrs. Morgan, Harjes & Co., Société Générale, Comptoir National d'Escompte de Paris; Germany: Berlin, Dresdner Bank; Hamburg, Dresdner Bank; South Africa: The Natal Bank (Limited), Standard Bank of South Africa (Limited); Australasia: The Bank of Adelaide, Bank of New South Wales, The National Bank of Australasia (Limited); China and Japan: The Yokohama Specie Bank (Limited), The International Banking Corporation; India: International Banking Corporation, The Mercantile Bank of India (Limited).

ST. HYACINTHE, BANQUE—New York, First National Bank, and Ladenburg, Thalmann & Co.; Boston, Merchants National Bank; Canada, Eastern Townships Bank and Branches.

ST. STEPHEN'S BANK—Boston, Boston Nat. Shawmut Bk.; New York, New York Bk. and Nat. B'king Association; London, Glyn, Mills, Currie & Co.; Montreal, Bank of Montreal.

STANDARD BANK—New York, Importers and Traders National Bank; Montreal, Molsons Bank and Imperial Bank of Canada; Buffalo, Manufacturers and Traders National Bank; London, Eng., National Bank of Scotland (Limited).

TORONTO, BANK OF—Great Britain, The London City and Midland Bank (Limited) London; New York, Nat. Bk. Commerce; Chicago, First National Bank; Buffalo, Manufacturers and Traders Nat. Bank; Detroit, Old Detroit National Bank.

TRADERS BANK OF CANADA—London, National Bank of Scotland; New York, American Exchange National Bank; Buffalo, Marine Bank; Chicago, First National Bank; Osego, Second National Bank; Montreal, Quebec Bank.

UNION BANK OF CANADA—London, Parr's Bank (Ltd.); Liverpool, Parr's Bank (Ltd.); New York, National Park Bank; Boston, National Bank of the Republic; St. Paul, Capitol National Bank; Buffalo, The Marine Bank; Chicago, Commercial National; Detroit, First National Bank; Great Falls, Mont., First Nat. Bank; Minneapolis, Nat. Bank of Commerce; Duluth, First Nat. Bank of Duluth.

UNION BANK OF HALIFAX—London, London and Westminster Bank (Limited); New York, National Bank of Commerce; Boston, Merchants' National Bank; Dominion of Canada, Bank of Toronto and Branches; Port of Spain, Trinidad, C. A. Gray, Manager; Porto Rico, San Juan, J. D. Leavitt, Manager.

WESTERN BANK—New York, Merchants Bank of Canada; London, England, Royal Bank of Scotland.

Postal Information.

Letter Rates, &c.

Canada.—Letters posted in Canada addressed to any place within the Dominion, 2 cents per oz. If unpaid, such letters cannot be forwarded, but will be sent to the Dead Letter Office. If partially prepaid, the letter will be forwarded to its destination and double the deficiency charged on delivery. Letters mailed at any office for delivery at or from the same office, provided that the office is not one at which free delivery by letter carriers is established, are charged 1 cent per oz., and must be at least partially prepaid; otherwise they are sent to the Dead Letter Office. Letters of this nature mailed at and for delivery from an office at which there is a free delivery by letter carriers, are liable to 2 cents per ounce. All postage must be prepaid by Postage Stamps.

Post Cards.—From any place in Canada to any other place in Canada, or to the United States or Mexico, 1 cent each. British and Foreign, 2 cents each.

Private Post Cards.—The face of a Private Post Card may be used for advertisements, illustrations, etc., provided that a clear space of at least $\frac{1}{4}$ inch is left along each of the four sides of the postage stamp, and a clear space $3\frac{1}{2}$ inches long and $1\frac{1}{2}$ inches wide reserved for the address at the lower right hand corner of the card. Private Post Cards must not exceed a size of 6 inches in length by $3\frac{3}{4}$ inches in width. Cards exceeding these limits are treated as insufficiently paid letters. The words "Private Post Card" must be written or printed on the face of private post cards addressed to places outside of Canada.

Pictorial Private Post Cards which have communications on address side.—Cards which have the back covered by a picture, and one-half of the front to the left of the address space reserved for written communications, are admitted as post cards when addressed to places in Canada, the United States, Mexico, Great Britain, France, Switzerland, Italy, Austria, Montenegro, Persia, Roumania, Belgium, Congo Free State, Denmark, Danish West Indies, Egypt, Luxembourg, Norway, Sweden, Netherlands, Hungary, Crete, Hayti, Germany, Portugal, Bulgaria, Transvaal, Orange River Colony, Australia, New Zealand, Holland, Dutch East Indies, Panama, Siam, Bosnia-Herzegovina, Japan, Paraguay, and Tunis. The rate for Canada, Mexico and the United States one cent, and for the other countries two cents. A few of the countries mentioned above do not yet forward the cards described at post card rate, although they have agreed to accept and deliver such cards coming from other countries prepaid at that rate.

United Kingdom, and the following British Possessions and Protectorates: Aden, Ascension, Australia, Bahama Islands, Barbados, Bermuda, British Central Africa, British East Africa, British Guiana, British Honduras, British India, British North Borneo Company's Territory (including Labuan), Cape Colony, Cayman Islands, Ceylon, China (British Postal Agencies in), viz., Amoy, Canton, Chefoo, Foochow, Hankow, Hoihow, Liu-Kung-Tau (Wei-Hai-Wei), Ningpo, Shanghai and Swatow; Cyprus, Fanning Island, Falkland Islands, Fiji, Gambia, Gibraltar, Gold Coast Colony, Hong Kong, Jamaica, Johore, Lagos, Leeward Islands, Malay States, Malta, Mauritius, Natal, Newfoundland, New Zealand, Nigeria (Northern), Nigeria (Southern), Orange River Colony, Sarawak, Seychelles, Sierra Leone, Somaliland Protectorate, Straits Settlements, St. Helena, Tobago, Transvaal Colony, Trinidad, Turks Islands, Uganda, Windward Islands, Zanzibar, and Egypt, including the Sudan.—Postage on Letters, 2 cents per half oz.

Foreign Countries, except United States and Mexico.—Postage on

British Guiana, British Honduras, British North Borneo, Ceylon, Cyprus, Falkland Islands, Fiji, Gambia, Gibraltar, Hong Kong, Jamaica, Leeward Islands, Malta, Mauritius, New Zealand, Newfoundland, Northern Nigeria, Sarawak, Seychelles, Sierra Leone, Southern Nigeria, Transvaal, Trinidad, Tobago, Turk's Islands, Zanzibar, or the United States or Mexico, they must be prepaid the following rates by Postage Stamp:—

If posted singly and weighing not more than 1 oz., half cent each.
If weighing over 1 oz., one cent per four oz. or fraction of four oz.

Patterns and Samples within the Dominion.

Patterns and Samples of Merchandise and Goods for sale, not exceeding 3 lbs. in weight, except samples of tea, which must not exceed 8 oz. in weight, may be posted in Canada, to be forwarded to any place within the Dominion, on prepayment by Postage Stamp of a rate of 1 cent for each 2 ozs. or fraction thereof under the following regulations:

If insufficiently prepaid the packet will be forwarded charged with double the deficient postage, provided at least 1 cent is prepaid.

Packages of Samples and Patterns, addressed to any place in Canada, may be registered by affixing thereto stamps to the value of 5 cents in addition to the postage rate, and provided such packet be handed into the Post Office for registration.

Patterns or Samples must be sent in covers open at the ends, so as to be easy of examination. Samples, however, of seeds, drugs, &c., which cannot be sent in open covers, may be enclosed in bags of linen, or such like material, fastened in such a manner that they may be readily opened, so that the officers of the Post Office may be able to satisfy themselves as to the nature of the contents.

The packet may bear on the *outside* the address of the sender, in addition to the address of the person for whom it may be intended; and also a trade mark or number, and the price of the sample enclosed; *inside*, there must be no enclosure but the samples or patterns themselves.

The particulars, however, of the trade marks, numbers, and prices may be marked on the articles themselves instead of on the outside of the packet, at the option of the sender.

Goods sent for sale or in execution of an order, however small the quantity may be, or any article sent by one private individual to another, which are not actually trade patterns or samples, are not admissible.

Liquids, oils, etc., may be sent by mail in the Dominion if put up carefully in strict accordance with the directions given in the Postal Guide and ascertainable at any post office.

United Kingdom, United States and Foreign Countries.

Patterns and Samples of Merchandise, when addressed to places in the United Kingdom, must not exceed 5 lbs. in weight; to the United States and other foreign countries, 12 oz., and must be prepaid by postage stamp at the following rates:—1 cent per 2 oz. or fraction of 2 oz., with a minimum prepayment of 2 cents covering a weight of 4 oz.

Samples of liquids, oils, glass, etc., are admitted as samples provided they are put up in strict accordance with the directions given in the Postal Guide.

Parcel Post with the United Kingdom, Newfoundland, and other British Colonies and Foreign Countries.

Cloned Parcels may be exchanged with the United Kingdom, Newfound-

Letters, 5 cents per half oz. If sent unpaid, double postage will be charged.

United States and Mexico.—The rate on Letters to the United States and Mexico is the same as in Canada, and at least one rate (2 cents) must be prepaid.

It is very important to bear in mind that the postage upon letters for the United Kingdom and all Foreign Countries, except United States and Mexico, is calculated by the *half ounce*, and *double* the deficient postage is charged on all unpaid or short-paid letters.

Registration of Letters.

Persons posting letters containing value should be careful to require them to be Registered, and to obtain from the Postmaster a certificate of receipt for Registration.

The charge for Registration on all classes of matter, in addition to the postage, is five cents.

Both the Postage charge and Registration fee should, in all cases, be prepaid by stamp.

Registration is not an absolute guarantee against the miscarriage or loss of a letter: but a Registered Letter can be traced where an Unregistered Letter cannot, and the posting and delivery or non-delivery can be proven.

Insurance of Registered Letters.

Registered Letters posted at and addressed to any P.O. within the Dominion of Canada may be insured against loss for amounts not exceeding \$25. The insurance fee as well as the ordinary postage and the registration fee must be prepaid in postage stamps on all insured registered letters. The insurance fees and the corresponding limits of compensation are as follows:—

<i>Insurance Fee.</i>	<i>Limit of Compensation.</i>
3 cents	\$10
4 "	15
5 "	20
6 "	25

Book Post, &c.

A Book Packet may contain any number of separate books. Limit of weight for domestic post, 5 lbs. (unless consisting of a single book, in which case a weight of 10 lbs. is allowed); for foreign post, 4 lbs. Limit of size, two feet in length, or one foot in width or depth.

Book Packets must be open at *both ends or both sides*, and must not contain any letter or sealed inclosure.

Books for the use of the blind are free of Canada postage, and correspondence passing between blind persons in raised characters is chargeable at the rate of 1 cent per 2 ozs.

The rate on Book Packets for delivery in Canada, Great Britain, the

land, and most foreign countries and British colonies, under the following regulations :—

1. The dimensions of a Parcel addressed to the United Kingdom must not exceed 30 inches in length or 1 foot in width or depth, nor must the combined length and girth of any Parcel exceed 6 feet. The dimensions of a Parcel addressed to any country other than the United Kingdom must not exceed 2 feet in length by 1 foot in width or depth.

2. A Parcel must not contain any explosive, combustible, or dangerous articles.

3. All Parcels must be securely and substantially packed and closed.

4. Oils, liquids, etc., can only be forwarded if put up with the same security required in connection with their transmission as samples in the ordinary mails. Fragile articles should be packed with special care.

5. Each Parcel must be plainly directed, and such directions must include the name and full address of the person for whom the Parcel is intended.

6. For each Parcel the sender must fill up a Customs Declaration. On this form the sender will supply an accurate statement of the contents and value of the Parcel, also the address thereof, with signature and place of abode of the sender. The Customs Declaration must be securely affixed by mucilage or paste to the Parcel to which it relates.

Parcels from the United Kingdom or any other place beyond the Dominion will be liable to Canadian Customs duties, and under existing regulations must be examined for the purpose by an Officer of the Customs *in the presence of the persons addressed.*

Rates and limits of weight vary. See Postal Guide, or enquire at Post Office.

Prepayment by postage stamp is required in all cases. Parcels must be handed to the Postmaster; in no case should they be dropped into a letter box or other receptacle for mail matter.

Post Office Money Orders.

In sending money by mail it is always best to transmit by Money Order, if possible.

Commissions on Money Orders.

