

DAILY JOURNAL
1912.

1912

JANUARY	FEBRUARY	MARCH	APRIL
Su. - 7 14 21 28 M. 1 8 15 22 29 Tu. 2 9 16 23 30 W. 3 10 17 24 31 Th. 4 11 18 25 - F. 5 12 19 26 - S. 6 13 20 27 -	Su. - 4 11 18 25 M. - 5 12 19 26 Tu. - 6 13 20 27 W. - 7 14 21 28 Th. 1 8 15 22 29 F. 2 9 16 23 - S. 3 10 17 24 -	Su. - 3 10 17 24 31 M. - 4 11 18 25 - Tu. - 5 12 19 26 - W. - 6 13 20 27 - Th. - 7 14 21 28 - F. 1 8 15 22 29 - S. 2 9 16 23 30 -	Su. - 7 14 21 28 M. 1 8 15 22 29 Tu. 2 9 16 23 30 W. 3 10 17 24 - Th. 4 11 18 25 - F. 5 12 19 26 - S. 6 13 20 27 -
MAY	JUNE	JULY	AUGUST
Su. - 5 12 19 26 M. - 6 13 20 27 Tu. - 7 14 21 28 W. 1 8 15 22 29 Th. 2 9 16 23 30 F. 3 10 17 24 31 S. 4 11 18 25 -	Su. - 2 9 16 23 30 M. - 3 10 17 24 - Tu. - 4 11 18 25 - W. - 5 12 19 26 - Th. - 6 13 20 27 - F. - 7 14 21 28 - S. 1 8 15 22 29 -	Su. - 7 14 21 28 M. 1 8 15 22 29 Tu. 2 9 16 23 30 W. 3 10 17 24 31 Th. 4 11 18 25 - F. 5 12 19 26 - S. 6 13 20 27 -	Su. - 4 11 18 25 M. - 5 12 19 26 Tu. - 6 13 20 27 W. - 7 14 21 28 Th. 1 8 15 22 29 F. 2 9 16 23 30 S. 3 10 17 24 31
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FOR
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1912
Golden Number 13
Epact 11
Solar Cycle 17
Dominical Letters G-F
Roman Indiction 10
Julian Period (Year of) 6925
The year 5673 of the Jewish Era commences September 13th, 1912.
The year 1331 of the Mohammedan Era commences December 11th, 1912.
The 3rd year of the reign of George V. begins May 6th, 1912.
The 137th year of the Independence of the United States begins July 4th, 1912.

Festivals, Anniversaries, etc. 1912:
New Year's Day, Jan. 1 Birth of Queen Victoria May 26
Epiphany Jan. 6
Septuagesima Feb. 4
Trinity Sunday June 2
Sun. Feb. 4
Birth of King George V. 3
Quinquagesima May 13
Shrove Sunday 18
Corpus Christi 6
Ash Wednesday 21
Birth of Prince of Wales 23
Quadragesima May 25
St. John Baptist 24
St. David Mar. 1
Midsummer Day 24
Annunciation Day July 1
Palm Sunday 31
Labor Day Sept. 2
Good Friday April 5
St. Michael's Day 29
Easter Sunday 14
St. Andrew Nov. 30
St. George 23
Birth of Queen Alexandra Dec. 1
George V. 6
St. John Baptist 24
St. Thomas 21
Ascension Day 16
Christ the King 25
Victoria Day 24
Pentecost, White Sunday 26

Bank Holidays.
DOMINION OF CANADA ONLY.—New Year's Day; Good Friday; Easter Monday; Victoria Day; Dominion Day; Labor Day; Christmas Day; Quinquagesima; In addition to above, Epiphany; Ascension Day; All Saints' Day; Conception Day. Also throughout the Dominion, any day appointed by proclamation for a General Fast or Thanksgiving.

Eclipses, 1912.
In the year 1912 there will be four eclipses, two of the Sun and two of the Moon.
I. A partial eclipse of the Moon, 1912, April 1st. Invisible in North America.
II. A central eclipse of the Sun, 1912, April 16th; visible at Toronto as a partial eclipse, the Sun rising eclipsed. The central eclipse will be total for about thirty-two minutes at the middle of its duration. For the rest of its duration it will be annular.
III. A partial eclipse of the Moon, 1912, Sept. 25th. The Moon setting at Toronto about the time the eclipse begins. The Moon enters the shadow Sept. 26, 6h. 63m., a.m. Middle of the eclipse Sept. 26, 6h. 45m., a.m. Moon leaves the shadow Sept. 26, 7h. 26m., a.m. Eastern Standard Time.
IV. A total eclipse of the Sun, 1912, Oct. 9th, invisible in Canada.

Morning and Evening Stars.
MERCURY will be at its greatest elongation West, Jan. 15th, May 12th, Sept. 7th and Dec. 7th when it may be seen early in the morning, and at its greatest elongation East, March 27th, July 24th and Nov. 18th when it may be seen during early evening.
VENUS, morning star to July 5th and evening star rest of year.
MARS is east of the sun to Nov. 4th when it is in conjunction and passes to the west of the sun the rest of the year.
JUPITER is in opposition to the sun May 21st, being on the meridian about midnight. It will be visible in the night sky most of the year up to Dec. when it is in conjunction with the sun on the 18th.
SATURN will be in opposition to the Sun and on the meridian at midnight about Nov. 22nd and will be well placed for observation in the night during the greater part of the latter half of the year.

MOON'S PHASES, 1912.

	New Moon	First Quarter	Full Moon	Last Quarter
	D.O.F.M.	D.O.F.M.	D.O.F.M.	D.O.F.M.
January	19	27	4	11
February	18	25	2	9
March	18	25	3	10
April	17	24	1	9
May	16	23	30	9
June	15	21	29	7
July	14	21	28	7
August	12	19	27	5
September	10	18	26	4
October	10	17	25	3
November	8	16	24	1
December	8	16	23	30

STANDARD TIME.
Standard Time is used throughout Canada. It is divided into five divisions, each division being one hour earlier the further west it is.

DIVISIONS AS FOLLOWS:

Name	Dividing Parallel
ATLANTIC, 60	75 Degrees of Longitude.
EASTERN, 75	90 "
CENTRAL, 90	105 "
MOUNTAIN, 105	120 "
PACIFIC, 120	and West.

WHEN TIME IN QUEBEC IS
12 o'clock noon it would be 11 " at Toronto
10 " " at Winnipeg
9 " " at Calgary
8 " " at Vancouver

Legal Weights and Measures of Canada
The legal weights and measures of Canada are the Imperial yard, Imperial pound avoirdupois, Imperial gallon, and the Imperial bushel.
By Act of Parliament and Amendment, 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, 90 lbs. Castor Beans, 40 lbs. Potatoes, 60 lbs. Turnips, 60 lbs. Carrots, 60 lbs. Parsnips, 60 lbs. Beets, 60 lbs. Onions, 60 lbs. Bituminous coal, 70 lbs. Clover Seed, 20 lbs. Timothy, 48 lbs. Buckwheat, 48 lbs.
By the same Act the British hundred weight of 112 pounds and the ton of 2,240 pounds were abolished, and the hundred weight was declared to be 100 pounds, and the ton 2,000 pounds, avoirdupois, thus making uniform the weights of Canada and the United States.

MEASURE OF LENGTH

4 in. make 1 hand	16 drams make 1 oz
7.92 " " 1 link	16 ozs. " 1 lb.
18 " " 1 cubit	25 lbs. " 1 qr.
12 " " 1 foot	4 qrs. " 1 cwt.
6 ft. " 1 fathom	20 cwt. " 1 ton
3 " " 1 yard	2000 lbs. " 1 ton
54 yds. " 1 rod	
40 fms. " 1 furlong	
8 fms. " 1 mile	
1760 yds. " 1 mile	
694 fms. " 1 degree	
60 geographical mls. make 1 degree.	

AVOIRDUPOIS

16 drams make 1 oz	25 lbs. make 1 cwt.
16 ozs. " 1 lb.	4 qrs. " 1 cwt.
25 lbs. " 1 qr.	20 cwt. " 1 ton
4 qrs. " 1 cwt.	2000 lbs. " 1 ton

TROY

24 grains make 1 dwt.	20 dwts. " 1 oz.
24 grains " 1 dwt.	20 dwts. " 1 oz.
120 grains " 1 lb.	

LIQUID

4 gills make 1 pint	2 pints " 1 quart
4 gills " 1 pint	2 pints " 1 quart
2 pints " 1 quart	4 quarts " 1 gallon

SQUARE MEASURE

144 sq. in. " 1 sq. foot	9 " " 1 sq. yard
144 sq. in. " 1 sq. foot	9 " " 1 sq. yard
9 " " 1 sq. yard	4 " " 1 acre
4 " " 1 acre	640 " " 1 mile

Metre 3.280 feet
Kilometre 1093.6 yds.
Kilogramme 2.204 lbs.
Centimetre3937 inches
Litre 1.759 pints
Hectare 2.471 acres
Knot or Marine Mile 1.15 statute miles

WEEKLY WAGE TABLE
GIVING RATES PER HOUR FOR FORTY-EIGHT, FIFTY-FOUR, AND SIXTY-FOUR HOURS, AND THE RATE PER DAY, FROM \$1 TO \$25.

SIX-DAY WAGE.	RATE PER HOUR			RATE PER DAY
	48-HOUR WEEK	54-HOUR WEEK	60-HOUR WEEK	
	8-HOUR DAY	9-HOUR DAY	10-HOUR DAY	
\$1	2 1/2 cts.	1 1/2 cts.	1 1/2 cts.	± 0.16%
2	5 cts.	3 cts.	3 cts.	0.32%
3	7 1/2 cts.	4 1/2 cts.	4 1/2 cts.	0.48%
4	10 cts.	6 cts.	6 cts.	0.64%
5	12 1/2 cts.	7 1/2 cts.	7 1/2 cts.	0.80%
6	15 cts.	9 cts.	9 cts.	1.00%
7	17 1/2 cts.	10 1/2 cts.	10 1/2 cts.	1.16%
8	20 cts.	12 cts.	12 cts.	1.33%
9	22 1/2 cts.	13 1/2 cts.	13 1/2 cts.	1.50%
10	25 cts.	15 cts.	15 cts.	1.66%
11	27 1/2 cts.	16 1/2 cts.	16 1/2 cts.	1.83%
12	30 cts.	18 cts.	18 cts.	2.00%
13	32 1/2 cts.	19 1/2 cts.	19 1/2 cts.	2.16%
14	35 cts.	21 cts.	21 cts.	2.33%
15	37 1/2 cts.	22 1/2 cts.	22 1/2 cts.	2.50%
16	40 cts.	24 cts.	24 cts.	2.66%
17	42 1/2 cts.	25 1/2 cts.	25 1/2 cts.	2.83%
18	45 cts.	27 cts.	27 cts.	3.00%
19	47 1/2 cts.	28 1/2 cts.	28 1/2 cts.	3.16%
20	50 cts.	30 cts.	30 cts.	3.33%
21	52 1/2 cts.	31 1/2 cts.	31 1/2 cts.	3.50%
22	55 cts.	33 cts.	33 cts.	3.66%
23	57 1/2 cts.	34 1/2 cts.	34 1/2 cts.	3.83%
24	60 cts.	36 cts.	36 cts.	4.00%
25	62 1/2 cts.	37 1/2 cts.	37 1/2 cts.	4.16%

Rules for Computing Interest.
The following will be found to be excellent rules for finding the interest on any principal for any number of days:
1%—Multiply the principal by the number of days to run, and divide by 360.
2%—Multiply by number of days, divide by 180.
3%—Multiply by number of days, divide by 120.
4%—Multiply by number of days, divide by 90.
5%—Multiply by number of days, divide by 72.
6%—Multiply by number of days, divide by 60.
7%—Multiply by number of days, divide by 50.
8%—Multiply by number of days, divide by 45.
9%—Multiply by number of days, divide by 40.
10%—Multiply by number of days, divide by 36.
12%—Multiply by number of days, divide by 30.
15%—Multiply by number of days, divide by 24.

