

ter stock. This made a tremendous drain on the country, using up most of the surplus money left from the prosperous season of 1903. This reflected on the mercantile trade of Kentville, and in the early spring and summer trade was dull. While, however, the first months of the year were severe and trade was dull, yet the fall and autumn proved the best that Kentville had ever had, and trade exceeded even the banner year of 1903. This, in a great measure, is due to the abundant crop of hay, apples and potatoes. He next referred briefly to the natural advantages possessed by Kentville for the location of factories, especially seeing that the headwaters of the Gaspereaux, giving the possibility of unlimited power for industrial purposes, lay at its door. It is calculated that from these waters which cover an area of over 76,000 acres, power could be developed to the extent of ten to fifteen thousand horse power. The question of town sewerage has long been before the town council and it was urged that the board of trade should help along the work if possible. A committee was appointed to render the council any assistance in their power. At the close the gathering sang the National Anthem. The election of officers resulted as follows: President, G. E. Calkin; vice-president, D. J. Murphy; secretary-treasurer, F. C. Rand; auditors, Barry Roscoe, S. L. Cross; council, W. P. Shaffner, J. W. Regan, Jr., H. D. Burns, R. C. Dickey, W. E. Porter, A. E. Calkin, H. M. Bain, C. O. Allen.

#### CHARACTER IN BUSINESS.

A week or two ago, a Presbyterian gathering in Chicago, listened to a remarkable arraignment of a certain kind of man of wealth, by David R. Forgan, vice-president of the First National Bank. Mr. Forgan spoke on the subject, Character in Business, which he insisted, is the foundation of the world's credit. He was very bitter upon the business men who allow greed for gain to crush out all the better feelings of humanity.

"Perhaps you think it impossible that a man's soul should entirely shrivel up in the pursuit of wealth," said the speaker. "If you know some millionaires as well as I know them, you would agree with me that they had lost the last vestige of the souls they may be presumed to have possessed before the mania for money-getting possessed them. I would like to acquire millions, but if the process is going to make me like some of the old devils I know who are millionaires, I don't want the money. Recently I saw a letter from a millionaire referring to the death of a clerk who had served him faithfully thirty years. The man who wrote this letter is rated at \$20,000,000. He is an Easterner. In this letter, after disposing of several matters, he referred to the death of his old employee incidentally, and directed

[FIRE]  
**German American**  
**Insurance Company**  
New York

CAPITAL  
**\$1,500,000**

NET SURPLUS  
**5,841,907**

ASSETS  
**12,980,705**

AGENCIES THROUGHOUT CANADA.

that the exact date of the severance of the clerk's connection with the office, because of his last illness, be ascertained, the exact amount due him for the fraction of the month he had worked be figured up and a check for the amount be mailed to his widow. Do you imagine that old curmudgeon has a soul."

#### ELECTRICAL FIRES.

The latest quarterly report of the Electrical Bureau of the National Board of Fire Underwriters in the United States is issued, covering from Oct. 10, 1905, to January 10, 1906, a summary of reports received during the quarter, prepared by William H. Merrill, Jr., electrician, gives the following particulars:

Three crosses between high and low potential circuits and ten between light or power wires and signalling systems have been reported. Fifteen fires were due to accidental grounding of circuits, of which two were on gas pipes, the resulting arcs burning hole through pipes and igniting escaping gas, while seven fires were caused by short circuits in interior wiring.

Four reports were received of fires caused by incandescent lamps, in three of which heat from the lamp ignited nearby material. Four fires were caused by electrical heating devices, three of which were assigned to electric flat-irons. Four fires were reported as having been caused by motors, in two of which sparks from brushes ignited inflammable material which was allowed to collect in the vicinity. Three pole and tree fires were reported. Four fires were attributed to loose or defective

#### The British Canadian Loan & Investment Company, (Limited.)

Notice is hereby given that the Annual General Meeting of the Shareholders will be held at the Company's office, Equity Chambers, 24 Adelaide Street East, Toronto, on Wednesday, the Seventh day of February next, at noon.

By order of the Directors.

ERNEST S. BALL,  
Manager.

#### NOTICE.

#### The Queen City Fire Insurance Company.

The Annual General Meeting of the Shareholders of this Company will be held, pursuant to the Act of Incorporation, on **Saturday, the 10th day of February, 1906**, at 12 o'clock noon, at the Company's Office, Queen City Chambers, No. 32 Church Street, Toronto, to receive the report of the Directors for the past year, to elect Directors for the ensuing year, and for the transaction of such other business as may be transacted at a General Meeting of the Shareholders.

By order, THOMAS WALMSLEY,  
Secretary.  
Toronto, January 23rd, 1906.

connections or joints. Three reports were received of fires caused by overheating rheostats.

Reports of twenty other fires attributed mainly to moving picture machines, defective electrical fittings, and poorly installed electrical wiring, were received in that period, making a total of seventy-seven electrical fires that have been reported during the last quarter, the losses aggregating over \$65,000.

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