On Money Orders issued in Canada for payment in Canada, Antigua, Bahamas, Barbados, British Guiana, Cuba, Dominica, Panama Canal Zone, Grenada, Guam, Hawaii, Jamaica, Montserrat, Nevis, Newfoundland, Philippine Islands, Porto Rico, St. Christopher (St. Kitts), St. Lucia, St. Vincent, Virgin Islands, and the United States, the Commission is as follows:

On Orders up to.....	\$ 5.00.....	3 cents.
Over \$ 5.00 and up to	10.00.....	6 "
" 10.00	" 30.00.....	10 "
" 30.00	" 50.00.....	15 "
" 50.00	" 75.00.....	25 "
" 75.00	" 100.00.....	30 "

No single Money Order can be issued for more than \$100; but as

Mercantile Law.

PROMISSORY NOTES AND BILLS OF EXCHANGE.—Must be payable absolutely, and not depend upon a contingency. Three days' grace allowed except when payable upon demand. Can be written either in ink or lead pencil. Notice of dishonour must be sent to all endorsers. Those not notified are released from all liability. Notice must be sent to the correct address of endorser; but if that is not known, notice sent to the place where note or bill purports to be made will be sufficient. Cheques are treated as bills of exchange, and must be presented on the day they are received or on the following day. Notes and bills endorsed in blank are transferable by delivery, the same as if payable to bearer. Notes bear interest during currency only if so stated. The loss of a bill or note does not prevent the collection of it, but if required the holder must give indemnity before the lost note is paid. Notes and bills are payable any time during the day they mature. If no time is mentioned for payment, notes and bills are payable on demand. Notes made on Sunday are void. Notes and bills falling due on Sunday are payable the next day provided it is not a holiday.

LANDLORD AND TENANT.—An agreement for a lease must be in writing; a lease, however, for less than three years can be made verbally. Rent must be due before it can be distrained for. If tenancy continues for a term of years, without any new bargain, it will be as a tenancy from year to year. No notice is required in case of the termination of a lease for a definite time. A full six months' notice, ending with the end of the year, is required to terminate a tenancy from year to year. A monthly tenancy requires a month's notice. A weekly tenancy requires a week's notice to end it. A covenant for renewal does not call for a renewal covenant in the new lease, unless expressly called for. Destruction by fire during the currency of a lease does not release the tenant from payment of rent unless expressly provided for. The tenant cannot require any defect apparent at the time of the lease to be repaired. Defective drainage, causing injury

to the premises, must be in writing, with an affidavit of execution and affidavit of *bona fides* in the form required by the Act, and must be filed within five days (except in certain outlying districts of Ontario, where the time is extended by the Act) from date of execution in the office of the Clerk of the County Court of the county where the property so mortgaged or sold is at the time of the execution of the instrument, otherwise they are void as against creditors of vendor or mortgagor and subsequent purchasers or mortgagees in good faith for value. Mortgages for securing against the indorsement of any bills or promissory notes or other liability incurred for the mortgagor (which liability must not extend for a longer period than one year from the date of the mortgage), must set forth the terms of the agreement as to the indorsements and the amount of liability intended to be created. Mortgages for securing repayment of advances to be made in pursuance of an agreement in writing for the purpose of enabling the borrower to enter into and carry on business with such advances (the time for repayment not to be longer than one year from the making of the agreement), must set out the terms of the agreement. A contract to give a chattel mortgage is considered by the Act to be a chattel mortgage, and is subject to the above requirements. A contract to make a sale is considered a sale, and is also subject to the above requirements. A renewal of chattel mortgage must be filed within thirty days preceding the expiration of one year from date of previous filing, otherwise the mortgage becomes void as against the creditors of the mortgagor and subsequent purchasers and mortgagees in good faith for value.

LIEN NOTES.—Lien notes, hire receipts and receipt notes given by persons purchasing chattels, where the condition of the purchase is such that the possession of the chattel passes without any ownership therein being acquired by such purchaser until the payment of the purchase money, shall only be valid as against subsequent purchasers or mortgagees without notice in good faith for valuable con-

responsible for the acts of their agents. Agency may be either general or limited. An agent must be a third person, not the other contracting party. A subsequent ratification of the acts of an agent will bind the principal. Agent's authority is not revoked till revocation is communicated to him. An agent signing in his own name is not allowed to offer parol evidence to prove that he did not intend to bind himself personally, but parol evidence is admissible to bind his principal. A broker is not entitled to receive payment for goods, while a factor is. A *del credere* agency is where the agent in consideration of larger commission guarantees the price of the goods sold.

PARTNERSHIP.—Each member of a partnership is responsible for the whole amount of the debts of the firm, except in case of special partnership. A special partner is only responsible to the amount of the capital contributed by him, but he cannot take any part in the management of the business. The act of one partner binds all. Partners are bound to keep good faith with each other. Partnership may be either for a term of years or at will. A partnership at will may be dissolved at any time. The death of one partner dissolves the partnership, unless provided for in the articles of co-partnership. The sale by a partner of his interest in the firm also dissolves the partnership. In the absence of express agreement partners share equally. If a partner retires from the firm, he should give public notice of the fact and notify all persons doing business with the firm. All persons associated in partnership for trading, manufacturing or mining purposes must register within six months after the formation of the partnership with the Registrar of the Registry Division in which they carry on business, a declaration in writing, signed by the members of the partnership, setting forth the names, occupations and residences of every partner, the name of the partnership, and that the persons therein named are the only partners. A similar declaration must be registered in

to life or health, will justify a tenant in leaving.

MASTER AND SERVANT.—A servant is bound to obey all orders of the master in the scope of his employment; a disobedience of orders will justify an immediate dismissal. Both master and servant are entitled to reasonable notice before an engagement is terminated. A servant wrongfully dismissed is only entitled to the actual damage sustained; he must credit the master with any wages earned by him. The master is entitled to recover the damages sustained by reason of a servant deserting his employ. No wages due to an employee can be garnished (except in the case of a debt for board or lodging), or in the case of a debt contracted by an unmarried person having no family depending on him for support, in which cases the Judge has a discretion to allow the wages to be garnished, unless such wages exceeds the sum of \$25, and then only to the extent of such excess. Whenever an assignment is made for the general benefit of creditors, the assignee shall pay, in priority to the claims of the general creditors, the wages of all persons in the employment of the insolvent, not exceeding three months' wages. All employees of a company being wound up under the Joint Stock Companies' Winding-up Act shall have the same priority. All employees of a person whose property has been seized and sold by the Sheriff under an execution shall have the same priority in proceeds of the sale.

CONTRACTS.—Contracts may be either parol or under seal. Parol contracts require a consideration to support them. Contracts for sale of goods over \$40 in value must be in writing or accompanied by part performance, or part payment. A contract may be made by letters and telegrams. Contracts made on Sunday (with a few exceptions) are illegal. Contracts contrary to public policy, or of an immoral character, are illegal. A contract for sale of land must be in writing. To make a good contract the names of the parties, the consideration, and the articles sold or matter agreed upon should clearly appear. Fraud vitiates all contracts.

BILLS OF SALE AND CHATTEL MORTGAGES.—All sales and mortgages of personal property not accompanied by an immediate delivery and an actual and continued change of posses-

sideration in the case of manufactured chattels, which, at the time possession is given to the purchaser, have the name and address of the manufacturer or vendor of the same painted, printed, stamped or engraved thereon or otherwise plainly attached thereto, and no such conditional sale shall be valid against such subsequent purchaser or mortgagee as aforesaid, unless it is evidenced in writing, signed by the purchaser or his agent. The foregoing shall not apply to household furniture, other than pianos, organs, or other musical instruments, nor shall it apply to any chattels mentioned in any such lien note, etc., where the manufacturer or vendor within ten days from the execution of the lien note, etc., shall file with the Clerk of the County Court of the county in which the purchaser resided at the time of the purchase, a copy of the said lien note, etc. A copy of the lien note, etc., must be left with the purchaser within twenty days.

GUARANTEES.—Must be in writing; will be construed strictly; should be distinctly worded, so that no question will arise whether limited or continuing.

FRAUD.—Sometimes criminal proceedings may be instituted for fraud. Fraud is always a ground of relief. It is a fraud to conceal a fraud.

INTEREST.—Where interest is payable and no rate has been agreed upon, the rate allowed is five per cent. Any rate can be contracted for. Interest is in the nature of damages, and it is not allowed upon open accounts, unless it is shewn that there is either an express or implied contract to pay interest. Before a debtor can be charged with interest on accounts, a demand of payment should be made to him in writing informing him that interest will be claimed from the date of the demand. Interest is allowed on overdue bills and notes from the day they become due. Payments are applied first in payment of interest to date, then in reduction of principal. The practice of allowing interest on both sides of an account to day of settlement is not correct. Compound interest is not allowed, unless expressly agreed upon. A contract to reduce the rate of interest in case of punctual payment is good, while one to increase the rate in case of default is bad. Mortgages of real estate must shew on their face the rate at which interest is to be calculated.

PRINCIPAL AND AGENT.—Principals are

case of any change in the partnership. On the dissolution of a partnership a declaration certifying the dissolution should be registered. Every person carrying on a business for trading, manufacturing or mining purposes, and who uses as his business style some name other than his own name, or who in such style uses his own name with the addition of "and Company," or some other word or phrase indicating a plurality of members in the firm, shall register within six months a declaration containing his name, occupation and address, the style of his business, and that he alone carries on the business. Every person failing to register a declaration shall incur a penalty of \$100. Persons forming a limited partnership must register a certificate in the office of the Clerk of the County Court of the county in which the principal place of business of the partnership is situate.

LIMITATIONS OF ACTIONS.—On simple contracts, promissory notes, debts and money demands, six years. On actions for rent upon an indenture of lease and upon a bond, or other contract under seal (except upon the covenants contained in any indenture of mortgage made on or after the first day of July, 1894), twenty years. Actions for damages and penalties, two years. Actions upon any covenant contained in any indenture of mortgage made on or after the first day of July, 1894, ten years. Actions for the recovery of land, ten years. Actions against municipal corporations for damages caused by non-repair of roads, etc., three months, and damages caused to owners or occupiers of real property in the exercise of municipal corporations' powers, one year. Actions against employers by their workmen for recovery of damages for injury in the course of their employment, six months, or, in case of death, within twelve months from time of death. Actions against justices of the peace, sheriffs and bailiffs for acts done in the course of their duties, six months. The effect of the Statute of Limitations will be avoided by proof of a written acknowledgment of the debt, or by a payment on account of the debt, before the debt is barred, and the time will only run from the date of such acknowledgment or payment.

EXEMPTIONS FROM SEIZURE UNDER EXECUTION IN ONTARIO.—(1) Wearing apparel of debtor and family, bed and bedding in ordinary use by debtor and family, one cooking

MERCANTILE LAW—Continued.

stove with pipes and furnishings, one other heating stove with pipes, one crane, one pair andirons, one set of cooking utensils, one pair tongs and shovel, one coal scuttle, one lamp, one table, six chairs, one washstand, with furnishings, six towels, one looking-glass, one hair brush, one comb, one bureau, one clothes press, one clock, one carpet, one cupboard, one broom, twelve knives, twelve forks, twelve plates, twelve teacups, twelve saucers, one sugar basin, one milk jug, one teapot, twelve spoons, two pails, one wash tub, one scrubbing brush, one blacking brush, one washboard, three smoothing irons, all spinning wheels and weaving looms in domestic use, one sewing machine and attachments in domestic use, thirty volumes of books, one axe, one saw, one gun, six traps, and such fishing nets and seines as are in common use, all these articles not to exceed in value \$150. (2) All necessary fuel and provisions for debtor and family for thirty days, and not to exceed \$40 in value. (3) One cow, six sheep, four hogs, and twelve hens, in all not exceeding the value of \$75, and food therefor for thirty days, and one dog. (4) Tools and implements ordinarily used in debtor's occupation, to the value of \$100. (5) Bees reared and kept in hives to extent of fifteen hives. (6) All materials furnished to mechanics and workmen for construction of building under contract. (No articles exempt from seizure for debt contracted for identical article.) Landlord has preferential claim for *two months* in case of a monthly tenancy.

ASSIGNMENT.—There is no insolvency law. Assignments are made to trustee for creditors. A clause in assignment giving the trustee the

power to carry on trade to realize as a going concern will not vitiate assignment. Trustee is bound to use ordinary business prudence in dealing with estate. Trustee is responsible for fraud or gross misconduct. A trustee can be compelled in equity to give an account of his dealings with the estate.