The Seasons.—Eastern Standard Time.
Sun enters Aries, Spring begins, Ont. Que. March 21 p.m. Maritime Provinces 2 p.m.
Sun enters Cancer, Summer begins, Ont. Que. June 22 a.m. Maritime Provinces 10 a.m.
Sun enters Libra, Autumn begins, Ont. Que. Sept. 23rd, 11 p.m., Maritime Provinces midnight.
Sun enters Capricornus, Winter begins, Ont. Que. Dec. 22nd, 6 p.m., Maritime Provinces 7 p.m.

Sterling Exchange Tables

FOR CONVERTING STERLING MONEY INTO DOLLARS AND CENTS AT THE PAR OF EXCHANGE (94% PAR).

£	\$	£	\$	£	\$	£	\$	£	\$
1.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00
1.01	2.02	1.02	2.04	1.03	2.06	1.04	2.08	1.05	2.10
1.06	2.12	1.07	2.14	1.08	2.16	1.09	2.18	1.10	2.20
1.11	2.22	1.12	2.24	1.13	2.26	1.14	2.28	1.15	2.30
1.16	2.32	1.17	2.34	1.18	2.36	1.19	2.38	1.20	2.40
1.21	2.42	1.22	2.44	1.23	2.46	1.24	2.48	1.25	2.50
1.26	2.52	1.27	2.54	1.28	2.56	1.29	2.58	1.30	2.60
1.31	2.62	1.32	2.64	1.33	2.66	1.34	2.68	1.35	2.70
1.36	2.72	1.37	2.74	1.38	2.76	1.39	2.78	1.40	2.80
1.41	2.82	1.42	2.84	1.43	2.86	1.44	2.88	1.45	2.90
1.46	2.92	1.47	2.94	1.48	2.96	1.49	2.98	1.50	3.00
1.51	3.02	1.52	3.04	1.53	3.06	1.54	3.08	1.55	3.10
1.56	3.12	1.57	3.14	1.58	3.16	1.59	3.18	1.60	3.20
1.61	3.22	1.62	3.24	1.63	3.26	1.64	3.28	1.65	3.30
1.66	3.32	1.67	3.34	1.68	3.36	1.69	3.38	1.70	3.40
1.71	3.42	1.72	3.44	1.73	3.46	1.74	3.48	1.75	3.50
1.76	3.52	1.77	3.54	1.78	3.56	1.79	3.58	1.80	3.60
1.81	3.62	1.82	3.64	1.83	3.66	1.84	3.68	1.85	3.70
1.86	3.72	1.87	3.74	1.88	3.76	1.89	3.78	1.90	3.80
1.91	3.82	1.92	3.84	1.93	3.86	1.94	3.88	1.95	3.90
1.96	3.92	1.97	3.94	1.98	3.96	1.99	3.98	2.00	4.00

DOMINION OF CANADA.

SEAT OF GOVERNMENT—OTTAWA.

Governor-General.—His Royal Highness The Duke of Connaught and Strathearn, K.G., Etc., Etc., L.

Staff.—Governor-General's Secretary, Lieut.-Colonel H. C. Lowther, C.M.G., M.V.O., D.S.O., Scots Guards.

Clerks.—Charles J. Jones (Division A); A. F. Sladen and F. C. Pereira.

Honorary Aides-de-camp.—Lieut.-Col. Irwin, C.M.G., R.O.; Lieut.-Col. H. K. Smith, I.S.O., R.O.; Lieut.-Col. A. P. Sherwood, C.M.G., 8th Inf. Brig.; Lieut.-Col. S. C. D. Roper, R.O.; Col. F. L. Lessard, C.B.; Col. C. W. Drury, C. B.; Brig.-General L. Buchanan, C.M.G., C.V.O., Lieut.-Col. Sir Henry Pellatt; Lieut.-Col. V. A. S. Williams, Col. J. F. Wilson, R.C.A.; Lieut.-Col. A. Roy.

Honorary Physician.—Sir James A. Grant, K.C.M.G., M.D.

Honorary Surgeons.—Col. E. Fiset, D.S.O.; Lieut.-Col. G. Carleton Jones.

THE MINISTRY.

According to Precedence.

The Right Honourable Sir Wilfrid Laurier, P.C., G.C.M.G., K.C., D.C.L. (Oxon), President of the King's Privy Council for Canada, First Minister.

The Right Honourable Sir Richard John Cartwright, P.C., G.C.M.G., Minister of Trade and Commerce.

The Honourable Sir Frederick William Borden, K.C.M.G., B.A., M.D., Minister of Militia and Defence.

" " Sydney Arthur Fisher, B.A., Minister of Agriculture.

" " William Stevens Fielding, LL.D., D.C.L., Minister of Finance.

" " William Paterson, Minister of Customs.

" " William Templeman, Minister of Inland Revenue and Minister of Mines.

" " Louis Philippe Brodeur, K.C., LL.D.; Minister of Marine and Fisheries and Minister of the Naval Service.

" " Frank Oliver, Minister of the Interior and Superintendent General of Indian Affairs.

" " Sir Allen Bristol Aylesworth, K.C.M.G., K.C., M.A., Minister of Justice.

" " Rodolphe Lemieux, K.C., LL.D., Postmaster-General.

" " William Pugsley, K.C., D.C.L., Minister of Public Works.

" " George Perry Graham, LL.D., Minister of Railways and Canals.

" " Charles Murphy, B.A., Secretary of State.

" " William Lyon Mackenzie King, C.M.G., M.A., LL.B., Ph.D., Minister of Labour.

[The above form the Cabinet.]

TERMS AND SITTINGS OF COURTS

Supreme Court of Canada

sits at Ottawa on third Tuesday in February, first Tuesday in May, first Tuesday in October.

The Exchequer Court of Canada

sits at such places and times as the Court may appoint.

The Court of Appeal for Ontario

Sits at Toronto at such time as the Court may appoint.

The High Court of Justice.

The Divisional Court sits on the first Monday in each month. The Divisional Court and Court of Appeal do not sit on Saturdays.

A single Judge sits as and for the Court at Osgoode Hall, on Monday, Wednesday and Thursday in each week, and in chambers on Tuesday and Friday of each week. Sittings for trials with and without juries are held in Toronto and in the county towns at such times as are appointed by the High Court.

Long Vacation, both in the High Court of Justice, and the Court of Appeal, consists of the months of July and August.

A Judge of the High Court will sit in Toronto during the long vacation to hear such applications as may require to be promptly heard.

Christmas Vacation—from 24th December to 6th of January, both days inclusive.

The Law Reform Act, 1900, which is to come into force only on proclamation will entirely vary the above sittings of the Court of Appeal and the High Court of Justice.

County Court.

OUTSIDE THE COUNTY OF YORK.

Sittings for trial with and without a jury, are held in the Counties of Carleton, Middlesex and Westmorland commencing on the first Tuesday in June and December.

and in all other Counties commencing on the second Tuesday in June and December. There are also sittings for trial without a jury held in all counties commencing on the first Tuesday in April and October. County Court Sittings in Banc—four—to commence second Monday in January and first Monday in April, July and October, ending on Saturday of the same week.

IN THE COUNTY OF YORK.

Sittings for trial with and without a jury, are held commencing the first Tuesday in March and October, and second Tuesday in May and September, and Non-Jury Sittings in addition to above once a month except during vacation.

County Court sittings in Banc—four—to commence on second Monday in January, June and October, and the first Monday in April, ending on Saturday of the same week.

County Court Judges may sit and act at any time for the transaction of business.

Surrogate Terms

commence on the second Monday in January, and on the first Monday in April, July and October, and end on Saturday of the same week, except in York, where terms commence second Monday in January, June and October, and first Monday in April, and end on Saturday of the same week.

General Sessions of the Peace

Sittings to be held, except in County of York, semi-annually, commencing on the second Tuesday in the months of June and December, subject to Sec. 21 of Local Courts Act.

In the County of York the said Courts are held four times in the year, commencing on the first Tuesday in the months of December and March, and on the second Tuesday of the months of May and September.

The County Court Judges' Criminal Court sits out of Sessions, without a Jury, for trial of prisoners. In York this Court usually sits every Wednesday.

The Honourable Jacques Bureau, K.C., LL.B., Solicitor-General.
Rodolphe Boudreau, Clerk of the King's Privy Council for Canada.
F. K. Bennetts, Assistant Clerk of the King's Privy Council for Canada.
Wm. Mackenzie, Secretary of Imperial and Foreign Correspondence.
Ernest I. Lemaire, Private Secretary to Prime Minister.
High Commissioner for Canada in London.—The Right Honourable Lord Strathcona and Mount Royal, G.C.M.G., G.C.V.O., LL.D. (Cantab.)
17 Victoria Street, London, S.W.
Secretary to the office of the High Commissioner.—William Linney Griffith.

DOMINION OF CANADA.

Formed of Ontario, Quebec, Nova Scotia and New Brunswick, in 1867. Manitoba and North-West Territories joined in 1870. British Columbia in 1871. Prince Edward Island in 1873. The new Provinces of Alberta and Saskatchewan were created by special Act of Parliament, 1905.

AREA AND POPULATION.

Prov.	Capital.	Area sq. miles	Pop. 1901
Ontario	Toronto	260,862	2,182,947
Quebec	Quebec	351,873	1,648,898
New Brunswick	Fredericton	27,985	331,120
Nova Scotia	Halifax	21,428	459,574
Prince Edward Island	Charlottetown	2,184	103,259
Manitoba	Winnipeg	73,732	365,688
British Columbia	Vancouver	357,600	178,667
Alberta	Edmonton	253,540	185,412
Saskatchewan	Regina	253,550	257,763
Yukon	Dawson	207,076	
N.-W. Territories (as at present constituted)		1,922,735	

*1906

POSTAL RATES

LETTERS.

Register all valuable letters.
Letters addressed to places in Canada, Mexico, and United States, including Porto Rico, Hawaii, Guam, and Philippine Islands, 2 cents per ounce or fraction thereof.
Letters to places in United Kingdom, Newfoundland and British Possessions and Protectorates are 3 cents for each ounce, or fraction thereof.
Letters to other places in Postal Union countries, 5 cts. for the first oz., and 3 cents for each additional oz. or fraction thereof.
On "Drop" letters posted in the city, addressed to any point within letter carriers' delivery, the rate is 1 cent per oz.
The postage on letters for suburban offices is 2 cents per oz. from suburban offices to city, 3 cents.
Drop letters posted at any suburban office for delivery therefrom, 1 cent per oz.
Letters posted at any suburban office for another suburban office are not considered drop letters; the postage on such letters is 2 cents per oz.

POSTAL CARDS.

Canada, United States and Mexico, 1 cent; United Kingdom, Newfoundland and all countries in Postal Union, 2 cents.

RE-DIRECTED LETTERS.

Re-directed letters are not liable to any additional postage if handed back to the Post Office with a changed address at the moment of delivery or as soon as possible thereafter, provided always the change in the address does not require the letter to be sent to any place to which the postage rate is higher than was at first payable. In this case the additional postage, if not prepaid, will be collected on delivery. Re-directed letters should not be dropped into a Post Office box or receiver unless additional postage has been put on to carry them to their second destination.

REGISTRATION.

Money letters should always be registered.
Every article intended for registration must be handed in at the Post Office window, and a receipt obtained therefor.
The fee on all classes of articles addressed to countries to which mail may be registered is five cents.
The sender of a registered article addressed to any Postal Union country may entitle himself to a certificate as to the disposal of the said article by the Postmaster at the office addressed, on prepayment of an additional fee of five cents. All classes of matter may be registered to all destinations in Canada and throughout the Postal Union, except Parcel Post; and letters may be registered to most of the countries not included in the Union.
The public are reminded that registered letters are only carried on trains that are accompanied by railway mail clerk. Hence a registered letter and an ordinary letter posted simultaneously will often be received at different times.