MARRIED WOMEN can carry on business, sue and be sued in the same manner as if unmarried. Are entitled to hold property free from debts and control of husband, and can convey away real estate acquired since July, 1884, without husband's concurrence. Are entitled to dower in all real estate owned by husband during the marriage, and in such equitable real estate as the husband may die entitled to. The real and personal estate of every man dying, after the first day of July, 1895, intestate and leaving a widow but no issue, shall in all cases where the net value of such real and personal estate does not exceed \$1,000, belong to his widow absolutely and exclusively.

ARREST.—Arrest for debt has been abolished, but if a debtor is about to leave Ontario with intent to defraud or hinder one or all of his creditors in the recovery of their claims, he may be arrested under a writ of *capias*, and detained until he gives security for the claim. A writ of *ca. sa.* may be obtained after judgment. The writ is only issued upon order of a Judge, and the debt must exceed \$100. A judgment debtor being examined as such, and not making satisfactory answers, may be committed to jail by order of the Judge until he does make satisfactory answers. In the Division Court the Judge may order the debtor to make regular payments on the judgment, and

on default may commit him for not obeying the order.

ATTACHMENT OF PROPERTY.—If a person resident in Ontario indebted to any other person departs from Ontario with intent to defraud his creditors, and at the time of his so departing is possessed of any real or personal property not exempt by law from seizure, he shall be deemed an absconding debtor, and his property may be seized and taken for the satisfying of his debts by an order of attachment.

REPLEVIN is used to obtain possession of goods wrongfully detained. Plaintiff must give security to three times the value of the goods before he can obtain them, and must proceed promptly with his action to prove the ownership of the goods.

WILLS.—A will should express the intention of the testator in clear language. Every will shall be construed to speak and take effect as if it had been executed immediately before the death of the testator. It may be drawn by any person. A bequest to a witness is void. No will made by any person under the age of twenty-one years is valid. A will must be signed by the testator in the presence of two witnesses, who, at his request, in his presence, and in the presence of each other, should affix their names as witnesses. Charitable bequests in wills of testators dying before the 14th day of April, 1892, are only payable out of pure personal estate; but in wills of testators dying on or after that date, land may be devised to or for the benefit of any charitable use, but such land shall be sold by the devisee within two years from the death of the testator. Money charged or secured on land may be devised for a charitable use.

Sittings of the Courts.

SUPREME COURT OF CANADA sits at Ottawa on third Tuesday in February, first Tuesday in May, first Tuesday in October.

EXCHEQUER COURT.—For the trial of causes the Court sits at such places and times as are appointed by the Judge of the Exchequer Court. For hearing demurrers, etc., the Court sits at Ottawa every Monday, at 11 a.m., except during vacation or during the absence of the Judge.

COURT OF APPEAL sits at Toronto at such times as are appointed by the Judges of the Court.

DIVISIONAL COURTS OF THE HIGH COURT.—Unless otherwise ordered, sittings of the Divisional Courts are held at Toronto, and commence on the first Monday of each month, except during the long vacation and Christmas vacation; and continue to sit for two weeks (except on Saturdays and public holidays, and on any days falling in any vacation).

CIVIL AND CRIMINAL ASSIZES.—Not less than two sittings of the Civil and Criminal Assizes are held at the County Town of every County and union of Counties in each year. In the County of York, at Toronto, not less than three of such sittings are held in each year, and also a fourth such sittings, if necessary. In the Counties of Carleton, Wentworth and Middlesex, at their respective county towns, not less than three of such sittings are held in each year. Sittings are held twice a year at Sault Ste. Marie, Port Arthur and Kenora, and once a year at Parry Sound, Bracebridge, Gore Bay and North Bay. The Judges of the High Court appoint the days upon which all such sittings of the Civil and Criminal Assizes are held.

WEEKLY SITTINGS AT OSGOODE HALL, TORONTO.—A Judge of the High Court sits at Osgoode Hall, at Toronto, every week, except during vacations, for the purpose of disposing of all business, except trials, which may be

transacted by a single Judge. The business of the weekly sittings is as follows:—Tuesday and Friday, Chambers; Monday, Wednesday and Thursday, Court.

COUNTY COURTS.—Except in the County of York, these Courts sit twice a year for the trial of causes at the same time as the Court of General Sessions, being on the second Tuesday in June and December. For the County of York there are four such sittings, commencing on the first Tuesdays in March and December and on second Tuesdays of May and September. For special hearing of causes without a jury, except in the County of York, the Courts sit on first Tuesday in April and October in each year. Besides these sittings the Judges may sit at such other times in their discretion for the trial of non-jury cases. *Term Sittings.*—In the County of York on the second Monday in January, June and October, and the first Monday in April in each year. In other counties on the second Monday in January and the first Monday in April, July and October, lasting one week each.

DISTRICT COURTS AND GENERAL SESSIONS OF THE PEACE IN UNORGANIZED DISTRICTS.—Sittings are held each year as follows:—1. At Kenora, on first Tuesday of June and second Tuesday of October. 2. At Port Arthur, on third Tuesday of May and second Tuesday of November. 3. At Sault Ste. Marie, on second Tuesday of June and November. 4. At Gore Bay, on last Tuesday of May and third Tuesday of October. 5. At North Bay, on second Tuesday of June and November. 6. At Parry Sound, on first Tuesday of June and December. 7. At Bracebridge, on third Tuesday of June and November.

SURROGATE COURTS.—There are four sittings in each year, which (except in the County of York) commence on the second Monday in January and the first Monday in April, July and October. In the County of York the sittings commence on the second Monday in January, June and October, and the first Monday in April.

GENERAL SESSIONS OF THE PEACE.—Sits on the same days as the County Court jury sittings in each county.

ADMIRALTY COURT.—The principal seat of the Court is at Toronto, but there are five Admiralty Offices at the following places, viz.:—Kingston, Windsor, Sandwich, Owen Sound and Goderich, with Deputy Marshals in charge. There are no regular sittings of the Court. Sittings are held by the Judge of the Court at Toronto or elsewhere in the Province at such times as may be appointed by him.

Long Vacation, the months of July and August. Christmas Vacation, 24th December to 6th January following.

LEGAL HOLIDAYS.

In all the Provinces of Canada, except the Province of Quebec, the following are legal holidays:—Sundays, New Year's Day, Good Friday, Easter Monday, Victoria Day (24th May), Dominion Day, Labor Day (1st Monday in September), King's Birthday (9th November), Christmas Day, any day appointed by Proclamation as a Public Holiday or for a General Fast or Thanksgiving, and the day next following New Year's Day, Victoria Day, Dominion Day, King's Birthday and Christmas Day, when those days respectively fall on Sunday.

In the PROVINCE OF QUEBEC—The same days, and also Epiphany, Ascension, All Saints and Conception.

The Quebec legal holidays are observed in the Public Departments, Ottawa.

Joint Stock Companies.

The following remarks, except as hereinafter mentioned, apply to joint stock companies, whether they are incorporated under the Dominion or Ontario Joint Stock Company Act.

A joint stock company is a partnership consisting of a large number of persons incorporated under some statute with the object of carrying on some specified purpose or business, and having a capital divided into equal shares which are transferable by the respective holders thereof without the consent of the other shareholders.

One or more shares are held by each shareholder, and in proportion to the shares held by him he is entitled to vote at meetings of the company, and to participate in the profits of the company.

There are two kinds of shares or stock, viz., common and preferred or preference.

By common shares or stock is meant stock which entitles the owner of it to a *pro rata* division of profits.

By preferred or preference stock is meant stock which entitles its owner to dividends out of the net profits before or in preference to the holders of the common stock, and which may in addition entitle its owner, in the event of the winding up of the company, and if there is any capital to be returned to the shareholders, to have the amount paid in on his shares returned to him before the common stockholder receives the amount paid in by him.

Cumulative preference stock is preference stock which entitles the holder thereof to have any deficiency of dividends in any year made good to him out of the profits of subsequent years.

Non-cumulative preference stock does not give the holder thereof of this right, so that the holder of such stock can only look to the year's profits for his dividend for that particular year.

Preferred stock redeemable by the company is preference stock issued by a company which has the right to buy back that stock at any stipulated time.

Shareholders of preference stock possess all the rights and are subject to all the liabilities of other shareholders; their only privilege is their preference over the other shareholders with respect to dividends and capital.

A joint stock company is known in law as a corporation aggregate. The members of the company and their successors form but one person in law, a person different from that of any of the members, though composed of them.

Each shareholder is responsible for the debts of the company to an amount equal to that not paid up on his shares; so that, in case of the insolvency of the company, he stands to lose the amount paid in by him, and in addition he may be called upon to pay the amount still unpaid on his shares.

Under The Ontario Joint Stock Company Act (which applies to companies incorporated under that act), no person holding stock in the company as an executor, administrator, guardian or trustee, is personally liable as a shareholder; but the estate and funds in his hands of the party represented by him is liable.

The Dominion Joint Stock Company Act (which applies to companies incorporated under that act), is somewhat similar, and provides that no person holding stock in

executor, etc., represents the stock held by him at all meetings, and can vote as a shareholder. Every person who has pledged his stock represents the same at all meetings, and can vote as a shareholder. All questions proposed at meetings of the shareholders for the consideration of the shareholders are determined by the majority of votes, and the chairman presiding at such meetings has the casting vote in case of an equality of votes.

INCORPORATION OF COMPANIES UNDER THE ONTARIO JOINT STOCK COMPANY ACT.

1. There must be at least five petitioners for the letters patent, and each petitioner must be of the age of twenty-one years. Each petitioner must be the *bona fide* holder in his own right of the shares for which he has subscribed.

2. There must be a formal petition, duly executed.

3. There must be a memorandum of agreement and stock book, duly executed, in duplicate.

4. Special conditions, if any, intended to have a bearing upon the stock of the company, or the manner in which it, or any portion of it, shall or may, be subscribed for, must be inserted in the petition and in the memorandum of agreement and stock book as material parts thereof.

THE PETITION.

The petition, which may be put in at any time without gazette notice, must state:—

(a) The name, residence and occupation of each petitioner in full.

(b) The proposed corporate name of the company.

(c) The object of the company briefly stated in general terms, as, for example: "To manufacture and sell glassware."

The objects of a mining company should be stated as follows:—

"Subject to the provisions of The Ontario Mining Companies Incorporation Act and with all the powers mentioned in Section 4 of the said act, to carry on, in all their branches, the operations of a mining, milling, reduction and development company."

If a mining company wishes to be a non-personal liability company, the petitioners must add the necessary words to that effect to the prayer of their petition.

(d) The place at, or from, which the undertaking of the company is to be carried on.

(e) The place in Ontario where the head office of the company is to be situated, and where its principal books of account and its corporation records are to be kept, and to which all communications and notices may be addressed.

(f) The capital of the company, and the number of shares, and the amount of each.

(g) The names of the provisional directors of the company, who must be, at least, three in number and who must be stockholders.

(h) The amount of stock for which each petitioner has subscribed in the memorandum of agreement and stock book.

(i) The petition must further state: That no public or private interest will be prejudicially affected by the

The application must be by petition signed by the executive officers of the company, and passed under the company's seal.

The petition must state the material facts, such as (1) the name of the kingdom, dominion, state, province or other jurisdiction under the laws of which the petitioning company was incorporated and is working; (2) its corporate name; (3) the date and manner of its incorporation; (4) the place where its head office is situated; (5) whether its existence is limited by statute or otherwise; and, if so, the period of its existence yet to elapse, and whether its existence may be lawfully extended; (6) whether it is a valid and subsisting corporation; (7) whether it has power, either express or implied, to carry on its business in Ontario; (8) whether it has power to hold land in Ontario, and, if so, the conditions, if any, under which such land is to be held; (9) its authorized powers set out in full; (10) the powers which it desires to exercise in Ontario; (11) the amount of its authorized capital, and whether such capital is divided into shares, and, if so, how; (12) the amount of its subscribed capital; (13) the amount of its paid-up capital; (14) whether it was carrying on business in Ontario on 1st July, 1900, and, if so, in what manner, at what places and to what extent; (15) its head office, or other chief place of business in Ontario; (16) the name, description and place of residence of its chief agent or representative in Ontario; (17) that the company has authorized the making of the application, and has duly appointed an attorney; (18) the name, description and place of residence of such attorney, and (19) such further information as the Provincial Secretary may require.

The contents of the signatures to, and the impression of the seal upon the petition, must be verified by affidavit or statutory declaration.

If the application be on behalf of a company incorporated under the laws of the Dominion of Canada, a copy of its charter, or of the act incorporating it, certified by the Deputy Registrar-General, or by the Clerk of the Parliament, respectively, must be produced with the application. A similar observation will apply to a company incorporated under the laws of any of the Provinces of the Dominion of Canada, regard being had to the proper officers in that behalf for the purposes of certification.

If the application be on behalf of a company incorporated under the laws of Great Britain and Ireland, the copy of the memorandum and articles of association produced must be certified to be a true copy by the Registrar of Joint Stock Companies at London, Edinburgh or Dublin, as the case may be.

If the application be on behalf of a company incorporated under the laws of one of the United States of America, the evidence of incorporation must consist of a duly-certified copy of the papers originally, and, if any, subsequently, filed in the Department of the Secretary of State, or other proper officer having the custody of the papers, and duly verified by such officer.

A person, resident in Ontario, or company having its head office in Ontario, must be appointed by the petitioning company to be its attorney and representative in Ontario, and a power of attorney, duly executed, for the purpose, under the seal of the company, must be transmitted with the papers.

the company as an executor, administrator, tutor, curator, guardian or trustee for any person named in the books of the company as being so represented by him, shall be personally liable as a shareholder; but the estate and funds in his hands of the party represented by him shall be liable.

It should be stated that under both acts a company is not bound to see to the performance by the trustee of any trust in respect of any share; and the receipt in the books of the company, in whose name the same stands in the books of the company, is a valid discharge to the company for any dividend or money payable on the shares.

No person holding stock as collateral security is personally subject to liability as a shareholder; but the person pledging such stock is considered as holding the same, and is liable as a shareholder.

Calls on shares must be promptly paid on the day appointed for payment, and a shareholder is liable for interest thereon at the legal rate after default in payment.

If the call is not paid at the appointed time the directors may, if they prefer, forfeit the shares, which will thereupon become the property of the company, and can be disposed of by the company. The Dominion Joint Stock Company Act provides that, notwithstanding the forfeiture, the holder of such shares which have been forfeited will continue liable to the then creditors of the company for the amount unpaid on such shares at the time of forfeiture, less any sums subsequently received thereon.

The shares of stock are transferable on the books of the company in the manner prescribed by the letters patent or the by-laws of the company. No transfer of shares by a shareholder is valid for any purpose, so far as the company or its creditors are concerned, until entry thereof is made in the transfer book; but, until such transfer is entered, both transferrer and transferee are each liable on the shares to the company and its creditors. Such a transfer, however, though not so entered, is valid as between the transferrer and transferee.

The Dominion Joint Stock Company Act, however, provides that the entry of the transfer is not necessary in the case of companies whose stock is listed and dealt with on any recognized stock exchange by means of scrip commonly in use, endorsed in blank, and transferable by delivery; which constitutes valid transfers; the scrip holder is not, however, entitled to vote upon shares until they are registered in his name in the books of the company.

No transfer of shares, whereof the full amount has not been paid in, can be made without the consent of the directors; and whenever any transfer of shares not fully paid in has been made with such consent to a person who is not apparently of sufficient means to fully pay up such shares, the directors are personally liable to creditors of the company to the same extent as the transferring shareholder, but for such transfer, would have been.

No share is transferable until all previous calls are fully paid; The Dominion Joint Stock Company Act further provides that the directors may decline to register any transfer of shares belonging to any shareholder who is indebted to the company.

SHAREHOLDERS' VOTES AT GENERAL MEETINGS.

Every shareholder is entitled to as many votes as he holds shares, and he may vote either in person or by proxy, but if he is in arrear in respect of any call he cannot vote. No transferee of shares, if his transfer is not registered in the transfer book, can vote. Every

grant of incorporation, and that at least ten per cent. of the nominal capital of the company has been subscribed.

(j) Signatures to the petition and memorandum of agreement and stock book must be witnessed and proved by the affidavit or statutory declaration of persons who are not petitioners, or directly interested in the formation of the company.

(k) Signatures by attorney must be made under a specific, not general, power of attorney, duly executed.

(l) At least two signatures must be written on the leaf, or page, which contains the prayer of the petition.

(m) The facts stated in the petition must be established by affidavit or statutory declaration.

GOVERNMENT FEES FOR LETTERS PATENT UNDER ONTARIO ACT.

The petition will not be considered by the government until the fees are paid. The fees are payable to the Provincial Treasurer. The following is the tariff of fees:

FOR LETTERS PATENT

When capital stock is \$40,000 or less, \$100.

When capital stock is more than \$40,000, but does not exceed \$100,000, the fee is \$100, and \$1 for every \$1,000 or fractional part thereof in excess of \$40,000.

When capital stock is over \$100,000, but does not exceed \$1,000,000, the fee is \$100, and \$2.50 for every \$10,000 or fractional part thereof in excess of \$100,000.

When capital stock is \$1,000,000 or over, the fee is \$385, and \$2.50 for every \$10,000 or fractional part thereof in excess of \$1,000,000.

When the charter is for a cheese or butter company, \$10.

FEES FOR SUPPLEMENTARY LETTERS PATENT.

When the capital of a company is increased, the fee is according to the above tariff, but on the increase only. In all other cases of supplementary letters patent the fee is \$100.

FEES FOR LICENSES.

For a license to an extra-provincial company to hold land or to sell mining stocks, etc., the fee is according to the above tariff, and is levied according to the nominal capital of the company.

FEES FOR ORDERS-IN-COUNCIL.

For an order-in-council changing the name of a company, \$25.

For an order-in-council approving of a by-law creating preference stock, \$50.

FEES ON DEPOSITING WITH THE GOVERNMENT ANNUAL SUMMARY OF THE AFFAIRS OF THE COMPANY.

1. When the capital stock of the company is \$50,000 or under, \$2.

2. When the capital stock of the company exceeds \$50,000 but does not exceed \$100,000, \$5.

3. When the capital stock of the company exceeds \$100,000, \$5.

ONTARIO ACT AS TO LICENSES TO EXTRA-PROVINCIAL CORPORATIONS.

Under the provisions of this act nearly every company (other than an insurance or a loan company) not incorporated under the authority of an act of the Legislature of Ontario, and having gain for one of its objects, must take out a license from the Government of the Province of Ontario to carry on business in the Province of Ontario.

FEES FOR LICENSES FOR EXTRA-PROVINCIAL CORPORATIONS

Fees for licenses to corporations incorporated under an act of the Legislature of the late Province of Canada, or by Royal Charter of the Government of that Province (that is, incorporated before 1st July, 1867), authorized to carry on business in Upper Canada, but not carrying on business in Ontario at the date of the commencement of the "Act respecting the licensing of Extra-Provincial Companies" (that is, on the 30th April, 1900); and for corporations incorporated under an act of the Dominion of Canada (that is, since 1st July, 1867), and authorized to carry on business in Ontario.

If the capital stock of the company does not exceed \$100,000, the fee is \$25.

If the capital stock of the company exceeds the sum of \$100,000, the fee is \$50.

In respect of all other extra-provincial companies the license fees payable are the same as the fees payable upon the incorporation of a company by letters patent under The Ontario Joint Stock Company Act.

In the case of certain extra-provincial companies the Lieutenant-Governor-in-Council may reduce the fee payable for the license. See Section 18 of the act.

FEES ON ANNUAL RETURNS OF EXTRA-PROVINCIAL CORPORATIONS.

If the capital stock does not exceed \$100,000 the fee is \$5.

If the capital stock exceeds \$100,000 the fee is \$10.

INCORPORATION OF COMPANIES UNDER THE DOMINION JOINT STOCK COMPANY ACT, 1902.

Incorporation will be granted to any number of persons, not less than five, who must each be twenty-one years of age. The applicants must file an application in the Department of the Secretary of State setting forth (1) The proposed corporate name. (2) The purposes for which its incorporation is sought and which must not be for the construction and working of Railways or of telegraph or telephone lines or the business of banking or the issue of paper money or the business of insurance or of a Loan Company. (3) The place within Canada which is to be its chief place of business. (4) The proposed amount of its capital stock. (5) The number of shares and the amount of each share. (6) The full name, address and calling of each applicant, with special mention of the names of not more than fifteen and not less than three of their members who are to be the first or Provisional Directors and the majority of whom must reside in Canada, and each Director must own stock absolutely in his own right. (7) The amount of stock taken by each applicant. (8) The amount, if any, paid in upon same and the manner in which same has been paid and is held for the Company. The facts stated in the application must be established by affidavit or statutory declaration. There must also be filed a Memorandum of agreement and Stock Book containing names and amount of stock subscriptions.

On granting Letters Patent, notice thereof is given by the Secretary of the State by two insertions in *The Canada Gazette*, and thereupon from the date of the Letters Patent the persons therein named and such other persons who have or thereafter shall become subscribers to the memorandum or shareholders in the Company and their successors shall become a body corporate. A copy of every such notice shall be by the

JOINT STOCK COMPANIES—Continued.

Company inserted on four separate occasions in at least one newspaper published where the Head Office or Chief Agency of the Company is established. Failure to comply therewith subjects the Company to a penalty not exceeding \$20.00 per day while such failure or neglect continues.

Before commencing any of its operations or incurring any liability, 10% of its authorized capital must be subscribed and paid for. Every Prospectus of the Company, and every notice inviting subscribers for shares, shall specify the dates and the names of the persons to any contract entered into by the Company or the promoters, Directors or Trustees thereof before the issue of such Prospectus or notice, and every Prospectus or notice which does not specify the same shall, with respect to any person taking shares upon the faith of such Prospectus without notice of such contract, be deemed fraudulent on the part of the promoters, directors and officers of the Company who knowingly issued such Prospectus or notice.

Not less than 10% upon the allotted shares of the Company shall by means of one or more calls, formally made, be called in and made payable in one year from incorporation, the residue when and as the Letters Patent or the provisions of the Act or the By-Laws of the Company direct.

The Charter of the Company shall be forfeited by non-user during three consecutive years, or if the Company does not go into actual operation within three years after Charter is granted.

The Company must make a return to the Secretary of State at any time, a written request therefor may be made of:—

(1) The amount of its capital and the number of shares into which it is divided. (2) The number of shares taken from the commencement of the Company to date of the summary. (3) The amount of calls made on each share. (4) The total amount of calls. (5) The total amount of calls unpaid. (6) The amount of shares forfeited. (7) The names, addresses and occupations

of the persons ceasing to be Shareholders within twelve months preceding and the number of shares held by each. By making default for the space of one month in complying with such request the Company shall incur a penalty not exceeding \$20.00 for each day's default, and every Director and Manager of the Company who knowingly and wilfully authorizes or permits such defaults shall incur the like penalty.

The fees payable upon incorporation are as follows:—
When the proposed capital stock is \$20,000 or less, the fee is \$50.00.

From \$20,000 to \$ 50,000 fee \$150.

" 50,000 to \$100,000 fee \$200.

" 100,000 to \$150,000 fee \$225.

" 150,000 to \$200,000 fee \$250.

" 200,000 to \$300,000 fee \$300.

For every additional \$100,000 up to \$1,000,000 an additional fee of \$25.00. For every additional one million dollars of Capital Stock or fractional part thereof \$100.00.

PUBLIC STATUTORY HOLIDAYS.

DOMINION OF CANADA.—Sundays, New Year's Day,

The Epiphany, Good Friday, The Ascension, All Saints' Day, Conception Day, Easter Monday, Ash Wednesday, Christmas Day, the birthday (or day fixed by proclamation for celebration of birthday) of reigning Sovereign, Victoria Day, Dominion Day, the first Monday of September, to be designated "Labour Day," and any day appointed by proclamation for a general fast or thanksgiving.

QUEBEC.—Sundays, New Year's Day, Epiphany, Ash Wednesday, Good Friday, Easter Monday, The Ascension, All Saints' Day, The Conception, Christmas Day, the anniversary of the birthday of the Sovereign (or day fixed by proclamation), 1st July (or 2nd July if 1st is a Sunday), any other day fixed by Royal proclamation or by proclamation of Governor-General as a day of general fast or thanksgiving, Labour Day.

NOVA SCOTIA.—Sundays, Good Friday, Dominion Day,

Christmas Day, day appointed for celebration of the birthday of her late Majesty or any of the Royal successors, Labour Day, and any day appointed by proclamation of Governor-General or Lieutenant-Governor as a general holiday or for general fast or thanksgiving.