Second Class Matter.

NEWSPAPERS FROM OFFICE OF PUBLICATION.

Newspapers and periodicals issued not less frequently than once a month posted from office of publication to regular subscribers and newsdealers in Canada, are permitted to pass at the bulk rate of 1/4 of a cent per lb. Rate to regular subscribers in Mexico, Newfoundland, United Kingdom and several other British possessions is 1/4 of a cent per lb. United States, 1c. per lb. bulk weight, when issued daily; less frequently, 1c. per 4 ozs., prepaid by postage stamps. For further information inquire at local Post Office.
An exception is made in favor of newspapers and periodicals published not more frequently than once per week, and addressed (for regular subscribers) to post offices situated within a circular area of 80 miles in diameter, the centre of which must either be the place of publication or not more than 40 miles distant therefrom. Such papers will continue to enjoy exemption from postage as heretofore.
The postage on newspapers and periodicals issued less frequently than once a month, and addressed to regular subscribers or newsdealers, and on all specimen newspapers, is 1c. per lb. or fraction of a lb. British and other foreign newspapers or periodicals, other than those published in the United States, as well as Canadian publications, recognized as Second Class Matter, may be posted by newsdealers for transmission by mail to subscribers in Canada at the bulk rate of 1 cent per pound. This provided they conform to Canadian regulations.

NEWSPAPERS, PERIODICALS, &c.

Transient Newspapers for any place in Canada, Mexico, Newfoundland or United States, 1 cent per 4 ozs.
Transient Newspapers (Canadian origin), for certain British possessions, United Kingdom, 1 cent per 4 ozs.

Third Class Matter.—BOOKS AND PRINTED MATTER.

On books (printed), Pamphlets, Circulars (printed or produced by a multiplying process. Circulars written are liable to letter rate), Catalogues, Price Current (typed), Hand-Bills, and other matter wholly printed or lithographed, such as Calendars, Show Cards, Photographs, Maps, Proofs, Drawings, Engravings, Music, etc., addressed to Canada, the United States, Newfoundland, Great Britain and all other countries, the rate is 1 cent for each 2 ounces or fraction thereof. The limit of weight for Canada is 5 lbs., but for a single book 10 lbs. The limit of weight for United States and Mexico and other Postal Union Countries is 1 lb. 6 ozs., and United Kingdom is 5 lbs. No packet of printed matter addressed to Canada may exceed 30 inches in length or 12 inches in width or depth, nor may the combined length and girth of any packet exceed 6 ft. The limit of size for the United Kingdom is 2 ft. by 1 ft. by 1 ft. When addressed to other countries the limit of size is 18 inches in any direction, unless in the form of a roll, when 30 inches is allowed, provided the diameter does not exceed 4 inches.

LEGAL DOCUMENTS AND COMMERCIAL PAPERS.

Legal Documents and Commercial Papers and all other matter either wholly or partly in writing (except the matter specially mentioned under Third Class) are liable to letter rate of postage, 2 cts. per oz., when posted for delivery in Canada.
These papers may be sent to Great Britain, Mexico, Newfoundland, United States, and all Foreign countries at 5 cents for the first 10 ounces and 1 cent for each additional 2 ounces. Must be sent in covers open at the end, so as to be easy of examination.

Fourth Class Matter.—MERCHANDISE, ETC.

comprises such articles of general merchandise as are not entitled to any lower rate of postage. When addressed to places in Canada, the postage is 1 cent per oz. or fraction thereof. Limit of weight, 5 lbs.; of size, 30 inches in length by one foot in width or depth, but the combined length and girth of any packet must in no case exceed 6 feet. Matter claiming to be fourth class must be open to inspection and there must be no correspondence enclosed (except invoices and accounts of the articles enclosed). Packages of fourth class matter may be sent to the United States, including Porto Rico, Hawaii, Philippine Islands, and the Panama Canal zone, if prepaid 1 cent per oz., but the contents will be liable to Customs Inspection and collection of duty in the United States. Sealed tins containing fish, lobster, vegetables, meats, &c., if put up in a solid manner and labeled in such a way as to fully indi-

cate the nature of their contents, may be sent as fourth class matter within the Dominion, but no sealed matter can be forwarded to the United States under this head. Liquids, oils and fatty substances may be sent to places in Canada and the United States as fourth class, if securely put up.

SAMPLES.

Bona fide Samples of Merchandise, not exceeding 3 pounds in weight, and not of saleable value, may be sent to any place in Canada at 1 cent per 2 ozs., or fraction thereof. Must be put up so as to admit of inspection. Goods sent in execution of an order, however small the quantity may be, or articles sent by one private individual to another, not being actually samples, are not admissible. Limit of size, 30 in. in length by 1 ft. in width or depth.

PARCEL POST TO FOREIGN COUNTRIES.

TO	First lb.	Each successive lb.	Limit of weight	TO	First lb.	Each successive lb.	Limit of weight
United Kingdom	12	12	11	St. Vincent	12	12	11
Barbados	12	12	11	Hong Kong	16	12	11
Bermuda	16	12	11	Japan	20	20	7
British Guiana	12	12	11	N. South Wales	24	24	11
Grenada	20	20	7	New Zealand	24	24	11
Jamaica	12	12	11	Queensland	24	24	11
Leeward Islands	12	12	11	South Australia	24	24	11
Newfoundland	15	15	7	Trinidad	12	12	11
St. Lucia	12	12	11	Victoria (Aust.)	24	24	11

For rates, etc., to other countries, inquire at local Post Office.

POST OFFICE SAVINGS BANKS

are established at the General Office and at most of the branches. Sums of \$1.00 or any multiple of \$1.00 can be deposited. Interest, 3 per cent.

MONEY ORDERS.

The purchase of a Money Order is but the work of a minute and payment is just as prompt.
The rates of commission for Money Orders issued in Canada for payment in Canada, Antigua, Bahamas, Barbados, Bermuda, British Guiana, Cuba, Dominica, Grenada, Guam, Hawaii, Isle of Pines, Jamaica (including Turk's Island and Cayman Islands), Montserrat, Nevis, Newfoundland, Panama Canal Zone, Philippine Islands, Porto Rico, St. Christopher (St. Kitts), St. Lucia, St. Vincent, Tobago, Trinidad, Tutuila (Samoa), Virgin Islands and the United States, are as follows, viz.:—
On Orders up to.....\$ 5.....3c.
Over \$ 5 and up to.....10.....6c.
Over 10 ".....30.....10c.
Over \$30 and up to.....\$ 50.....15c.
Over 50 ".....75.....25c.
Over 75 ".....100.....30c.

The Rates of commission on Orders payable in the United Kingdom, British Possessions and all other Countries upon which Money Orders may be obtained, except those mentioned above, are as follows, viz.:—
If not exceeding \$ 5.....5c.
Over \$ 5 and up to.....10.....10c.
Over 10 ".....20.....20c.
Over 20 ".....30.....30c.
Over 30 ".....40.....40c.
Over 40 ".....50.....50c.
Over 50 ".....60.....60c.
Over 60 ".....70.....70c.
Over 70 ".....80.....80c.
Over 80 ".....90.....90c.
Over 90 ".....100.....1.00

There is no exchange of Money Orders with Spain.
Duplicate orders issued free of charge.
Transfer of payment from one place to another and changes in names of persons to whom payment is to be made are effected without any additional charge. Office hours, from 8 a.m. to 12 p.m.

POSTAL NOTES.

The Postal Note System established by the Post Office Department affords a cheap and convenient means for remitting small sums. These are sold and paid at more than 10,000 Post Offices in Canada. May be bought as quickly as stamps. May be bought during all post office hours. Can be crossed to insure safety.
To meet the public interest the rates have been fixed at very moderate figures as follows:

1c. on note for.....20c.	2c. on note for.....70c.	2c. on note for.....\$3.00
1c. ".....25c.	2c. ".....75c.	2c. ".....2.50
1c. ".....30c.	2c. ".....80c.	2c. ".....3.00
1c. ".....40c.	2c. ".....90c.	2c. ".....4.00
2c. ".....50c.	2c. ".....1.00	2c. ".....5.00
2c. ".....60c.	2c. ".....1.50	2c. ".....10.00

Odd cents may be made up by affixing Canadian Postage stamps not exceeding 9c. in value to the face of a Postal Note, if the same is for remittance to a place in Canada.

Additional postage stamps must not be attached to note by payee.
Canadian Postal Notes may be made payable at any Post Office in the United States transacting Money Order business. If the payee resides in a city, the Notes must be drawn on the main city office, not on a sub-office or station.
Postage stamps must not be affixed to Postal Notes drawn for payment in the United States.
Canadian Postal Notes are payable only in Canada and United States.

TWO CENT STAMP BOOKS.

For public convenience the Post Office Department is furnishing the two cent denomination of Postage Stamps in small bound books of 13 stamps of postage value 24 cents, the pages of which are interleaved with waxed paper to prevent premature adhesion. They are sold at an advance of 1 cent on the stamp value to cover cost of manufacture, and may be obtained at any of the Branch Offices, and from the Licensed Vendors.

POST BANDS AND STAMPED ENVELOPES.

One cent post bands for newspaper or book packet wrappers, and one and two cent stamped envelopes are issued by the Department; also two cent perforated letter cards.

UNUSED POSTAGE STAMPS.

Unused Postage Stamps, being no longer redeemable by the Department, should not now be used for the remittance of small sums of money. Postal notes have been introduced for that purpose.
All Newspapers, Books, Printed Matter and Samples must be posted half an hour before the time of closing of letter mails. Letters can be re-directed without any new charge for postage to and from countries in Postal Union. Letters for registration must be posted half an hour before the mail closes.
A letter once posted becomes the property of the person to whom it is addressed, and must be forwarded according to its direction. On no application, however urgent, can it be delivered back to the writer or to any other person.
The public are cautioned against doing up book packets in Envelopes notched at the ends or corners; nor must the postage stamp be attached to both wrapper and contents. The contents of a book packet must be so tied or fastened up as to permit of being withdrawn for inspection.
Letters bearing mutilated stamps, or stamps so soiled and defaced as to make it impossible for the sorting clerks to decide whether they have been used before or not will be sent to the Postmaster General for his adjudication.

COMMERCIAL LAW.—ONTARIO.

ARREST FOR DEBT—When a creditor has a claim of \$100 or over, and can show to the satisfaction of the Judge that he has such claim and that there is reasonable and probable cause for believing that debtor is about to leave the Province with intent to defraud his creditors, an order for arrest may be granted.

ASSIGNMENTS—Should be made to the Sheriff of the County where the debtor resides or carries on business, unless the majority of the creditors having claims of \$100 or over consent to the appointment of some other person residing within the Province. If assignment is made to a person other than the Sheriff, it is good until and unless another assignment is made to the Sheriff. Majority in number and value of creditors with claim of over \$100 can charge assignee. Assignment must be filed with the County Court Clerk within five days after execution, and notice inserted in *Ontario Gazette* in issue next after five days after execution; for default there is a penalty of \$25 per day.

BANKRUPTCY—There is no bankruptcy law in this Province, but a debtor may make an assignment for the benefit of creditors and ensure a ratable distribution of his assets. Executions in the Sheriff's hands prior to assignment are affected by it, unless completely executed by payment. On the administration of the estate of a deceased person, when the assets are insufficient, as on an assignment for the benefit of creditors, securities held by creditors must be valued, and the representatives of the estate, like the assignee, may purchase the securities at an advance of ten per cent. Wages to the extent of three months are preferred.

BILLS OF EXCHANGE AND PROMISSORY NOTES—These are subject to the commercial law in respect of days of grace, notice and protest. There are no days of grace allowed on a bill payable on demand or where no time is mentioned, but they are allowed when the bill is payable at or after sight. Notes only bear interest from the date of maturity, and then at the legal rate, unless the rate and time are expressly mentioned on the face. Loss of a bill or note does not prevent collection, but an indemnity may be required.