MANITOBA.—Sundays, New Year's Day, Good Friday, Christmas Day, Dominion Day, Labour Day, the day appointed for celebration of the birthday of her late Majesty and her Royal successors and any day appointed by proclamation for a general thanksgiving or general holiday, or as Arbour Day.

BRITISH COLUMBIA.—Sundays, New Year's Day, Good Friday, Easter Monday, Dominion Day, Christmas Day, the day appointed for the celebration of the birthday of her late Majesty and of her Royal successors, and any day appointed by proclamation for a general fast or thanksgiving, and any day

appointed by proclamation or order of the Lieutenant-Governor-in-Council as a holiday.

ONTARIO.—Sundays, New Year's Day, Good Friday, Easter Monday, Christmas Day, Dominion Day, birthday of her late Majesty and her Royal successors, Labour Day, and any day appointed by proclamation of Governor-General or Lieutenant-Governor as a public holiday or for a general fast or thanksgiving.

NORTH-WEST TERRITORIES.—Sundays, New Year's Day, Ash Wednesday, Good Friday, Easter Monday, 1st or 2nd Friday in May (known as Arbour Day), Christmas Day, birthday of reigning Sovereign, Dominion Day, Labour Day, and such day as may in each year be proclaimed a public holiday for the planting of forest and other trees, and any other day appointed by proclamation for a general fast or thanksgiving.

CANADIAN COMMERCIAL AGENCIES.

The following Canadian Commercial Agents (whose addresses are given) will answer correspondence relative to commercial and trade matters, and give information to those interested as to local trade requirements in the districts they represent.

J. S. Larke, Sydney, N.S.W., agent for Australasia.

D. H. Ross, Melbourne, Australia.

C. M. Kittson, Cape Town, South Africa, agent for South Africa.

P. D. Ball, Birmingham, England.

J. B. Jackson, Leeds and Hull, England.

P. D. MacNamara, Manchester, England.

W. A. MacKinnon, Bristol, England.

Anatole F. A. Poindron, Paris, France, agent at Paris.

Alex. MacLean, Yokohama, Japan.

E. D. Arnaud, St. John's, Newfoundland.

A. W. Donly, Mexico.

G. Eustace Burke, Kingston, Jamaica, agent for Jamaica.

Robert Bryson, St. John, Antigua, agent for Antigua, Montserrat and Dominica.

S. L. Horsford, St. Kitts, agent for St. Kitts, Nevis and Virgin Islands.

Edgar Tripp, Port of Spain, Trinidad, agent for Trinidad and Tobago.

C. E. Sontum, Christiania, Norway, agent for Norway, Sweden and Denmark.

W. T. R. Preston, Trade Commissioner to Japan, China and Corea.

In addition to their other duties, the following Canadian agents will also answer inquiries relative to trade matters, and their services are available in furthering the interests of Canadian traders:—

W. L. Griffith, 17 Victoria St., London, S.W., England.

Harrison Watson, 73 Basinghall St., London, E.C., England.

J. Bruce Walker, 11 & 12 Charing Cross, London, England.

G. H. Mitchell, 43 Cannon St., Birmingham, England.

H. M. Murray, Exeter, England.

Alfred Jury, Old Castle Buildings, Liverpool, England.

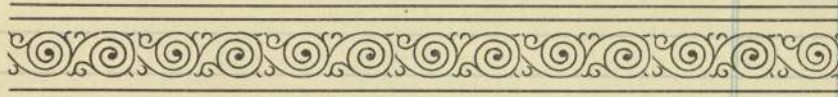
John Webster, 52 St. Enoch Square, Glasgow, Scotland.

Edward O'Kelly, 17 Victoria St., Belfast, Ireland.

D. Treau De Coli, 75 Marché St. Jacques, Antwerp, Belgium.

Paul Wiallard, Paris, France.

the publishers of Canadian tractors -
W. L. Griffith, 17 Victoria St., London, S.W., England.
A. W. Donly, Mexico.



.. Diary for 1908 ..



.. Notes for 1908 ..



New Year's Day	Wednesday, Jan. 1st.	Holy Thursday	May 28th.
St. David's Day	Sunday, March 1st.	Pentecost. Whitsunday.....	June 7th.
Ash Wednesday	March 4th.	Trinity Sunday.....	June 14th.
Quadragesima, 1st Sunday in Lent,	March 8th.	Corpus Christi.....	Thursday, June 18th.
St. Patrick's Day.....	Tuesday, March 17th.	Midsummer Day.....	Wednesday, June 24th.
Lady Day.....	Wednesday, March 25th	Dominion Day.....	Wednesday, July 1st.
Palm Sunday.....	April 12th.	Labor Day.....	Monday, Sept. 7th.
Good Friday.....	April 17th.	Michaelmas Day	Tuesday, Sept. 29th.
Easter Sunday.....	April 19th.	Birth of King Edward VII (1841),	November 9th. <i>Shanksgiving</i>
St. George's Day.....	Thursday, April 23rd.	St. Andrew's Day.....	Monday, Nov. 30th.
Victoria Day.....	Sunday, May 24th.	Christmas Day.....	Friday, December 25th.

MEMORANDUM FROM 1907.

Sherlock Male Quartette.

Mr. Sherlock, Mr. Dixon, Mr. McHenry
Mr. Sparton.
Splendid quartette.

Feb. 1st 1908.

I got a pair of Snow Shoes
from Paul W.

Pa and Brock done the chores in forenoon. Pa
back on other place chopping willows. Brock
and Art Garneau hunting in afternoon.
I went up to a Euchre party at Aaron Waltons, for
Miss Young, with Ray and Mary. Geo Pollard and
Olive at a concert in Hall (Sherlock Male Quartette).
very bright day, not very cold.
Annie Craig and her father called this
afternoon.

THURSDAY, 2

(2-364)

Pa and Brock done the chores in forenoon.
Pa cutting willows on other place in after-
noon. Ma at Drayton. Olive and I went over
to Burrows and Mr. Tuke a Myrtle came over
with us for a few minutes this evening.
rather nice day. little snow flurry in
afternoon.

FRIDAY, 3

(3-363)

Pa and Brock choring in forenoon. Pa
back cutting willows in afternoon. Brock
at town with a couple bags of chop.
Josh. Burrows called this morning. Rose
McQuinn here for tea. Pa and Ma up to
tea and spend the evening at Chas. Walkers.
Most beautiful day.

January

SATURDAY, 4

(4-362)

1908

Da and Brock done the chores in forenoon
Da cutting willows on other place
in afternoon.

very snowy forenoon, very mild.
got colder in afternoon. quite stormy
at times. very high wind at evening
and through night.

SUNDAY, 5

(5-361)

Olive, Brock and I up to English Church
in morning. Mr. and Miss Duncan
here in afternoon and for tea.

Beautiful bright day. cold.

EPIPHANY (Quebec)

MONDAY, 6

(6-360)

Da done chores in morning and went to vote;
then back cutting willows in afternoon. Brock
took Clara to Drayton in morning. Gone to sew for
Mrs. Groom. Grandpa not very well. Up down
all afternoon. He is dizzy and rather stupid.
Brock started to school. Sovely bright-day.

Mr. Garneau and Mr. Hood out-hunting and
left their horse here. Got three skunks. Mrs. Love
in for scene in Drayton and J. Davidson,
W. Richards, H. O. Gillie and Mr. Duncan for the council.

January

TUESDAY, 7

(7-359)

1908

Da choring all forenoon. Cutting willows on other place in afternoon. Brock at school. Clara at Drayton. Mt. Barnear and up. Hood out here after skunks. got four.

Fine day. rather mild.

Les. Dixon keeps. Bryden, up. Arthur, Thompson and J. up. Donald for council. Annie O'Boyle married to Tom Quinn.

WEDNESDAY, 8

(8-358)

Da choring all forenoon. Cutting willows on other place in afternoon. Ma at Drayton in afternoon. Grandpa about the same. up. up. Donald called in afternoon with a calendar.

Clara at Drayton, Brock at school.

Fine in forenoon but gentle fall of snow in afternoon, not very cold.

THURSDAY, 9

(9-357)

Da choring in forenoon. Cutting willows on other place in afternoon. Ma and I up to up. S. Walton's baby's funeral in afternoon. Da sold labels to J. Dowling for 5 1/2.

Rather stormy in forenoon but nice in afternoon. Very frosty and cold wind.

January

FRIDAY, 10

(10-356)

1908

Da choring in forenoon. Cutting willows
on other place in afternoon.
Ma at Dayton in afternoon.
Grandpa some better. Back at school.
Fine day but very cold bleak east-
wind.

SATURDAY, 11

(11-355)

Da choring in morning. Cutting willows
in other place in afternoon. Apr. up Ewing
here for a while in morning. I went
to Dayton in afternoon for Clara.
Back down with grief. Then after
tea took up down to stay all night
with Grandma. Mr. Carris there for tea.
Lovely day. very bright and roads
splendid.

SUNDAY, 12

(12-354)

Ma at Grandma's all day, not up to
church.
Terrible stormy day and rather
cold.

- Da done chores in morning. Brock took Clara to Drayton in morning. John Walker up to help da load laubs. He took them to Drayton got home about four o'clock.

I went down for ma about five. Brock went to school at noon.

Rather stormy and drifting at night. Cold wind.

TUESDAY, 14

(14-352)

Da done chores in morning. Not feeling very well. Down at Drayton in afternoon.

Quite stormy at times but not very cold.

Ed. Waters married to Mabel Wilson in Drayton.

WEDNESDAY, 15

(15-351)

Da choring all day. Ma at Drayton in afternoon and brought Clara home.

Fine in forenoon but very stormy to wards night. Not very cold.

Phil Hilborn and Tom Fairweather married.

January

THURSDAY, 16

(16-350)

1908

Pa done the chores in forenoon, pick-
ing over apples in afternoon.
quite bright day. little stormy at
times. cold.

Roy Philp called towards evening with
Milo Walker.

FRIDAY, 17

(17-349)

Pa done chores in forenoon picking
over apples in afternoon. Ma went to
town to see how Grandpa was feeling.

Very stormy for a couple of hours
this afternoon. blowing a little all day.
roads getting pretty full with snow.
cold.

SATURDAY, 18

(18-348)

Pa and Brock choring in forenoon.
fixing up hen house in afternoon.

very stormy day. High wind all
day. roads being heavy and almost
filled in.

Beautiful bright-moon light-night.

Olive and I walked over to see Alice Page Brock came after us, as Uncle Rich^d and Aunt Emma, with Mr. and Mrs. Milo Walker came here.

quite fine day. roads pretty badly drifted.

MONDAY, 20

(20-346)

Da done the chores in forenoon. He and Watt plowed the road with Molly after dinner, then Da scraped away the snow from stable doors.

Olive and I up to Harry's and Mable's home in evening.

beautiful bright-day.
quite mild.

TUESDAY, 21

(21-345)

Da done the chores in forenoon, then went for two loads of coal in afternoon. Bill Barry came down and got three bags of potatoes and Sam Crocker took them home for him.

quite fine forenoon,
rained quite smartly at times
in afternoon.
very mild.

January

WEDNESDAY, 22

(22-344)

1908

Da done the chores in forenoon and filled up twenty bags of chop. Ma went to Drayton and Sarah Burrows went with her. Ross and Winnie McEwing and Ches. Walker up here in evening. very blustry and stormy forenoon. fine afternoon.

Da unloaded a load of coal after dinner. Got an invitation to a party at Geo. Noble's from Will Gregory.

THURSDAY, 23

(23-343)

Da done the chores in forenoon. down at Jack Walker in afternoon.

quite a lot of snow fell through night. very stormy all day and very cold at night.

Wallace Walker and Ceil called for some liquor to-night. Winnie not well.

Geo. Noble's party.

FRIDAY, 24

(24-342)

Da done the chores in forenoon. Took out a quart of chop in afternoon. Dine walked to Drayton this forenoon. Ma went up to see Mabel and Minnie Walker in afternoon. I over looking for Mrs. Burrows.

Very fine bright day, but pretty sharp wind. Miss Grant had given up the school ~~her~~ her health gave out. Miss Rosalie Tucker had the school.

Margaret MacDonald has been promised her certificate

Pa and Brock done the chores in forenoon
then Pa went to town with Harry in
afternoon.

Mr. Carver called after tea. We put our
name on his cushion top.

pretty cold wind, air rather thick,
blowing some. roads heavy.
Last quart of chaf spoiled at mill. Cattle nor horses
will not eat it.

SUNDAY, 26

(26-340)

Oliver and I drove ourselves up to English Church
in forenoon.

turned out very stormy. Lot of snow fell,
fast storm. roads full.