BILLS OF SALE AND CHATTEL MORTGAGES—Unless property changes possession instrument must be registered within five days in the office of the County Court Clerk, otherwise it is void as against subsequent purchasers and mortgagees. The affidavit of execution must state the date of execution. There are special regulations regarding chattel mortgages and bills of sale in the territorial and provisional districts, both as to place of filing and time of filing. Chattel mortgages must be renewed yearly.

CONTRACTS—Contracts for sale of goods over \$40 require part performance or to be in writing, otherwise they are void. Contracts made on Sunday (with few exceptions), and contracts contrary to public policy or of an immoral character, are illegal.

COURTS, JURISDICTION OF—In matters of contract the Division Court has jurisdiction to the extent of \$200 when the amount claimed is liquidated, and to the extent of \$100 when it is unliquidated. The County Court has jurisdiction in money claims on contract where the sum claimed does not exceed \$800, and also in the case of certain other actions where the amount involved does not exceed \$500. The County Court has jurisdiction also in the case of actions respecting partnership accounts when the capital is not over \$2000. When neither the Division nor the County Court has jurisdiction an action should be brought in the High Court.

EXECUTION—In the County Court and High Court execution may issue immediately upon entry of judgment, unless stayed by order of the Court or Judge. Writs of Execution now against both goods and lands remain in force for three years, unless satisfied in the meantime, or withdrawn. Writs may be renewed from time to time for periods of three years each renewal. Lands cannot be sold for one year from the time the writ is delivered to the Sheriff, but both goods and lands are bound from date of delivery of writ to Sheriff.

EXEMPTIONS—The exemptions from seizure under execution and distress are enumerated in the Revised Statutes, Chap. 64, and consist generally of:

1. Beds, bedding and bedsteads in ordinary use.
2. Necessary and ordinary wearing apparel.
3. One cooking stove with pipes, one heating stove with pipes, sewing machine, 30 vols. books, all spinning wheels and weaving looms, and a large number of articles of furniture, cooking utensils, etc., in all not to exceed the value of \$150.
4. All necessary fuel, meat, fish, flour and vegetables, not more than sufficient for ordinary consumption of debtor and family for 30 days, not exceeding in value the sum of \$40.
5. One cow, 6 sheep, 4 hogs, 12 hens, in all not to exceed the value of \$100; also food for them and 1 dog for 30 days.
6. Tools and implements of, or chattels ordinarily used in the debtor's occupation, to the value of \$100.
7. 15 hives of bees.

The debtor may elect to take the proceeds of the sale of these up to \$100. On death of the debtor these goods go to the widow and family.

EXAMINATION OF JUDGMENT DEBTOR—The judgment debtor may be examined as to his present means and also as to his property at the time debt was incurred, and his disposal of the same, and in the higher courts the transferee may also be examined. Any person in possession of property of the execution debtor may also be examined under order. On examination in the Division Court the Judge may order the debtor to pay the debt in such a way as he deems proper, and in default may issue an order for committal to jail.

FRAUDULENT CONVEYANCES—Conveyances in fraud of creditors are void. Preferences by insolvents are void. Conveyances to creditors by debtors, if attacked within sixty days or made within sixty days before an assignment for the benefit of creditors, are presumed to have been made with intent to defraud or prefer.

GARNISHMENT—Debts due by the debtor may be attached in the Division Court at the time of the issue of the summons, but in the County Court and High Court only after judgment. If the debtor be married his wages can be garnished only when the amount due to him is more than \$25, and all that can be recovered is the excess over that sum except in some cases when the debt was incurred for board. If the debtor be unmarried his wages may be garnished no matter what they amount to but the proportion that may be recovered is subject to the discretion of the Judge who will usually allow him sufficient for living expenses.

INTEREST—The legal rate is now five per cent. on liabilities incurred since 7th day of July, 1900, and when no agreement

and interest is payable, that is the rate. Interest at the legal rate is allowed on all written agreements and on all accounts where notice is given that interest would be charged.

HOLIDAYS—When a holiday falls on a Sunday the next day shall be kept as a holiday in lieu thereof.

JUDGMENTS—Where a defendant, who resides within Ontario, does not defend, judgment may be entered in the higher courts ten days after service of the writ in the action. Where defendant resides in one of the districts, if the writ is served in the winter time, a longer period must elapse. In the Division Courts ten, fifteen or twenty days after service, according to the residence of the defendant. After appearance motion for judgment may be made on two days' notice if no defence shown. In Division Court a two days' notice of motion for judgment may be served with summons.

LIMITATION OF ACTIONS—Action of account must be brought within six years—on contracts under seal, twenty years. Actions on the covenant on a mortgage made after 1st July, 1894, must be brought within ten years. Part payment or written acknowledgment will extend the time of action.

MARRIED WOMEN—May now contract, carry on business, sue and be sued, in respect of their separate estate, in the same manner as if unmarried. They have the right of dower in all the husband's real estate. Representatives of husband may sell by leave of the Court free from dower.

REGISTRY FOR DEEDS—Instruments for registry must contain a sufficient description of the property mentioned, including the number of the plan, and the execution be verified by affidavit in proper form of a witness present at the time of signature. Registration gives priority. Mortgages and assignments of mortgage need not now be registered in full. The assignee of a mortgage must register the documents making his title, and the discharge must set them out. Wills need not in certain cases be registered in full.

SHOP REGULATIONS—No person under the age of ten shall be employed in any shop. No child, girl or woman shall be employed before 7 a.m. or after 6 p.m. except on Saturday or the day before a holiday. Seats are to be provided for female employees. Register of children is to be kept. Shops are to be kept in proper sanitary condition and conveniences provided.

WILLS—Must be in writing, signed at the foot by the testator or some person in his presence at his request, in the presence of two witnesses, both present with him at the same time, and who in his presence, and the presence of each other, sign their names as witnesses. A legacy or devise to a witness, or to a husband or wife of a witness, is void. An executor may be a proper witness. Wills are revoked by marriage, with some exceptions. A minor cannot make a valid will. There is a succession duty payable on property passing on death of owner which is fully set out in 1909 Statute, Ont. This duty can be recovered by suit. It is now determined by the net value.

QUEBEC.

ASSIGNMENTS—Any unsecured creditor for \$200 or over may make a demand of assignment on a trader who has ceased his payments, and if the latter refuses he may be arrested on a *cajias*. The court, on the advice of the creditors, appoints a curator or trustee who realizes and divides the estate. A debtor is only discharged to the extent of the dividend.

ATTACHMENTS—A *cajias* against the person or an attachment against the property of a debtor, may issue before judgment on an affidavit by the creditor or his agent that the debtor is about to abscond or to secrete his property with intent to defraud his creditors, or that he is insolvent and refuses to assign.

BILLS OF EXCHANGE, PROMISSORY NOTES AND INTEREST—The law of Quebec on these subjects is the same as that of Ontario.

CHATTEL MORTGAGES are not recognized in Quebec. A creditor can only have a lien on chattels by keeping possession of them. An unpaid vendor of chattels or lands has a privilege or preference for the price. This privilege or preference in the case of chattels must be exercised within eight days after delivery, and it subsists only if the sale was not made on credit and if the thing sold remains entire and in the same condition and has not passed into the hands of a third party who has paid for it. In the case of lands this privilege or preference must be registered within thirty days from the passing of the deed of alienation.

COURTS—Magistrates' courts exist in some districts with jurisdiction up to \$50. The Circuit Court in Montreal, Quebec, and the chief town of each district, has jurisdiction up to \$100, in outlying towns up to \$200. Cases above these amounts go to the Superior Court. Parties to a suit can give evidence on their own behalf. Actions brought on promissory notes, bills, cheques, for the price of merchandise, arising from the relation of lessor and lessee, on loans of money, for salary and wages, for amounts due for board and lodging, to farmers for farm produce, or to printers for work done, for the provisioning and fitting out of ships, and to unsent or disqualified aldermen, municipal councillors and school commissioners, are tried summarily. In other cases the delays are long.

EXECUTIONS—In ordinary cases execution against goods and lands cannot issue until 15 days after judgment, except on an affidavit similar to that for attachment above; in all summary matters execution may issue after the expiry of 8 days from judgment. Execution may issue before the above delays upon filing an affidavit as in attachment. Goods can be sold after 8 days' notice, and land after one month. A sheriff's sale frees land from mortgages. Mortgagees rank on proceeds according to priority.

EXEMPTIONS—The following articles are exempt from seizure:—Beds, bedding and bedsteads used by the family; their wearing apparel; two stoves and their appendages; cooking utensils and furniture up to \$50; sewing machine; fuel and food for three months; a span of horses or yoke of oxen, 1 cow, 2 pigs, 4 sheep, plough, harrow, cart, etc.; tools up to \$200; 15 hives of bees; three-fourths of workmen's wages when they exceed \$3 a day, two-thirds, when they exceed \$6 a day, and four-fifths when they are \$3 a day or less; any money or objects given or bequeathed for alimony or on condition of their being exempt from seizure.

JUDGMENTS—A judgment is good for thirty years. If the defendant is insolvent a judgment gives the plaintiff no preference except for the costs of the first creditor serving under an execution.

LIMITATION—Promissory notes and accounts are prescribed or outlawed in five years from the time they become due.

MARRIED WOMEN—A married woman may carry on business only when authorized by her husband or the Court. A married woman cannot bind herself with or for her husband for his debts, saving the rights of creditors who contract in good faith.

CUSTOMS TARIFF—Revised April 12th, 1907

The new tariff passed by Parliament of Canada on April 12th, 1907, introduces three distinct rates of duty known as "British Preferential," "Intermediate" and "General" Tariff, under the following conditions:—

1. That the rates of Customs duties, if any, set forth in column 1, "British Preferential Tariff," shall apply to goods the produce or manufacture of the following British countries when imported direct from any British country:—

(a) The United Kingdom; (b) Bermuda; (c) British West Indies, including the Bahamas, Jamaica, Turks and Caicos Islands, Leeward Islands, Windward Islands, Barbados, Trinidad and Tobago, British Guiana, British India, Ceylon, Straits Settlements, New Zealand, Cape of Good Hope, Natal, Orange River, Transvaal, Southern Rhodesia, and any other British Colony or possession admitted to the benefit of the British Preferential Tariff in Canada, in the manner hereinafter provided.

2. That the rates of Customs duties, if any, set forth in Column, 2, "Intermediate Tariff," shall apply:—

(a) To goods the produce or manufacture of any British or foreign country to which the benefits of such Intermediate Tariff shall have

been extended in the manner hereinafter provided, when imported direct from such foreign country or from a British country.

3. That the rates of Customs duties, if any, set forth in Column 3, "General Tariff," shall apply to all goods not entitled to admission under the Intermediate Tariff or under the British Preferential Tariff aforesaid.

Dumping Clause

That in the case of articles exported to Canada of a class or kind made or produced in Canada, if the export or actual selling price to an importer in Canada, be less than the fair market value of the same article when sold for home consumption in the usual and ordinary course in the country whence exported to Canada at the time of its exportation to Canada there shall, in addition to the duties otherwise established, be levied, collected and paid on such article, on its importation to Canada, a special duty (or dumping duty) equal to the difference between the said selling price of the article for export and the said fair market value thereof for home consumption; and such special duty (or dumping duty) shall be levied, collected and paid on such article although it is not otherwise dutiable.

Provided that the special duty shall not exceed 15% ad valorem in any case.

Provided also that the following goods shall be exempt from such special duty, viz.:—

Goods whereon the duties otherwise established are equal to 50% ad valorem.

Goods of a class subject to excise duty in Canada.

FRENCH TREATY

A Convention between France and Canada having been approved by Acts of the Parliament of Canada, that on and after February 1, 1910, the Intermediate Tariff apply on all goods mentioned in said treaty and from the following countries: Argentine Republic, Bolivia, Denmark, Austria, Hungary, Columbia, Japan, Norway, Russia, Spain, Sweden, Switzerland, Venezuela.

TARIFF CHANGES BY STATUTE, 1910

On March 31st, 1910, the Department of Customs put into force the Intermediate Tariff on items 94, 99, 109, 112, 180, 228, 234, 287, 318, 366, 604, 634, 711.

COMMERCIAL AGENCIES

The Department of Trade and Commerce invites correspondence from Canadian exporters or importers upon all trade matters, and will cause special inquiries to be made by the Commercial Agents into any subject of general interest.

Canadian Commercial Agents should be kept supplied with catalogues, price lists, discount rates, etc., and the names and addresses of trade representatives, by Canadian exporters. Catalogues should state whether prices are at factory point, f.o.b. at port of shipment, or, and more preferable, c.i.f. at foreign port.

The undermentioned Canadian agents will answer correspondence relative to trade requirements in the districts they represent.

Canadian Commercial Agents.

AUSTRALASIA.—J. S. Larke, The Exchange, Sydney, agent for New South Wales, Queensland and New Zealand; D. H. Ross, P.O. Box 140, Melbourne, agent for Victoria, South Australia, Western Australia and Tasmania.

FRANCE.—A. Poindron, 101, Rue Réaumur, Paris.

GREAT BRITAIN.—W. A. MacKinnon, Birmingham; J. M. Musson, Leeds, agent for Leeds and Hull; P. B. McNamara, Canada Chambers, 36 Spring Gardens, Manchester; E. D. Arnaud, Clare Street, Bristol.

CHINA.—J. B. Jackson, Shanghai.

JAPAN.—G. A. Harris, Yokohama.

MEXICO.—A. W. Donly, Apartado 2029, Mexico, D.F., Mexico.

NORWAY.—C. E. Sontum, Grubbegd, No. 4, Christiania, Norway, agent for Denmark, and Sweden also.

SOUTH AFRICA.—John A. Chesley, Rhodes Building, Cape Town, Cape Colony.

WEST INDIES.—E. A. H. Haggart, Kingston, Jamaica; R. Bryson, St. John, Antigua, agent for Antigua, Montserrat and Dominica; S. L. Horsford, St. Kitts, agent for St. Kitts, Nevis and the Virgin Islands; Edgar Tripp, Port of Spain, Trinidad, agent for Trinidad and Tobago.

Canadian High Commissioner's Office.

GREAT BRITAIN.—W. L. Griffith, Secretary, 17 Victoria Street, London, S.W., England; Harrison Watson, Canadian representative, City Trade Branch, 73 Basinghall Street, London, E.C., England.

Canadian Immigration Agents.

BELGIUM.—D. Tréau de Cosli, 29 Rue de Souci, Anvers.

FRANCE.—Paul Wiallard, 10 Rue de Rome, Paris.

GREAT BRITAIN.—J. Obed. Smith, Assistant Superintendent of Emigration, 11 and 12 Charing Cross, London, S.W.; A. F. Jury, Old Castle Buildings, Preeson's Row, Liverpool; G. H. Mitchell, 139 Corporation St., Birmingham; H. M. Murray, 81 Queen St., Exeter; L. Burnett, 16 Parliament Street, York; John Webster, 17-19 Victoria Street, Belfast; John McLennan, 26 Guild Street, Aberdeen; E. O'Kelly, 44 Dawson Street, Dublin; Malcolm McIntyre, 35-37 St. Enoch Square, Glasgow.

DAILY JOURNAL 1912

INCORPORATION OF COMPANIES UNDER THE DOMINION JOINT STOCK COMPANIES ACT

Under this act letters patent may be granted to any number of persons, not less than five, who are all of the age of twenty-one years, creating them a body corporate.

Persons desiring to become incorporated proceed by way of application addressed to the Secretary of State. This application must contain the following particulars: (1) The proposed corporate name of the company. (2) The purposes for which incorporation is sought. (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 into which the capital is intended to be divided and the amount of each share. (6) The name in full and the address and occupation of each applicant, with special mention of not less than three nor more than fifteen of their number who are to be the first or provisional directors of the Company. (7) The amount of stock taken by each applicant, the amount paid in thereon, and the manner in which the same has been paid in, and is held for the Company.

The application must be signed by each of the applicants in the presence of a witness, and each signature must be verified by affidavit or statutory declaration of the witness thereto. If any of the applicants sign by attorney, the original power of attorney or a duly authenticated copy thereof must be produced.

The truth of the statements contained in the application must be established by affidavit or statutory declaration.

The application must be accompanied by a memorandum of agreement and stock book, in duplicate, duly executed under seal, and the execution of the same must be verified in the same way as the signatures to the application.

No step is taken towards the issue of the letters patent until the fees therefor have been paid.

The following is the tariff of fees payable with applications for incorporation under this Act:

When capital stock is \$20,000 or less—\$50; when capital stock is more than \$20,000 and less than \$50,000—\$150; when capital stock is \$50,000 or upwards and less than \$100,000—\$200; when capital stock is \$100,000 or upwards and less than \$150,000—\$225; when capital stock is \$150,000 or upwards and less than \$200,000—\$250; when capital stock is \$200,000 or upwards and less than \$300,000—\$300; when capital stock is \$300,000 or upwards and less than \$400,000—\$325; when capital stock is \$400,000 or upwards and less than \$500,000—\$350; when capital stock is \$500,000 or upwards and less than \$600,000—\$375; when capital stock is \$600,000 or upwards and less than \$700,000—\$400; when capital stock is \$700,000 or upwards and less than \$800,000—\$425; when capital stock is \$800,000 or upwards and less than \$900,000—\$450; when capital stock is \$900,000 or upwards and less than \$1,000,000—\$475; when capital stock is \$1,000,000—\$500. For every additional million dollars of capital stock or fractional part thereof—\$100. For supplementary letters patent to increase the capital stock the fee is to be according to the above tariff, but on the increase only. For supplementary letters patent for any purpose other than an increase of capital a fee of \$100.

Incorporation under the Ontario Companies Act.

The laws relating to joint stock and other companies have been consolidated by 7 Edward VII, Cap. 34. The consolidation covers the former Mining Companies' Incorporation Act, Trust Companies' Act respecting Benevolent, Provident and other Societies, the Winding-up Act, the Directors' Liability Act and other former legislation. Applicants obtain incorporation on petition to the Lieutenant-Governor through the

Provincial Secretary for the grant of Letters Patent. The express powers given to companies having share capital are very wide.

A prospectus must be filed by every Company, incorporated under any general or special Act, if the number of its shareholders is increased to a number greater by ten than the number of petitioners for incorporation or if its debentures or other securities are held by more than ten persons; and by every Company, otherwise incorporated, if it has more than ten shareholders or holders of its debentures or other securities.

1. To form a Joint Stock Company in Ontario at least five bona fide stockholders are necessary, three of said shareholders are to be directors. Application is made to the Lieutenant Governor by petition.

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 Government fee varies with the amount of the capital stock.

For \$40,000 or under it is \$100. From \$40,000 to \$100,000 it is \$100, and \$1 for every \$1,000 in excess of \$40,000. From \$100,000 to \$1,000,000 it is \$160, and \$2.50 for every \$10,000 in excess of \$100,000. From \$1,000,000 upwards it is \$385, and \$2.50 for every \$10,000 in excess of \$1,000,000.

The incorporators need not be Canadians nor resident in Canada. Shareholders are liable only for the amount unpaid on stock subscribed for by them. For more particular information see Act.

JANUARY

New Year's Day (Dominion)

MONDAY 1

(1-365)

1912

TUESDAY 2

(2-364)

WEDNESDAY 3

(3-363)

JANUARY

THURSDAY 4

(4-362)

1912

FRIDAY 5

(5-361)

SATURDAY 6

(6-360)

JANUARY

SUNDAY 7

(7-359) 1912

MONDAY 8

(8-358)

TUESDAY 9

(9-357)

JANUARY

WEDNESDAY 10

(10-356) 1912

THURSDAY 11

(11-355)

FRIDAY 12

(12-354)

JANUARY

SATURDAY 13

(13-353) 1912

SUNDAY 14

(14-352)

MONDAY 15

(15-351)

JANUARY

TUESDAY 16

(16-350) 1912

WEDNESDAY

(17-349)

THURSDAY 18

(18-348)

SATURDAY 20

(20-346)

The High River Hockey Team, South. Alta League, with two extra men and a referee arrived after dinner. Had a game at three o'clock. Score—High River 6 Dunbow 1. Our forwards failed to put up a good game.

The lineup:-

Dunbow		
Thos. Keasel	Goal	D. Broderick
Noise Susie	Point	W. Dexter
Jos. Crow Chief	Cover	C. Riley C.
John Red Crane	Cover	W. Mack
C. Peter Prevost	Center	J. Robertson
Maurice Prairie Hen	Right	C. Riley
Peter Wolf Tail	Left	J. Wilder
Referee	Mack	

SUNDAY 21

(21-345)

TUESDAY 23

(23-343)

WEDNESDAY 24

(24-342)

Hockey Team returned from Okotoks, sleighing very poor. Weather still mild.

Plasterers finishing hall and stairway.

Plasterers finishing office.

Mr. Dubois arrived this afternoon.

Weather still mild.

Dave Thorburn was at the School for dinner.

Harold Bannister came down to have a casting drilled. Had to stop threshing at his place on account of separator getting out of order.

River still covered with water in the day time as it has been for the past two weeks.

Plastering two rooms on north side of hall.

Rev. Father Riou returned today from Winnipeg, Qu'Appelle, Regina and Medicine Hat bringing with him four girls and two boys from Medicine Hat.

Colder today but very misty.

Rev. Father Dubois returned to Okotoks.

Mass and sermon by Rev. Father Riou.

No water on rink today but surface very rough on account of shell ice. Had a short hockey practice.

Snow flurries.

Teams start hauling coal from Winton with wagons.

Plasterers working on Pisters' side.

Rev Father ^{Riou} went to Calgary taking with him
John Swain

Snowing a little.

Mr. H. A. Maurice who has been helping the
plasterers for the last couple of months
left for his home in Blumy this morning

Sister Ste Adele went into Calgary
with one of the girls.

Rev J. Riou returned with one of the girls

Weather mild

Father Riou went to Calgary

Father Riou returned from Calgary
Boys finished unloading car of coal
Sister Ste Adele came back from the
Holy Cross Hospital.

High Mass and sermon by Father Nordmann
Hockey Practice after dinner. Ice very
rough

Boys hauling lumber.

Hockey team went to High River. Lost the game 10 to 4. Our lineup same as in the game against Millarville. High River had the same team they brought to the School with the exception of the goal keeper. Baird replaced Broderick. Lights very dim.

Hockey Team returned from High River. Fr. Dubois arrived this afternoon.

Rev. Fr. Ruau arrived from the Blood Reserve with six ex-pupils, Peter Shield, Henry Skipper, Francis Eagle Child, Chas. Blood, Samel Mills and Peter Beal. These six and Harold Mooney, another ex-pupil who has been here visiting for a few weeks, are going to play a couple of games against the School tomorrow.

The boys played a game in the morning and another in the afternoon against the ex-pupils. The boys from the south won the first game 7 to 4 and the second 6-4. Ice too soft for good playing.

Fr. Ruau and his hockey team left for home. Harry Big Throat who came here with Mooney went with them. Peter Many Bears went home to visit his mother.

Fr. Dubois left for Okotoks to-day. Fr. Riou went with him on his way to the south.

Weather very mild.

Boys hauling hay and green feed as usual.