MONDAY, 27

(27-339)

Pa done the chores in forenoon, then he and
Ma went to town, to see how Grandpa is.

Very stormy day and quite cold.
roads full and very heavy.

January

TUESDAY, 28

(28-338)

1908

Da done the chores in forenoon, then went to
Drayton in afternoon. Ella Gregory here
in forenoon and asked us to spend Wednesday
evening at her home.

very soft snow falling in forenoon, turned
colder and blew very hard.
roads very heavy.

WEDNESDAY 29

(29-337)

Da done the chores in forenoon, then cleaned
the clock in afternoon. ^{over this morning.} Jim Dready and Jim
Collison called here in afternoon. Chas. Walker
called for Orl and J, and we went over to
Josh. Gregory's to spend the evening.
Will Gregory called here in evening.
quite a fine day, but pretty sharp.
very cold night.

THURSDAY, 30

(30-336)

Da done the chores in forenoon. Went to town
in afternoon for boots for Brock.
Ma down to see old Mrs. Walker in afternoon.
very nice day, but pretty sharp.
very cold night.

January

FRIDAY, 31

(31-335)

1908

Pa choring all day. clearing pens in afternoon. Ma at Drayton all day. Olive up to see Mary this afternoon.

very disagreeable, cold east wind all day.

February

SATURDAY, 1

(32-334)

Pa and Brock done chores in forenoon. Pa went to town in afternoon. Got a ride home with Mr. Page.

Terrible stormy day - cold.

roads very full of snow.
I got a pair of snow shoes from Gullph.

SUNDAY, 2

(33-333)

Brock walked down to Grandmas across fields in afternoon.

Very stormy afternoon. Lot of snow fell this forenoon. pretty cold.

Mrs. Carrie did not get up to church this morning.

February

MONDAY, 3

(34-332)

1908

Pa choring all day, and shovelling some snow in afternoon.

I walked over to see Netta Hillborn in afternoon on my snow shoes.

quite fine day. a little stormy in afternoon. cold.
Jack Walker up here in afternoon.

TUESDAY, 4

(35-331)

Pa choring all day. 12° below zero.

I drove Ma to town in afternoon. She staying all night with Grandma.

Beautiful bright day, but pretty sharp.

Uncle Jim came up.

WEDNESDAY, 5

(36-330)

Pa choring all day. I went down for Mother after breakfast. Uncle Rich^d brought Miss Cobant here about four o'clock.

Terrible stormy day. In east storm, very cold wind. Lot of snow fell. Road filling up very quickly.

Everything frozen up in the stables. Water troughs frozen up in shed. Had to water cattle with pails.

February

THURSDAY, 6

(37-329)

1908

Da Choring all day.
Miss Grant here.

Terrible stormy all day. Stormed all night - and still storming to night.
Storm from west to-day. Cold.
Not one sleigh or cutter passed along this road to-day.

FRIDAY, 7

(38-328)

Da done the chores and then walked out to town. Got home about two o'clock.
I drove Edith Grant up to Harry's about five o'clock. Jack Walker up here in evening. Mike not feeling well.
Inclined to be stormy. Cold wind from north. Quite sunny at times.

Olive 17 years old to-day.

SATURDAY, 8

(39-327)

Da Choring. I walked up to Miss Stone's this forenoon and had dinner. Olive walked to Drayton in afternoon with snow-shoes.
Brook went down with Mr. Morrison.

Beautiful bright-day, but very cold.

Maryboro Cheese and Butter Co. meeting in Rothsay.

Isaac Hilborn and John Walker hauls this route 1.25-4.

February

SUNDAY, 9

(40-326)

1908

I walked up to Church on snow shoes, had dinner with Miss Stone, then went over to soapfield with Mr. Carrel, then he drove me home.

A beautiful bright-clear sunshiny day. cold east wind.
14° below zero.

MONDAY, 10

(41-325)

Did the chores in forenoon, then he John Walker and Wat plowed the road in afternoon.

I walked over to Page's in afternoon, on snow shoes.

Beautiful bright-day. very mild.
Dr. Farrell out to see Mike.

2

TUESDAY, 11

(42-324)

Do doing chores all day. Exercising Mike for a little while.

Oliver snow-shoed over to Drayton this afternoon.

Beautiful bright-day. quite mild.

Pa doing the chores and cleaned out pens.

Mga went to Drayton in forenoon. Had an upset, but nothing hurt.

Olive, Brock and I up to spend the evening at Mabel and Harry's. very mild, little showers of rain at night foggy night.

THURSDAY, 13

(44-322)

Pa done the chores in forenoon.

Went to a Conservative Meeting in Drayton in afternoon. Hon. Adam Peck spoke.

Pa and I rode home with Rube. Trebleaven.

very foggy all day. snow disappearing.

Pa 52 years old.

Uncle Jim 55 years old.

Old Mr. Tucker dead.

FRIDAY, 14

(45-321)

St. Valentine's Day.

Pa done the chores in forenoon.

Went over to Hilborn's and paid Hoshed for threshing. Sarah Burrows over here for tea.

very dull foggy forenoon.

rained steadily all afternoon and evening.

February

SATURDAY, 15

(46-320)

1908

Pa and Brock done the chores in forenoon
Pa went over to Old Mr. Duckers funeral
in afternoon and over to Drayton.
Very stormy afternoon. Very small funeral.
Not very cold.

SUNDAY, 16

(47-319)

Olive, Brock and I up to church this
morning.
Pa walked over to see Mrs. Edward Green
in afternoon. Had tea with Mr. Craigs.
Beautiful day at times, then very heavy
falls of snow.
Mr. Chas. Walker here after tea.

MONDAY, 17

(48-318)

Pa doing chores and cleaned out pens.
Lara walked down to Drayton this
morning to sew for Grandma.
Mike died this afternoon about half
past five. Watt, Harry and J. Walker here
at night.
Soft snow falling in forenoon but
cleared up towards noon and quite
fine.

February

TUESDAY, 18

(49-317)

1908

Da done chores in morning. Then up
and he over to up. R. Fair's funeral in
afternoon. I walked down to Drayton in
afternoon to carnival. Brock down at
night. Mr. Chas. Walker, Will Gregory and
Watt here at night to play cards.
Sub-Garneau here for a while in forenoon.
Fine day but rather cold east wind

WEDNESDAY, 19

(50-316)

Da done chores in morning. Down to
Drayton in afternoon with a couple of bags
of chop. I walked home from Drayton
this morning. Clara and up. Carrie walked
out about five. up. Carrie stayed for tea
and went up to Harry's in evening. Presented
relabel with "Tea Set" and "two rockers".
Rather stormy and worse to wards night.

THURSDAY, 20

(51-315)

Da choring round all day. Clara walked
back to town this morning on "snow
shoes"
The assessor up. J. Corbett here.
Lovely bright day but sharp.

February

FRIDAY 21

(52-314)

1908

Da done chores in morning. Then at Drayton in afternoon. Clara walked home from town in afternoon on her snow shoes.

Miss Brooker here for tea and stayed all night.

Not very cold but soft snow falling and rather stormy.

SATURDAY, 22

(53-313)

Da and Brock done chores in morning. Da and Brock down to Drayton in afternoon also Da.

Clara took Miss Brooker to Harry's about five o'clock.

Harry here in afternoon to borrow stock rack.

Lovely morning but snowed in afternoon. Not very cold and bright.

SUNDAY, 23

(54-312)

Clara and I at church in morning.

Home rest of day.

Lovely morning but snowing in afternoon.

February

MONDAY, 24

(55-311)

1908

Da done chores in morning. Choring
and cleaning pens in afternoon.
Harry brought back stock rack.
Lovely bright day but quite sharp.

TUESDAY, 25

(56-310)

Da done chores in morning. Clara
walked back to Drayton on snow shoes.
Da down in afternoon with horse
and cutter. Brought a hundred of flour.
Raw wind and inclined to be a
little stormy in forenoon but turned
very stormy towards night.

WEDNESDAY, 26

(57-309)

Da done chores in morning. Sifting
ashes and choring in afternoon.
Clara sewing for Grandma.
Quite stormy and drifting a lot.
Cold wind

February

THURSDAY, 27

(58-308)

1908

Da done chores to-day. Not feeling well. Shoulders very painful.
Clara in Drayton.

Quite stormy and cold, drifting.

FRIDAY, 28

(59-307)

Da done chores in morning. Then down to Drayton in afternoon with horse and cutter for chop.
Jack Walker here in afternoon. Clara walked home from Drayton on snow shoes about-three.

Stormy and cold. (windy)

SATURDAY, 29

(60-306)

Da done chores in morning. Then ploughed road in afternoon.
Ma and Brock at Drayton in afternoon. W. Carrie called.
Lovely day. Very bright-but-a little sharp.

Da down to John Walkers in afternoon
to see a sick cow.

Mrs. Carrie here for tea.

Very stormy day, roads filling
up quickly.

MONDAY, 2

(62-304)

Da done chores in morning. Clara
went down to Drayton this morning
to sew for Mrs. Chas. White.

Da breaking lanes and cleaning pens
in afternoon.

Rather mild this morning but colder
and snowing in afternoon.

No train down until about three o'clock
and there only a snow plough. Baker called.

TUESDAY, 3

(63-303)

Da done chores in morning. Choring and
cleaning up great in afternoon.

Mrs. Chas. Walker here in afternoon.

Ma and Da up at Chas Walker's in evening
to play euchle. I went to Drayton in
afternoon to skate, stayed all night.

Rather fine but colder and kind of
stormy to-wards night.

Da done chores in morning. Down to
Drayton in afternoon with team
and a load of chop.
Walked home from Drayton this
morning.

Lovely bright day, and not very cold.
Patta and Lizzie Hilborn called in afternoon.

THURSDAY, 5

(65-301)

Da done chores in morning. Then took
down a great load of chop and brought home
yesterday. Down in afternoon with
another load.

Ma up at Uncle Richards in afternoon
and stayed for tea.

Uncle Richard called.

Fine day but not as bright as yesterday.
East wind.

FRIDAY, 6

(66-300)

Da done chores in morning. Choring and
making flower pots in afternoon.

Rain and sleet in morning until noon.
Very foggy but cleared off about four
and sun came out. Wind raised towards
evening and terrible high wind at
night.

March

SATURDAY, 7

(67-299)

1908

Da done the chores and cleaned out pens
in afternoon. Brock went to town and
came home with him.

fine all day but not very bright.
rather cold wind.
Da and Ma 26 years married to-night.

SUNDAY, 8

(68-298)

Olive and I up to English Church
in forenoon.
Mr. Wake walked out this afternoon and
stayed for tea. Olive, he and I walked
over to see Nettie in afternoon.
dull day, inclined to be mild.

MONDAY, 9

(69-297)

Da done the chores and drew out
manure in afternoon.

Jack Brooks here for dinner.

Very fine forenoon, but started to
snow in afternoon.

Frank McFagan's birthday.
New hotel keeper started in the Royal Hotel.

March

TUESDAY, 10

(70-296)

1908

Da done the chores and drew out manure in afternoon.

quite a fine day, but not very bright.

East wind to-night.

WEDNESDAY, 11

(71-295)

Da done the chores in forenoon. Went to Drayton with Art. Page in afternoon. Went to see the Dr. He says Da has Neuralgia in his head. Mr. Carrie called in and stayed for tea.

Beautiful bright day. very high wind snow disappearing to-day. Lovely moon light night.

THURSDAY, 12

(72-294)

Da done the chores and went down with Mr. Craig for coal in forenoon. He drew a load for us as our team could not go on road. Unloaded coal after dinner. Da drew out manure from pens. Mrs. Walker and Helma here in afternoon and Jack came up for tea. Ma at town all day.

Beautiful bright day, snow very soft. East wind to-night.

March

FRIDAY, 13

(73-293)

1908

Da done the chores and drew out manure in afternoon.

very dull forenoon almost raining at times. cleared off towards evening and was quite bright. colder. freezing quite hard.

Will Gregory called to say good-bye. He started for Saskatoon this morning.

SATURDAY, 14

(74-292)

Da done the chores and drew out some manure in afternoon.

Jack Walker helped in afternoon then they went back and fixed windmill. Brock at town in afternoon. I walked across fields to post office in forenoon.

quite fine forenoon, very dull after dinner started to rain about four o'clock. roads very soft.

SUNDAY, 15

(75-291)

Heavy showers of rain in forenoon turned to snow at noon. colder towards night.