Hockey practice. Ice very soft

Hockey team left for Millarville in two demerats. 4 stayed over night at Winwoods and 5 at Lonsdale. Went up to rink at Miller's in morning, had dinner at Miller's and played at 2.30. Dunbow won 1 to 3

Ice was very good

Dunbow	Line-up	Millarville
Joe Crow Chief	Goal	Phillips
J. Red Crane	Point	Hughes
P. Low Horn	Center	W. Freeman
M. Prairie Hen	Rover	Winthrop
Moise Suave	Right	Loughheed
P. Wolf Tail	Left	Loughheed
P. Prevost	Center	B. Freeman

Referee - A. A. Overend

Fisk, Millarville's best man did not play. Was sick

The team arrived at Okotoks at seven o'clock. Stayed there over night.

Team returned to School.

No Hockey practice - ice too soft.

Ash Wednesday

Father Dubois drove down to the School

Boys hauling hay and greenfeed

Father Dubois returned to Okotoks

SUNDAY 25

(56-310)

High Mass and sermon by Father
Gordmann.

Hockey practise

MONDAY 26

(57-309)

Fr. Rion returned from the South
Light snowfall

Setting cold

WEDNESDAY 28

(59-307)

Thermometer registered 5 below zero this
morning.

Father Rion left for Calgary and the north.
Hockey team played against Millerville in
Okotoks. Score 7 to 2 in favor of Dunbar.
Millerville's goalkeeper failed to put in an ap-
pearance so we allowed them to substitute
Wm. Gordon of the Okotoks Seniors. Played three
periods with the same lineup as last game.
In the second period Garance Probiek had the
muscles of his right shoulder slightly torn and injured.
He was replaced by Haysleow but Gellis, the other
team putting on Wm. Wilson of the Okotoks seniors
to even up for our fresh player. Both of
Okotoks handled the ball. Game was very clean.

THURSDAY 29

(60-306)

Hockey team returns to school.
Mr. Abernethy went in to Calgary.
Weather colder

Raulus L. H. Horn discharged today
He left for his home on the Island Reserve

Boys cutting and hauling ice from the
foul side of the Beaver Head

James Roasting an ex-pupil arrived to night.
Heard that Sam Simon Oskisim died a week
ago yesterday on the Reserve near Hobbsman

Weather continues cold.

Mr. Quereau returned today from Calgary

Mass and sermon by Rev. G. Nordmann

J. J. McDonald (plasterers helper) went to
Calgary today. He returned to night

Boys hauling cement from Selkirk

Boys putting up ice and hauling greenfeed

10° below zero this morning

Hockey practice in the afternoon

Boys working at ice and hauling greenfeed.

Weather milder today

Father Nordman, carpenter and boys fixing up stage in senior boys class-room

Mess in senior boys class room in account of plasterers having charge of chapel.

Sister Mongrain and Sister McDougall went to Calgary this morning. They returned tonight.

Fr. Dubois ~~redone~~ to night.

Boys hauling coal from De Winton

Fr. Dubois returned to Okotoks.

Mr. A. F. Landels bought a team of
sorrel geldings from the School

THURSDAY 14

(74-292)

Boys hauling ice from the river

FRIDAY 15

(75-291)

Carpenter putting wooden ceiling in
infirmary

Plasterers working in chapel

SUNDAY 17

(77-289)

St. Patrick's day
Mass in Senior Boys class room

MONDAY 18

(78-288)

Cold and very stormy. Quite a lot of
snow has fallen.

St. Joseph's Day. High Mass.
Holiday.

We had a fine concert to night the boys
supplying most of the entertainment.
A great many of the neighbors attended.

Mr. A. R. McDonald and Reg Dudge went to
Oskots this morning. They returned to night.

The usual half holiday in the afternoon.
Peter Wolf Tail and Thor Escape left for
the South.

Sister Desmarais and her secretary from
the Holy Cross Hospital Calgary and the
Sister Superior and another sister from St.
Boniface Hospital, Winnipeg arrived today.

The visiting sisters returned to
Calgary

Boys hauling coal from Selkintown

Water started coming down over ice
in the river. Warm day

Plasterers finished repairs ~~in~~ the School buildings.

Father Dubois came today

Joe. Bonavent of Cluny and Reg Dodge of Cleechen, plasterers who have been working at the School since the beginning of winter left today.

Rev. Fr. Nordmann and J. J. McDonald went to Calgary today.

Mr. Rime returned from the North.

Mr. Simard, tea traveler from Montreal called at the School today.

Dr. Ardich of Okotoks our new doctor visited the School today. He was accompanied by Corp Plant M. W. M. P.

Boys unloading car of coal at Selkirkton.
First rain of season tonight.

Mr. Rime left for the Larce Reserve.
Louisa Mills left for her home on the Blood Reserve.

Boys hauling coal from Selkirkton.

Palms Sunday

Harry Connell was here this afternoon.

Boys hauling coal from Dellinton.

Brother John threshing at Gr. Grants
Going some!

Carpenter creating partitions for additional rooms in the infirmary

Maundy Thursday

Hotbeds started in front garden

The Stations of the Cross were erected in the Chapel today after being down while the Chapel was plastered

Holy Saturday
Threshing for Geo Grant

Mass in chapel for first ~~time~~ ^{Sunday} since
it was repaired. Special music for
Easter

Brother Tom and Tom Weasel Shoe
took twelve cattle in to Calgary for
2nd Stock Show

Field day for boys. Sports in afternoon
Father Dubois and Father Rison drove
down to the School

Peter Prevost took a team to Calgary
for a load of gasoline.

Mr. A. R. McDonald went to Calgary
Fr. Dubois returned to Okoloko

Brother Tom and Tom Weasel Shoe
returned tonight. Peter Prevost and Mr
McDonald also came back.

R. A. Begg was at the School today on
his way to the Dunbow Ranch. He
was accompanied by two men whom he
is taking out to look over his cattle

Father River left for the South

High River nearly clear of ice

Football practice in the afternoon

Mr. Lechevalier came down to the School
with Mr. Dubois

Wm Stewart took a team of horses to
break.

Dan McKee bought a team of horses
today — Dick and Pete.

APRIL

THURSDAY 18

(109-257) 1912

APRIL

SUNDAY 21

(112-254) 1912

FRIDAY 19

(110-256)

MONDAY 22

(113-253)

Succeeding
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SATURDAY 20

(111-255)

TUESDAY 23

(114-252)

JULY

THURSDAY 11

(193-173) 1912

FRIDAY 12

(194-172)

SATURDAY 13

(195-171)

JULY

SUNDAY 14

(196-170) 1912

MONDAY 15

(197-169)

Bishop Legal arrived from Calgary
to night

TUESDAY 16

(198-168)

Bishop confirms 7 children

Bishop leaves for the north

Fr Dubois arrives tonight

Jimmie White ^{espupil} came up
from Beaver Mines

The girls, in charge of Fr. Nordmann
and one of the sisters, drove to
Midnapore, where they had a
picnic

Fr Nordmann and Jimmie White
went to Calgary this morning,
returning tonight

Jimmie White's sister, with her
husband arrives from the south

Mrs. Metzger from near Okotoks visited
the school.

At 10 o'clock, Jimmie White and Lizzie
Muscrow were married by Rev. Father
Nordmann. Peter Prevost and Flora
Swain were the witnesses.

JULY

TUESDAY 23

(205-161) 1912

JULY

FRIDAY 26

(208-158) 1912

WEDNESDAY 24

(206-180)

SATURDAY 27

(209-157)

Succeeding
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THURSDAY 25

(207-159)

SUNDAY 28

(210-156)

Bro Ham went to Edmonton
by a vessel. is spending Xmas
at his home there. Mrs White
arrived. Geo Bostling & Charlie Guis
ex-pupils. went to Calgary
returning at night.

Asa McDonald went to Brooks
at Brooks went to Edmonton
to meet Mr & Mrs. Fries and Geo Bostling
ex-pupils. Sydney Wolfchill accompanied
them.

A B McWinn went to Calgary
some ex-pupils, arrived
midnight mass. was held. Rev
Mr. Nordman officiating.
Some neighbors were present.

Rev. Fr. Nordman. Officiated
at high Mass
Prayer Practice in the
afternoon

Fine weather for Xmas. everybody
slept. Long owing to them then
midnight Mass. The Xmas tree
was a decided success. The present-
been many and costly

Preparing for the visit
 of ex-pupils.
 Fred & Hubert. Arrived from
 Oshkosh

A number of ex-pupils
 arrived from the South
 accompanied by Mr. Brown
 and Mrs. Blundette.
 Mr. Lechvalier arrived
 from Minneapolis.
 Grand concert at night.
 The ex-pupils with their bands. Supper
 several places. Some of the neighbors around
 were present.

Bro. Tom. arrived back
 from Edmonton.
 Hockey practice in the
 afternoon. With ex-pupils
 game was fast & swift.
 The boys. were out
 concert at night.
 Joe Verine sang hymns
 with good effect.

Very fine day.
 Game of hockey between
 the ex-pupils from the Board
 north and Dumbow
 resulted in a victory for
 Dumbow.
 Dumbow lineup. Blocks
 Joe Delmas goal. Tom W. Shaw.
 Pat M. Beare Point Maier
 Maurice P. Allen C. " Joe Verine
 Fred Crane Rover Francis Lyle
 Pat Brown & Forward Pat Bear
 Alex R. Tail R Wing Geo Boston
 Jim R. Chief & Wing Geo Gowen

Fine weather
 all the ex-pupils with
 Mrs. & Richard & Blanche
 left for Oshkosh.
 on their way back to the
 South

Very fine day
 Julia Probst and her husband
 & Geo. Caston Sidney & all child
 left for their homes after
 spending time with
 us.

Remainder of
this book is
• blank.

CHARTERED BANKS IN CANADA

Place	Name of Bank	Place	Name of Bank	Place	Name of Bank
Kingsville	Molsons.	North Gower	Union.	Priceville	Standard.
Kintail	Sterling	Nth. Williamsburg.	Molsons.	Princeton	Hamilton.
Kirkfield	Sterling.	Norwich	Molsons.	Rainy River	Commerce.
Kirkton	Molsons	Norwood	Union.	Renfrew	Merchants.
Lakefield	Traders.	North Augusta	Metropolitan.	.....	Quebec
Lambton Mills	Molsons	Oakville	Merchants	Richmond Hill	Standard.
Lancark	Ottawa	Odessa	Northern Crown	Richmond	Ottawa.
Lancaster	Merchants.	Oil Springs	Toronto	Ridgetown	Molsons.
Lansdowne	Merchants	Omense	Toronto	.....	Traders.
Latchford	Commerce.	Orangeville	Commerce	Ridgeway	Imperial.
Lawrence Station	Home.	.....	Hamilton.	Ripley	Hamilton.
Leamington	Merchants.	.....	Sterling.	.....	Traders.
.....	Traders	Orillia	Dominion.	Rockland	Ottawa.
.....	Union.	.....	Merchants	Rockwood	Traders.
Lefroy	Sterling.	.....	Traders.	Rodney	Traders.
Lindsay	Commerce.	Orono	Standard	Rosenenth	Union.
.....	Dominion.	Osgoode Station	Standard	Russell	Ottawa.
.....	Montreal.	Oshawa	Union.	St. Catharines	Commerce.
.....	Standard.	.....	Dominion.	.....	Imperial.
Linwood	Metropolitan.	.....	Standard.	.....	Nova Scotia.
Lionshead	Traders	Ottawa	Ottawa.	.....	Sterling.
Listowel	Hamilton.	.....	Bank St. and	.....	Traders.
.....	Imperial.	.....	Fourth Ave.	St. Clements	Standard.
Little Britain	Standard.	.....	Bank St.	St. David	Imperial.
Little Current	Merchants.	.....	Bank St.	St. Eugene	Merchants.
London	B. N. America.	.....	Gladstone & v.	St. George	Merchants.
.....	Market Sq.	.....	Cartier St.	St. Mary's	Traders.
.....	Commerce.	.....	Rideau St.	.....	Molsons.
.....	Dominion.	.....	Somerset St.	St. Thomas	Dominion.
.....	E. Rectory St.	.....	B. N. America.	.....	Home.
.....	Home.	.....	Commerce.	.....	Imperial.
.....	Imperial.	.....	" Bank St	.....	East End.
.....	Merchants.	.....	Dominion.	.....	Merchants.
.....	Molsons.	.....	Imperial.	.....	Molsons, E. End.
.....	Montreal.	.....	" Bank St	Sandwich	Home.
.....	Nova Scotia.	.....	Merchants.	.....	Commerce.
.....	Toronto	.....	Montreal.	.....	Montreal.
London North	Toronto.	.....	" Bank St.	.....	Toronto.
London East	Toronto.	.....	Molsons.	.....	Traders.
L Original	Sterling.	.....	Nationale.	Sault Ste. Marie	Commerce.
Lucan	Merchants.	.....	Northern Crown.	.....	Imperial.
.....	Standard.	.....	Spark St.	.....	Traders.
Lucknow	Hamilton.	.....	Rideau St.	Schomberg	Traders.
.....	Molsons.	.....	Nova Scotia.	Seotland	Northern Crown.
Lynden	Traders.	.....	Quebec.	Seaforth	Commerce.
Lyndhurst	Merchants	.....	Royal.	.....	Dominion.
.....	Toronto	.....	" Bank St	Seeleys Bay	Northern Crown.
.....	Dominion.	.....	Standard.	Sebringville	Sterling.
.....	Northern Crown.	.....	" Dalhousie St.	Selkirk	Hamilton.
Manotick	Union.	.....	Traders.	Shakespeare	Standard.
Maple	Standard.	.....	Union	Shedden	Sterling.
Markdale	Merchants	Otterville	Market Br.	Shelburne	Toronto.
Markham	Metropolitan.	Owen Sound	Traders.	.....	Union.
.....	Standard.	.....	Hamilton.	Simeoe	Commerce.
Marmora	Dominion.	.....	Merchants.	.....	Hamilton.
Massey	Traders.	.....	Molsons.	Smith's Falls	Ottawa.
Martintown	Ottawa.	.....	Traders.	.....	Union.
Matheson	Traders	Paisley	Standard.	Smithville	Union.
Mattawa	Ottawa.	.....	Traders.	Southampton	Hamilton.
Maynooth	Metropolitan.	Panekham	Union.	South Porcupine	Commerce
Maxville	Ottawa.	Palmerston	Hamilton	Sombra	Sterling.
Mendowvale	Merchants	.....	Sterling	Sparta	Sterling.
Meaford	Merchants.	Paris	Commerce.	Springbrook	United Empire
.....	Molsons.	.....	Hamilton	Springfield	Traders.
Melbourne	Home.	Parkhill	Montreal.	Stayner	Toronto
.....	Union.	.....	Commerce.	Stevensville	Sterling.
Merila	Molsons.	Parry Sound	Commerce.	Steeltown	Traders
Merrickville	Union.	.....	Ottawa.	Stirling	Montreal.
Metcalf	Union.	.....	Toronto.	.....	United Empire.
Midland	B. N. America.	Pefferlaw	Standard	Stittsville	Union.
.....	Hamilton.	Pembroke	Ottawa.	Stony Creek	Traders. &
.....	Standard.	.....	Royal.	Stouffville	Standard.
Mildmay	Merchants.	Penetanguishene	Standard.	.....	Metropolitan.
Milton	Hamilton.	.....	Toronto	Stratford	Commerce.
.....	Metropolitan.	Perth	Merchants.	.....	Merchants.
.....	Toronto	.....	Montreal.	.....	Montreal.
Milverton	Hamilton.	Peterborough	Ottawa.	Strathroy	Traders.
Millbrook	Metropolitan	.....	Commerce.	.....	Commerce.
.....	Toronto.	.....	Dominion.	.....	Standard.
Millbank	Metropolitan	.....	Montreal.	Streetsville	Metropolitan.
Mitchell	Hamilton.	.....	Nova Scotia.	Sturgeon Falls	Quebec.
.....	Merchants.	.....	Ottawa.	.....	Traders
Mt. Le Boe	Sterling.	.....	Royal.	Sudbury	Montreal.
Mimico	Northern Crown	.....	Toronto.	.....	Sterling
Monkton	Sterling	Petrolea	Metropolitan.	.....	Toronto.
Moorefield	Hamilton.	.....	Toronto.	.....	Traders.
Moose Creek	Ottawa.	Pickering	Standard.	Sunderland	Home
Morrisburg	Molsons.	Pickton	Metropolitan.	.....	Standard.
.....	Ottawa.	Picton	Montreal.	Sutton West	Metropolitan.
Mount Albert	Dominion	.....	Standard.	Sydenham	Union.
Mount Bridges	Union.	.....	United Empire	Tamworth	Sterling.
Mount Forest	Montreal.	Plantagenet	Union.	Tara	Merchants.
.....	Traders.	Plattsville	Standard.	Tavistock	Standard.
Napanee	Northern Crown.	Porcupine	Commerce	.....	Traders
.....	Dominion.	.....	Imperial	Tecumseh	Home.
.....	Merchants.	Port Arthur	Traders	Teeswater	Hamilton.
Neustadt	Hamilton.	.....	Commerce.	Thamesford	Traders.
Newboro	Union.	.....	Imperial.	Thamesville	Merchants.
Newburgh	Standard	.....	Montreal.	Thedford	Commerce
Newcastle	Standard.	.....	Molsons	Thesalon	Imperial
.....	Traders.	Port Burwell	Sterling.	Thorold	Quebec.
New Dundee	Dominion.	Port Colborne	Sterling.	Thornbury	Toronto.
Newmarket	Montreal.	Port Credit	Sterling.	Thorndale	Home
.....	Toronto	Port Dalhousie	Sterling.	Thornhill	Sterling.
New Hamburg	Hamilton.	Port Dover	Northern Crown.	Thornton	Union.
.....	Standard.	Port Elgin	Hamilton.	Tilbury	Dominion.
New Liskeard	Imperial.	.....	Metropolitan.	.....	Merchants.
.....	Union.	Port Hope	Montreal.	Tilsonburg	Traders
Newtonville	Standard	.....	Toronto.	.....	Standard.
Niagara Falls	Hamilton.	Portland	Traders	Tiverton	Standard.
.....	Imperial, Up. Bg.	Port Perry	Commerce	Toledo	Union
.....	Royal.	.....	Standard.	Toronto	Commerce.
Niagara Falls So.	Hamilton.	Port Rowan	Hamilton.	.....	Coil. & Dovere't
Niagara-on-Lake	Imperial	Port Stanley	Sterling.	.....	Bloor & Dufferin
Nipigon	Ottawa	.....	Ottawa.	.....	Gloor & Yonge
North Bay	Ottawa.	Powassan	Merchants.	.....	Gerrard & Pape
.....	Traders	.....	Traders	.....	Market Br.
.....	Traders	Preston	Merchants.	.....	Parkdale.
.....	Traders	.....	Toronto.	.....	Parliament St.

CHARTERED BANKS IN CANADA

Place.	Name of Bank.	Place.	Name of Bank.
Toronto	Commerce Queen & Bathurst Queen East Spadina & College Yonge & College Yonge & Queen.	Twesed	Montreal. Traders.
	Dominion. Avenue Road Bloor & Bathurst Broadview Ave. City Hall Deer Park Dovercourt & Bloor Dundas St. Lee Ave. Market Queen St. W. Br. Rosedale Sherbourne St. Spad. Ave. & Coll. Yonge & Cottling- ham Wychwood Victoria St.	Unionville	Standard. Dominion.
	Home. Bloor & Bathurst Church St. Queen St. W. Queen & Bathurst.	Uxbridge	Standard. Sterling.
	Imperial. Adelaide & Vict. Bathurst & Dupont Bloor & Lansdowne King & Sherbourne King & Spadina King & York Market Qu. & Palmerston Yonge & Bloor Yonge & Queen.	Vankleek	d'Hochelaga Ottawa.
	Metropolitan Broad & Danforth College & Bathurst Dundas & Arthur King St. West Market Parkdale Queen E. & Lee Av. Queen & McCaul.	Varna	Traders.
	Northern Crown. Agnes Street. Spadina & College Standard. Bay St.	Victoria Harbor	Standard.
	Standard College St. W. Market Parkdale Roncesvalles Ave. Yonge St.	Wales	Molson.
	Sterling. Adelaide & Simcoe College Street. Parkdale	Walkerton	Commerce. Merchants.
	Toronto. Dundas St. Eim St. King & Bathurst Queen & Bolton Queen & Parla't. Queen & Spadina Roncesvalles Ave. Yonge St.	Walkerville	Commerce. Home.
	Traders. Avenue Road Danforth Ave. Gerrard & Main Gerrard & Jones King & Spadina Queen & Br'dview Yonge & Bloor Yonge & Rich'd	Wallaceburg	Montreal.
	United Empire. North Toronto Hamilton. Arthur & Bath. College & Ossington Queen & Spadina Yonge & Gould. B. N. America. Yonge St. Bloor & Lansd'ne King & Dufferin.	Warkworth	Union.
	Merchants. Parkdale Parliament St. Montreal. Carlton St. Dundas St. Queen St. Richmond St. Yonge St. Wellington St.	Warsaw	Montreal.
	Molson. Queen & Beacons. Ottawa. [Bld. Broadview. Pape A. & Queen Dundas St. Quebec. Royal Union.	Waterdown	Traders.
Toronto (West)	B. N. America. Commerce. Dominion. Hamilton. Home. Molson. Sterling.	Waterloo	Commerce. Molson.
Tottenham	Traders.	Watford	Merchants
Trenton	Molson. Montreal.	Webbwood	Traders.

Quebec

Acton Vale	East'n Townships
Amqui	Nationale.
Arctabaska	Molson.
Ayres Cliff	East'n Townships
Aylmer	Northern Crown.
Bagotville	Nationale
Base St. Paul	Nationale
Beauport	Merchants.
Beauport	Provinciale.
Bedford	East'n Townships
Beebe Plain	East'n Townships
Beloil	East'n Townships
Berthierville	d'Hochelaga.
Bishop's Crossing	East'n Townships
Black Lake	East'n Townships
Bromptonville	East'n Townships
Buckingham	Montreal.
Cap St. Ignace	Ottawa.
Cedar Hall	Nationale.
Chicoutimi	Nationale.
Clarenceville	East'n Townships
Coaticook	Nationale.
Cookshire	East'n Townships
Coteau Station	Provinciale.
Cowanville	East'n Townships
Dalhousie Sta.	Union.
Danville	East'n Townships
Deschambault	Montreal.
Deschambault	Nationale.
Drummondville	Molson.
Dunham	East'n Townships.
East Hatley	East'n Townships.
Eastman	East'n Townships.
Farnham	East'n Townships
Fraserville	Molson.
Freilighsburg	Nationale.
Fort Coulonge	Ottawa.
Gaspe Basin	Nationale
Gentilly	Provinciale.