Home all day.

just one cutter went past here, to-day, Hoshed no church.

March

MONDAY, 16

(76-290)

1908

Da done the chores in forenoon and drawing manure back to live fence at Uncle Richards. I took Olive to station ^{4.36 train} to-night. She gone to Guelph. very fierce snow storm this ~~morning~~ morning. Sleaked up and was a lovely day, but quite cold.
My goose started to lay.

St. Patrick's Day, TUESDAY, 17

(77-289)

Da done the chores in forenoon, drawing manure in afternoon. I walked to town in afternoon and stayed all night. Went to Minstrel Show. Some talent assembled by six Guelph boys. rather fine afternoon. Quite heavy fall of snow in forenoon. east wind.
I quilting for while at old Mrs. Mitchell's.

WEDNESDAY, 18

(78-288)

Da choring in forenoon, drawing manure in afternoon. Ma came down for me. Grace Mason came out with us. Grace and I walked up to see Mabel and called at the school. Then we three went up to church in evening. rather dull day. started to sleet and rained quite heavily. ~~very~~ turning colder.

George Pollards
birthday.

Mr. Reynolds' walls
died this day. (painted)

March

THURSDAY, 19

(79-287)

1908

Da choring and drawing manure, all day. Olive came home in afternoon. couldn't get her teeth filled for a few days. Mr. Corrie came here about ten o'clock. Stayed for dinner, tea and spent the evening. Then I walked home. Harry, Mabel and Fossie Crocker here to spend evening. quite fine at times, came on quite stormy about six then cleared off.

Beautiful moonlight night.

FRIDAY, 20

(80-286)

Da done the chores and finished drawing manure. Ross McBurnie here with his team of colts hitched up.

Miss Grace and I walked up to see Minnie Walker, but she was away. We went over to Harry's and spent the evening.

Beautiful bright day.
Lovely night.

SATURDAY, 21

(81-285)

Da and Brock done the chores and filled up some chop. Da took chop to town ma and Brock took Grace home in afternoon. Got a bag of flour from Mr. Thompson.

Beautiful bright day.

Will Gregory's birthday. 28 yrs. old.
May Gardons. 31 yrs. old.

Olive and I up to church this morning. Cyril preached. Mr. and Mrs. Clemens and Miss Duncan came out this afternoon and stayed for tea. Cecil Walker here for tea. Beautiful forenoon. duller afternoon quite strong wind. mild. roads getting soft. I 23 years old to-day.

MONDAY, 23

(83-283)

Da done the chores in forenoon. Helping Jack Walker fan up seed grain in afternoon. Jack up here this morning. rather dull forenoon, but came out fine and bright. Snow thawing quite a bit. rained some through night. thunder and lightning.

TUESDAY, 24

(84-282)

Da done the chores in forenoon and cleaned out pens in afternoon. Ma went up for Miss Stone in forenoon and Brock drove her home after tea. Nasty day. very snowy at times. snow soft turned colder towards evening.

March

WEDNESDAY, 25

(85-281)

1908

Da done the chores in forenoon. Down
at Jack Walkers till four o'clock.
He and Mother up to Josh Gregors to
spend the evening.

quite a nice day. cold east wind at
night:

moderated through night and was
quite mild.

THURSDAY, 26

(86-280)

Da done the chores this forenoon.
at Jack Walkers in afternoon.
Mother at Drayton all day.

dull all day.

rained a shower about seven,
to-night.

very mild.

Received word that Joe Chambers baby boy is dead.

FRIDAY, 27

(87-279)

Da done the chores in forenoon. Jack Walker
up here in afternoon helping clean up grain.
Jim Bready and Mr. Tom Allan here for
dinner. Mary Philp and Myrtle Woods here
in afternoon.

dull all day. raw east wind.

raining at night. lot of lightning and
thunder.

March

SATURDAY, 28

(88-278)

1908

Da done the chores in forenoon. Jack Walker up here in afternoon helping clean up seed grain. I walked to town this forenoon. Had dinner with Grandma. Dull foggy forenoon. turned colder in afternoon and cleared off. roads rather soft. bad pitch holes on town line. Saw Mr. Dick.

SUNDAY, 29

(89-277)

Brook up to see Oliver.

Oliver and I walked up to church this morning. Tom Henderson and Wad. Gordon walked out for dinner. Da went back to town with them and went to Mr. Duncans.

rather dull day. quite cold.

Snow flurries towards night.

Mr. Dick starts for Toronto on Monday and (sails from St. John, on Thursday for Scotland.)

3

MONDAY, 30

(90-276)

Da done the chores in forenoon. Jack Walker and he cleaning up grain till five o'clock, then went over to see horse at Hilborns. Olive walked to town this afternoon. Hoosher Hilborn here in forenoon for seed wheat.

very fine bright day. wind rather cool.

March

TUESDAY, 31

(91-275)

1908

Da choring in forenoon, he and Jack Walker fanning up grain in afternoon.

I up sewing for Aunt Emma

Foggy day, almost-rain.

afms. D. Dornel from 9th Arthur here to buy seed wheat

Lila Morrison 18 years old.

Winnie McEwing 25 years old.

April

WEDNESDAY, 1

(92-274)

Da choring all day.

Mr. Carrie walked out in afternoon. Stayed all night. no church.

Fine day, till about five o'clock. Then rained heavily, getting colder and froze on to trees.

very disagreeable night. high wind.

THURSDAY, 2

(93-273)

Da done the chores and took Mr. Carrie home about six o'clock.

A terrible stormy day. snowing and blowing very hard cold.
a west storm.

April

FRIDAY, 3

(94-272)

1908

Pa done the chores in forenoon then took a grist of chop to town. I down to Mrs. Walkers to use machine in afternoon.

quite cold day and very stormy at times

SATURDAY, 4

(95-271)

Pa and Brock charing and filled up a grist. Pa. took it to town in afternoon. Mother and Brock down also. Sarah Burrows over here in evening. Pa over to see a sick cow at Wat's.

Beautiful bright sunshiny day.
Mabel Philp 27 years old.

SUNDAY, 5

(96-270)

Olive and I drove up to church in forenoon.

Roads very bare on gravel.
Rained steadily for a few hours in afternoon.

Mrs. Carrie went home from Northway did not preach in Moorefield.

Da done the chores in forenoon then took a grist of chop to town. I down to Mrs. Walkers to use machine in afternoon.

quite cold day and very stormy at times

1908. Wellington.
 Elizabeth Anderson (honors), A. M. Armstrong (honors), F. Adsett (honors), Alex. D. Anderson (honors), B. A. Bride, J. M. Blyth, M. Burrows (honors), L. E. Barnett, R. J. Brown, M. K. Buchan, L. M. Crabb, J. Card, M. S. Clark (honors), A. S. Corrigan (honors), R. B. Carter, L. E. Campbell (honors), P. Donaldson (honors), C. J. Drew (honors), I. Dix, A. H. Dow (honors), C. L. Draper, E. E. Ellis (honors), F. W. Elliott, L. Eylesley (honors), L. G. Fryer, L. A. Gray, I. A. Gillespie (honors), H. M. Grieve, S. Hanna (honors), K. J. Hunter, Katharine Harlow, Mary Hanton (honors), E. G. Heather (honors), H. M. Hunt, Jennie Hanna (honors), M. Hengerson, F. Hutchinson (honors), E. E. Hussey (honors), Harry L. Howson, W. Ireland (honors), J. M. Kilgour, J. F. Kelley, R. A. Lynch, Mabel Leslie (honors), E. M. Lowes (honors), D. Lush, A. Livingstone, S. P. Morgan (honors), J. B. Moon (honors), G. Munro, J. McDowell (honors), C. Macnamara (honors), Martha J. McDowell, A. E. McDougall, A. McWilliams (honors), E. M. Mackenzie, T. E. McLuhan, Bertha Nesbitt, J. Padfield, W. D. Paton (honors), M. Raffis, L. T. Rutherford, J. C. Ross, M. M. Straith, E. Schurter, B. G. Seilens (honors), I. M. Smith, G. G. Stizen (honors), Ethel J. Short, I. A. Short, E. Schleck, G. C. Senior, I. G. Tindale, H. Vice (honors), A. Wright (honors), E. Welsh, F. Whitaker (honors), P. M. Walsh.

TURDAY, 4

(95-271)

Charing and filled took it to town in her and Brock down currows over here in over to see a sick cow wright sunshiny day. year old.

SUNDAY, 5

(96-270)

Olive and I drove up to church in forenoon.

Roads very bare on gravel. Rained steadily for a few hours in afternoon.

Mrs. Carrie went home from Rothsay did not preach in Inverfield.

April

MONDAY, 6

(97-269)

1908

Pa done the chores, cleared out pig-pens and cleaning up on barn bank. Over to Burrours in evening. Olive walked to town this afternoon.

lovely day till five o'clock, then turned duller and started to rain gently about six o'clock.

Rosalie Crocker 23 years old to-day.

TUESDAY, 7

(98-268)

Pa choring in forenoon. plowed the snow in our lane in afternoon.

Jack Walker up here.

Help making a waist for Minnie Walker. Olive came up in evening.

lovely day. bright and mild.

rained through night and froze on.

WEDNESDAY, 8

(99-267)

Pa done the chores in forenoon. Helping Watt Burrours to clean up seed grain in afternoon.

very disagreeable day. quite misty all forenoon! foggy at times in afternoon, pretty high wind at night.

April

THURSDAY, 9

(100-266)

1908

Horse Show.

Da and Brock done the chores and walked down to Drayton in afternoon.

Very nice day.
Ground was frozen hard this morning.

FRIDAY, 10

(101-265)

Da done chores in morning. Jack Walker and Da back in forenoon to fix windmill on other place.

Mma and Clara to Drayton in afternoon. Clara stayed over night with grandma. Da helping Watt clean grain in afternoon.

Fine day but threatening rain, cloudy.
Lovely night.

SATURDAY, 11

(102-264)

Da and Brock done chores in morning. Choring in afternoon. Brock went to Drayton about half past four for Clara. She sewing at Mrs. Pich. Henderson's.

Mrs. Walker and Cecil here in evening.

Terrible high wind all day and flurries of snow.

April

SUNDAY, 12

(103-263)

1908

Brook, Clara and I up to church
in morning. Petta Hilborn here
in afternoon. Clara walked back
to Drayton this evening. Da at Uncle
Rick^d at night. Fine in morning, flurries of
snow in afternoon.

MONDAY, 13

(104-262)

Da done chores in morning and straightened
up driving house. Picking rails up on
flats behind barn.

I walked to Drayton in afternoon.
Gave a few his dinner and fed his
horse. Clara sewing at P. Henderson's.

Brook over at Mr. Morrison's this evening
boiling down.

Fine day, bright and sunny.

TUESDAY, 14

(105-261)

Da done chores in morning. Drawing
rails off flats in afternoon.

Mr. and Mrs. Howes called in afternoon
to see if Clara would go to sew.

Miss Brookes here for tea. Mable
came down in evening.

Harry brought us two jars of syrup.

Lovely day warmer towards evening.

April

WEDNESDAY, 15

(106-260)

1908

Low Mitchell married to day.

Da choring in morning, moving fence between the little patch and the flats in afternoon.

Percy M: Ewing gave Clara a ride home from Drayton this evening. Brock, Clara and I up to Pothray to church to-night. Rained in morning but cleared off towards noon. Fine in afternoon. Quite cool wind and a heavy frost at night.

THURSDAY, 16

(107-259)

Da choring in morning. Moving rails in afternoon. Clara and Betty out collecting for Bible Society this forenoon. Brock at Hilburns to-night to ask them to wood-bee. Also at Morrison's and Page's in morning.

Fine day but very cold wind, frost at night.

E. Henry here for seed wheat.

GOOD FRIDAY (Dominion)

FRIDAY, 17

(108-258)

Da done chores in morning and trimming out currant-bushes. Set out fruit trees in afternoon and cleaning up chip yard. J. Walker here for wheat. Brock down there in morning for bag of potatoes, also took Harry up two bags of carrots at night for his horse. Ma took Clara down to Mrs. Gordons this morning.

Fine bright-day but rather cold wind.

Da and Brock done chores in morning
 Jack Walker and Da in bush falling
 trees in morning but too wet in
 afternoon for the bee. Da in bush for
 while in afternoon.

Brock went for Clara after tea.

Brock had Paddy hitched up to-day.
 Rained all day until about four then
 cleared off.

SUNDAY, 19

(110-256)

Easter Sunday.