Granby	East. Townships.
Grand River	Ottawa.
Grand Mere	Nationale.
Hemmingford	East'n Townships.
Howick	E. Townships.
Hull	Ottawa.
Huntingdon	Provinciale.
Iberville	East'n Townships
Inverness	Quebec.
Jeune Lorette	Provinciale
Joliette	d'Hochelaga.
Knowlton	East'n Townships
Lake Megantic	Molson.
L'Assomption	Montreal.
La Prairie	d'Hochelaga.
L'Epiphanie	Provinciale
Lachine	d'Hochelaga
Union	Sterling.
La Tuque	Quebec
Lachute	Ottawa
Lacolle	East'n Townships
Lawrenceville	East'n Townships
Lennoxville	E. Townships.
Levis	B. N. America.
L'Islet	Montreal.
Longueuil	Nationale.
Louiseville	B. N. America.
Magog	d'Hochelaga.
Maisonville	East'n Townships
Maniwaki	Toronto
Marbleton	East'n Townships
Marville	East'n Townships
Matane	Nationale.
Montmagny	Nationale.
Montreal	Quebec.
St. Catharine St.	B. N. America.
Montreal	St. Catharine St.
Hochelaga.	St. Catharine St.
Papineau Ave.	St. Catharine St.
Peel St.	St. Catharine St.
Point St. Charles.	St. Catharine St.
Seigneurs St.	St. Catharine St.
Ste Anne de Bellevue	St. Catharine St.
St. Henri.	St. Catharine St.
West End Branch	St. Catharine St.
Westmount.	St. Catharine St.
Molson.	St. Catharine St.
Cote Des Neiges	St. Catharine St.
St. James St.	St. Catharine St.
St. Catherine St.	St. Catharine St.
Market and Harbor.	St. Catharine St.
St. Henri.	St. Catharine St.
Maisonville.	St. Catharine St.
Merchants.	St. Catharine St.
1255 St. Cath'e St. E.	St. Catharine St.
310 St. Cath'e St. W.	St. Catharine St.
1886 St. Lawrence St.	St. Catharine St.
St. Louis.	St. Catharine St.
La Banque Pro.	St. Catharine St.
7 & 9 Place d'Armes.	St. Catharine St.
318 Rachel St.	St. Catharine St.
972 Beaubien St.	St. Catharine St.
103 Roy St.	St. Catharine St.
849 Notre Dame, W.	St. Catharine St.
1333 Notre Dame, W.	St. Catharine St.
742 Ontario East.	St. Catharine St.
d'Hochelaga.	St. Catharine St.
Delorimer Ave.	St. Catharine St.
Mount Royal Av.	St. Catharine St.
Notre Dame St. W.	St. Catharine St.
Point St. Charles	St. Catharine St.
S. Catherine St. E.	St. Catharine St.
" Centre.	St. Catharine St.
St. Henry.	St. Catharine St.
Western Abattoir.	St. Catharine St.
Commerce.	St. Catharine St.
West End.	St. Catharine St.
Dominion	St. Catharine St.
Bl'ury St.	St. Catharine St.
Guy St.	St. Catharine St.
St. Law'ree Blvd.	St. Catharine St.
Eastern Townships.	St. Catharine St.
St. Catherine St.	St. Catharine St.
St. Paul.	St. Catharine St.
Annex.	St. Catharine St.
Sterling	St. Catharine St.
Toronto.	St. Catharine St.
St. James St. and	St. Catharine St.
McGill.	St. Catharine St.
St. Catherine St.	St. Catharine St.
Board of Trade.	St. Catharine St.
Point St. Charles.	St. Catharine St.
Traders	St. Catharine St.
Union	St. Catharine St.
Union of Halifax	St. Catharine St.
Nationale.	St. Catharine St.
New Richmond.	St. Catharine St.
New Carleton.	St. Catharine St.
Nicolet	St. Catharine St.
North Hatley	St. Catharine St.
Ormatown	St. Catharine St.
Papineauville	St. Catharine St.

CHARTERED BANKS IN CANADA

Place.	Name of Bank.	Place.	Name of Bank.
Pasphebe	Nova Scotia.	Upton	East. Townships.
Phillipsburg	East'n Townships	Valcourt	Nationale
Pierreville	Provinciale.	Valleyfield	East. Townships
Plessisville	Molson.	Vercheres	d'Hochelaga.
Quebec	Quebec.	Verdun	Provinciale.
	St. John.	Victoriaville	Provinciale.
	St. Roch.		Provinciale.
	Upper Town.		Provinciale.
	Union.		Provinciale.
	St. Louis St.		Provinciale.
	Nationale.		Provinciale.
	Basseeville.		Provinciale.
	St. John Street.		Provinciale.
	St. Roch.		Provinciale.
	B. N. America.		Provinciale.
	Commerce.		Provinciale.
	d'Hochelaga.		Provinciale.
	St. Roch.		Provinciale.
	Imperial.		Provinciale.
	Merchants.		Provinciale.
	Molson.		Provinciale.
	Montreal.		Provinciale.
	St. Roch.		Provinciale.
	Upper Town.		Provinciale.
	Nova Scotia.		Provinciale.
Richmond	East'n Townships		Provinciale.
Rigaud	Molson.		Provinciale.
Rimouski	Merchants.		Provinciale.
Riv. du Loup Sta.	Nationale.		Provinciale.
Roberval	Nationale.		Provinciale.
Rock Island	Molson.		Provinciale.
Roxton Falls	East'n Townships		Provinciale.
St. Agathe	Merchants.		Provinciale.
St. Aimé	Nationale.		Provinciale.
St. Andrews	Ottawa.		Provinciale.
St. Anne de la	Pocatiere.		Provinciale.
	Nationale.		Provinciale.
St. Anselme	Provinciale.		Provinciale.
St. Armand	East'n Townships		Provinciale.
St. Casimir	Nationale.		Provinciale.
St. Cesaire	Molson.		Provinciale.
St. Charles.	Bellechasse.		Provinciale.
	Nationale.		Provinciale.
St. Chrysostome	East'n Townships		Provinciale.
St. Croix	Provinciale.		Provinciale.
St. Denis	d'Hochelaga		Provinciale.
	Provinciale.		Provinciale.
St. Eustache	Provinciale.		Provinciale.
St. Evariste	Beauce.		Provinciale.
St. Felix de Valois	East'n Townships		Provinciale.
St. Ferdinand de	Halifax.		Provinciale.
	East'n Townships.		Provinciale.
St. Flavie	Molson.		Provinciale.
	Provinciale.		Provinciale.
St. Gabriel de	Brandon.		Provinciale.
	East'n Townships		Provinciale.
St. George Beauce	Quebec.		Provinciale.
St. Gertrude	Provinciale.		Provinciale.
St. Guillaume	La Banque Prov.		Provinciale.
St. Henry	Quebec.		Provinciale.
St. Hyacinthe	East'n Townships		Provinciale.
	Montreal.		Provinciale.
	Nationale.		Provinciale.
	d'Hochelaga.		Provinciale.
St. Jacq. Lachigan	d'Hochelaga.		Provinciale.
St. Jean, Port Joli	Provinciale.		Provinciale.
St. Jerome	d'Hochelaga.		Provinciale.
	Merchants.		Provinciale.
St. John's	East'n Townships		Provinciale.
	Merchants.		Provinciale.
	Nationale.		Provinciale.
St. Jooste	Merchants.		Provinciale.
St. Joseph, Beauce	East'n Townships		Provinciale.
St. Jovite	Merchants.		Provinciale.
St. Lambert	Toronto		Provinciale.
St. Laurent	Provinciale.		Provinciale.
St. Marie Beauce	Nationale.		Provinciale.
St. Ours	Molson.		Provinciale.
St. Paschal	Nationale.		Provinciale.
	Provinciale.		Provinciale.
St. Polycarpe	Union.		Provinciale.
St. Raphael	Provinciale.		Provinciale.
St. Raymond	Nationale.		Provinciale.
St. Romuald	Quebec.		Provinciale.
St. Stanislas	Provinciale.		Provinciale.
St. Therese	Molson.		Provinciale.
St. Tite	Nationale.		Provinciale.
Sawyer'sville	Montreal.		Provinciale.
Scotstown	East. Townships.		Provinciale.
Shawville	Merchants.		Provinciale.
Shawinigan Falls	Nationale.		Provinciale.
	Quebec.		Provinciale.
Sherbrooke	Eastern Townships		Provinciale.
	Wellington St.		Provinciale.
	d'Hochelaga.		Provinciale.
	Merchants.		Provinciale.
	Montreal.		Provinciale.
	Nationale.		Provinciale.
Sorel	d'Hochelaga.		Provinciale.
	Molson.		Provinciale.
	Nationale		Provinciale.
Stanbridge East	East. Townships.		Provinciale.
Stanford	Quebec		Provinciale.
Stantstead	East. Townships.		Provinciale.
Sutton	East. Townships.		Provinciale.
Sweetburg	East. Townships.		Provinciale.
Terrebonne	Provinciale.		Provinciale.
Thetford Mines	East. Townships.		Provinciale.
	Quebec.		Provinciale.
Three Rivers	d'Hochelaga.		Provinciale.
	Montreal.		Provinciale.
	Nationale.		Provinciale.
	Provinciale.		Provinciale.
	Quebec.		Provinciale.
Trois Pistoles	La Banque Nat'l.		Provinciale.

Manitoba

Alexander	B. N. America
Altona	Montreal.
Arden	Northern Crown
Baldur	Union.
Beausjour	Northern Crown.
Belmont	B. N. America.
Benito	Toronto
Birtle	Union.
Boissevain	Dominion.
Brandon	Union.
Bradwardine	Hamilton.
	B. N. America.
	Commerce.
	Dominion.
	Nationale.
Brookdale	St. John.
Binscarth	Northern Crown.
Carberry	Hamilton.
	Merchants.
	Union.
Carman	Commerce.
	Hamilton.
	Union.
Carroll	Union.
Cartwright	Toronto.
Clearwater	Union.
Crandall	Northern Crown
Crystal City	Home
	Union.
Cypress River	Union.
Dauphin	Commerce.
	Ottawa.
	Union.
Darlingford	B. N. America.
Deloraine	Dominion.
	Union.
Dominion City	Royal.
Dunrea	Hamilton.
Durban	Commerce.
	Royal.
Elm Creek	Hamilton.
Elgin	Commerce
Elkhorn	Commerce.
Emerson	Ottawa
Gilbert Plains	Commerce
Gladstone	Hamilton.
	Merchants.
Glenboro	Northern Crown.
	Union.
Grand View	Commerce
	Home
Gretna	Montreal.
Griswold	Merchants.
Hamiota	Hamilton.
	Union.
Hartney	Union.
Holland	Union.
Kenton	Hamilton.
Killarney	Hamilton.
	Union.
Lander	Royal.
La Riviere	Hamilton.
Lenore	Ottawa.
Lyleton	Home
Manitowish	Hamilton.
	Union.
Mather	Hamilton.
MacGregor	Merchants.
Melita	Northern Crown.
	Union.
Miami	Hamilton.
Minot	Northern Crown.
Minnedosa	Hamilton.
	Union.
Minto	Union.
Morden	Hamilton.
	Union.
Morris	Merchants.
Napinka	Merchants.
Neopawa	Commerce.
	Home
	Merchants.
	Union.
Newdale	Union.
Ninga	Union.
Oakville	Montreal.
Oak Lake	Merchants.
Oak River	B. N. America.
Pierson	Northern Crown.
Pilot Mound	Hamilton.
	Toronto.
Pipestone	Northern Crown.
	Royal.
Portage la Prairie	Commerce.
	Imperial.
	Merchants.
	Montreal.
	Ottawa.
	Toronto.

Saskatchewan

Aberdeen	Hamilton
Abernethy	Hamilton.
Adanac	Union.
Alameda	Northern Crown.
Antler	Merchants
Arcoles	Northern Crown
	Merchants.
	Union.
Asquith	Union.
Balcarres	Northern Crown
Balgownie	Imperial.
Battleford	B. N. America.
	Hamilton.
Belle Plain	Hamilton.
Biggar	Commerce
Bladworth	Northern Crown
Bounty	Commerce
Bredenbury	Toronto
Broadview	Imperial.
Brock	Northern Crown
Broderick	Commerce
Brownlee	Hamilton.
Buchanan	Union.
Canora	Commerce
Carlyle	Union.
Carleton Place	Hamilton.
Carnduff	Merchants.
Caron	Hamilton.
Churchbridge	Toronto
Craig	Union.
Creelman	Hamilton
Cupar	Union.
Davidson	B. N. America.
Delisle	Commerce.
Drinkwater	Commerce.
Dubuc	Northern Crown
Duck Lake	B. N. America.
Dundurn	Hamilton.
	Northern Crown.