We up to church in morning.
 Dave Kemp here in afternoon. Roy
 came down in evening and Brock
 and he hitched up Paddy.

Quite dull and misty but cleared off
 to-wards noon. Bright in afternoon
 but rather windy.

EASTER MONDAY (Dominion)

MONDAY, 20

(111-255)

Da and Brock done chores in morning
 then Da in bush until noon.

Had a wood-bee this afternoon.

Harry Power came for Clara this
 evening to go to sew.

Heavy fall of snow in the night - but
 nearly all gone by noon.
 Bright day but cold north wind.

April

TUESDAY, 21

(112-254)

1908

Da and Brock done chores in morning then Da in bush until noon splitting wood. At Mr. Morrison's wood bee in afternoon. Brock and ma at Drayton in afternoon. Got Dick shod.

Fine bright day but cold wind.

WEDNESDAY, 22

(113-253)

Da and Brock choring in forenoon, then Da splitting wood in bush until noon.

at Wilcott's wood bee in afternoon Brock down to Drayton in afternoon with team and load of chop. Got horses shod on front feet.

Beautiful day and rather windy but quite warm.

THURSDAY, 23

(114-252)

Da and Brock choring in morning then Da splitting and piling wood in forenoon and afternoon, finished it Brock and I went down with team and load of chop in afternoon.

Got horses shod on hind feet. I walked home. Planted clematis and rose this evening.

Terrible hot day, scarcely a breath of wind, little cooler to-wards night.

April

FRIDAY, 24

(115-251)

1908

Da and Brock done chores in morning then Da started to cultivate in field the other side of orchard where the wheat was. Cultivating in afternoon also. Brock to Drayton in afternoon to get plough cutter sharpened. Cooler and rather dull, looking like rain. Rained a little this evening. Wind rather high at night.

SATURDAY, 25

(116-250)

Da and Brock done chores then Da started to plough on other place. Ploughing in afternoon. Brock to Drayton in afternoon and Hoshely came over for seed wheat. Harry Lowe brought Clara home to night.

Fine day until about four o'clock then started to rain. Rained until about six and again in the night: hail, thunder & lightning.

SUNDAY, 26

(117-249)

Clara, Brock, and I up to church. Da up to Woodisale's in afternoon to see separator.

Winnil and Percy here for tea.

Brock had Paddy hitched up to night.

Fine day. Wind went down towards evening.

April

MONDAY, 27

(118-248)

1908

clearing up where stone wall fell in this morning in shed.

Da and Brock done chores in morning. Then Da ploughing sod on other place till dinner ploughing in afternoon.

Brock to Drayton in afternoon.

Jim M. Geogan here for dinner.

Mrs. Montgomery called at noon. Mrs. Chas. Walker here in evening about wheat. Clara and I up to Harry's in evening

Raining off and on in morning, cleared up a little in afternoon.

TUESDAY, 28

(119-247)

Da and Brock done chores. Da ploughing sod on other place afternoon and morning. Ross here for seed wheat. Brock took home Uncle Richard's turkey this afternoon. Brock up to tell C. Walker he can get wheat. Da at Drayton to - night. Clara went with him to sew at Mrs. Gordon's. Raining off and on all day. Colder to - wards evening.

WEDNESDAY, 29

(120-246)

Da and Brock done chores. Da ploughing on other place, finished over there and ploughed little patch behind orchard.

Mrs. J. Travis called this evening to get a stand for horse.

Raining off and on all day. fine soft snow falling about five. rather raw and cold.

April

THURSDAY, 30

(121-245)

1908

Da and Brock done chores. Da ploughing sod by the bush morning and afternoon. Brock down to Drayton this morning to get Paddy shod.

Quite dull and cold all day.
Frost last night.

May

FRIDAY, 1

(122-244)

Da and Brock done chores. Da ploughing all day in field by the bush.
Mr. H. Gillie called this evening with rose bushes.

Da down to J. Walkers to - night.

Fine day but quite cold. Very heavy frost last night.

SATURDAY, 2

(123-243)

Da choring and clearing pens in morning. Brock to Drayton with grist & chop. Da ploughing in afternoon in patch back of barn.

Brock down in afternoon for Clara.

Very heavy snow storms off and on all day. Snow flakes large and soft.
Rather cold wind.

May

SUNDAY, 3

(124-242)

1908

Clara, Brock and I up to church with Pat.

Ma and Da over to Dick Lowes for dinner and tea.

Mr. Barrie here for a few minutes in afternoon.

Lovely day but cool at night.

MONDAY, 4

(125-241)

Da charing and finished plowing little piece beyond the ditch. Sowed it after tea. Mother at Prayton in afternoon.

Ross McEwing got our stock rack this morn. W. two girls with Harry, Rosalie and Mabel spent the evening at Mr. McEwings.

very nice day.

TUESDAY, 5

(126-240)

Da done the chores and Brock drove the cultivator. Working in field next to road behind old house. Da sowed it to wheat in afternoon and harrowed it after tea.

Mother and Olive cleaned the library. I finishing a black dress for my self.

J. Bouriss called.

very fine day, dull looking at night - east wind all day.

Sold chair to
J. Bready

May

WEDNESDAY, 6

(127-239)

1908

Da and Brock done the chores and filled up some chop. Da back on other place in afternoon with Isaac Hilborn getting little maple trees.

Uncle Jim called this afternoon. Jim Bready here for dinner, first time.

Rained quite heavily for while in forenoon, also in afternoon. raw and foggy.
mother 45 years old.

THURSDAY, 7

(128-238)

Da and Brock done the chores and got ready some chop. Da took it down in afternoon.

Very disagreeable day. rain from west almost all day.
cold and wet under foot.

FRIDAY, 8

(129-237)

Da done the chores and Brock took Clara down to Mrs. Gordon's to sew. making her pen in afternoon and fixing a place for rhubarb. Da up to Ornelo Richards after dinner to see him on business.

Ma took Miss Stone's plants home. Raining in morning but cleared off in afternoon but still cloudy.

May

SATURDAY, 9

(130-236)

1908

Da and Brock done chores. Then went down to other place for rhubarb and planted it. Harrowed old strawberry patch and planted potatoes on it. Scuffling and clearing out among currant bushes.

Ma went to Drayton this morning and came home after tea.

Fine day quite windy in afternoon.
Great drying day.

SUNDAY, 10

(131-235)

Clara walked home this morning. We up to church. Ma and Brock over to cemetery in afternoon with Pat.

Mrs. Lowry here in afternoon.

Fine day. Windy but went down in the evening.

MONDAY, 11

(132-234)

Da and Brock done chores, then Da took seven pigs away got home about noon.

Brock down in afternoon with a couple of bags of chop. Da cultivating in field back of poplars in afternoon. Clara sewing for table this afternoon. Fine and very hot until about four then high wind and a little shower. Raining at night.

May

TUESDAY, 12

(133-233)

1908

Da done chores in morning. Brock drove Clara up to Mable's. Then drawing out manure until noon.

Mr. Towris here for dinner. Da cultivating in field back of Poplars in afternoon.

Quite a rain in morning but cleared up to-wards noon. Fine in afternoon.

Terrible high winds at noon but went down to-wards evening. Alice Page 23 yrs. old.

WEDNESDAY, 13

(134-232)

Da and Brock done chores. Da finished cultivating in field back of Poplars by noon and sowing until about half past four when it started to rain. Rained all evening. Brock down to Drayton this morning. Clara at Mable's. Mr. Bready here for dinner. Da and Uncle Richard to town this evening to see A. S. Lown. Topsy twin calves. Fine warm morning.

THURSDAY, 14

(135-231)

Da and Brock done chores and cleaned up some chop. Brock took it out in afternoon. Ma took Clara down this morning to T. Henderson's to sew. Da down with Uncle Richard this afternoon to Drayton to see A. S. Lown.

Cool and dull this forenoon but started to rain about three o'clock. Raining off and on all evening.

May

FRIDAY, 15

(136-230)

1908

Da and Brock done chores and took carrots out of cellar in morning. Taking out apples and vegetables in afternoon. Brock and I to Drayton in afternoon to pay H. Irvine. Da down to J. Walker's this evening. Raining in morning but stopped about ten. Dull all day and misty to wards night.

SATURDAY, 16

(137-229)

Da and Brock done chores and put ten young cattle out to grass. Drawing out manure until noon. Drawing out manure in afternoon and scuffled currant-bushes in evening. Brock went for Clara after tea. Fine day. Drying fast.

SUNDAY, 17

(138-228)

Mrs. Morley preached.

We up to church in morning.

Mrs. 77: Eving up in afternoon.

Mrs. and Mrs. Thompson and Hazel called for a short-time in afternoon.

Put four cows on other place.

Fully day. bright and warm.

May

MONDAY, 18

(139-227)

1908

Robt working on the $\frac{1}{4}$ acres behind
the barn. Chara walked to Drayton to
seed at Y. Hendersons

Brock took me to town aft-
very fine day but looking
like rain

TUESDAY, 19

(140-226)

Robt working behind the barn

^{fare room}
Brock took Olive to train going to

Waltham to get her teeth fixed

finished behind barn about three
aft ^{they} started in field next to Walker
aft Brock churning round a little rain
John Quarris here for dinner

WEDNESDAY, 20

(141-225)

Da cultivating and sewing in field
by road. Jim Bready here for
dinner.

Warm day.

Joe Cook buried.

Da charing and plowed mangol patch.
 Brock took a few bags of chop to town
 in buggy. I came home from Drayton
 after dinner. Got a ride with Ross McEwing.

Dull misty morning. rather bright for
 while afternoon. Raining again after tea.
 Rubel Srelaven and Wm. Clark called this
 afternoon. Seeing about Cream Separator.
 Brock over to Wm. Loder's for potatoes.

FRIDAY, 22

(143-223)

Da cultivating and sowing on other place.
 Brock charing. Olive came home from Guelph
 on night train and walked out. Had two teeth
 crowned, the other root drawn and gold filling
 put in. Netta Hilborn over in evening for a
 dozen turkey eggs.

Beautiful day. quite warm.
 Very heavy growth of grass and foliage on the
 trees. cows stayed out all night.

SATURDAY, 23

(144-222)

Da cultivating and sowing on other place.
 harrowed it after tea. Brock went to
 Drayton in afternoon.

very fine day.
 cloudy at night.

Olive Brock and I up to church
in forenoon.

Brock took Ma down to Grandma's
and went for her after tea.

Dave Kemp here in evening also
Mr. and Mrs. Thompson called.

very warm day.

VICTORIA DAY (Dominion)
[May 24 this year falling on Sunday]

MONDAY, 25

(146-220)

Do cultivating. Brock Olive and I down
to celebration in town. Olive and I
stayed with Mr. Thompsons and
went to concert.

very warm day.

Marathon Road race from Moorefield to Drayton

1. Hugins from Sulph - 29 min 10 sec.
2. Banker Smith Town - 29 .. 11 ..
3. Russell Dynes - Moorefield 29 .. 12 ..
4. Herb. Sturbridge ~~24 .. 13 ..~~

33 min.

TUESDAY, 26

(147-219)

Do sowing barley and harrowing
Bill Moody here for Mr. Touriss.
Do down to Jack Walters in evening
very heavy rain this afternoon. sultry
shivery this forenoon.
Olive and I walked home from town
this morning.

May

WEDNESDAY, 27

(148-218)

1908

Da harrowing and working mangol patch. Jim Bready here for dinner. Brock took ma down to Grandma's to help her house clean. Bill Barry came down this forenoon and picked over his potatoes.

Mr. Wm. Clarke and Mr. D. Sinclair brought a De Laval Cream Separator here at milking time set it up and run milk through.
Beautiful bright-day. quite warm.

ASCENSION DAY (Quebec)

THURSDAY, 28

(149-217)

Da working mangol ground. Ridged it up and sowed them. Helped put in garden vegetables in afternoon. Brock down town with 2 bags of chop in forenoon. He and Da delivered Elsie to Mr. Stinsons for Jim Bready after tea. Mr. Carrie wheeled out this afternoon, but went away at five, looking very much like a shower. Did sprinkle.
Very warm day. quite a breeze.

FRIDAY, 29

(150-216)

Da working in corner of bush. Brock choring and over to Geo. Sherts for seed peas, in evening. ^{did not get any.} Rosalie Brooker came down after school and stayed all night. Mr. Carrie came along about 4.30 and stayed for tea and spent the evening. very warm afternoon. a couple of showers this forenoon. lot of lightning to-night sultry.