

— ∞ (SAYWARD) ∞ —

Situated Exactly Opposite the Historical Fort Sheppard, on the East Bank of the Columbia River at the Mouth of Beaver Creek, about Four Miles North of the Pend D'Oreille River and International Boundary Line.

SAYWARD is a typical site for a large city, it is level bench land, perfectly adapted for building purposes, and is the Selected Junction of the River and Railway Transportation.

SAYWARD Is the only natural location for a centre of supply for the great Placer and Hydraulic Mines on the Pend D'Oreille and Salmon Rivers, and the Gold and Silver Mines of Trail Creek, now supplied by wagon road from the United States.

SAYWARD Is the Headquarters of the Contractor of the Nelson & Fort Sheppard Railway, now under construction. The main Railway Line runs through the Company's property, and a spur is to connect with the Steamboat Landing, where all supplies are now being delivered for over One Thousand Railway Navvies.

Commissariat Stores, Hotel Offices and Wagon Road now in course of construction, and an increasing daily business is being transacted. Alternate daily communication from Revelstoke, B. C., via Canadian Pacific Railway, and Northport, U.S., from all points south by the Spokane Falls & Northern Railway.

PRICES—\$150 for Corners; \$100 for Inside Lots. **TERMS**—One-third cash, one-third in two months, one-third in four months, with interest at 8 per cent per annum on deferred payments.

For the West Kootenay Land Company, Ltd. L'y,

JOSHUA DAVIES, Manager, - - - No. 7 Board of Trade Building.

COMMERCIAL SUMMARY.

Paper stockings are the latest novelty in Germany.

Mr. John McCarthy, head of the brewery firm of J. McCarthy & Son, Prescott, is dead.

Eight carloads of Meaford cattle were shipped at Toronto for England one day last week.

The loss of champagne, by bursting bottles, sometimes amounts to as much as 25 per cent.

The new pork packing establishment near London, Ont., will begin active operations next week.

The by-law granting a bonus of \$50 000 towards the establishment of a cotton factory in Sorel has been carried.

The mahogany boards produced from a single tree recently cut down in Honduras were sold in Europe for \$11,000.

To make 1,000 cubic feet of illuminating gas, 8 pounds of coal, costing 2 cents, and 4 gallons of naphtha, costing 12 cents, are required.

Merrill, Ring & Co., West Saginaw, have sold their timber limits in Muskoka to Holland & Co., East Tawas, Mich., for \$1,250,000. The limits cover 800 square miles.

The prospectus of the International Navigation Co. which proposes to run a line of steamers between Toronto and Rochester and Montreal, in opposition to the Richelieu & Ontario Navigation Co., has been issued. The capital stock is \$1,000,000 in shares of \$100 each.

Pansy leaves spread among furs and woollens will protect them from moths.

Nearly twenty thousand Canadian cattle have been shipped to England since the embargo was imposed. Out of this large number there has been only one suspected case of disease.

A device for attaching rolls of paper to typewriting machines has been patented by F. L. Clifford, a Brooklyn man. This will render unnecessary the putting in of a fresh sheet every few minutes.

The thrifty Icelanders are rapidly acquiring real estate in Winnipeg. They already, it is said, own \$200,000 worth of it, and are rapidly adding to this amount. They buy lots and build houses for themselves thereon out of their accumulated savings.

The annual general meeting of the Bank of Montreal was held in Montreal on Tuesday. The financial statement showed the net profits to be \$1,325,810. Out of this, a dividend totalling \$1,200,000 was paid, the balance to be carried forward to profit account, making it \$691,425, in addition to a rest of \$6,000,000 or 50 per cent. of the actual capital.

Reports received by the Fisheries Department show that Canadian fishermen have had a great stroke of luck off the Yarmouth coast. They caught four thousand barrels of fine mackerel in one week. The American fleet caught five hundred barrels in a month. The Americans have a special vessel following the Atlantic fishing fleet and watching operations, with a view of procuring information to use before the International Commission.

BAD DEBTS.

People often wonder how it is that a store-keeper gets so many bad debts among his accounts. To the dealer who has the "experience," while the dead-beats have the "money" the operation is a very simple one.

The whole trouble arises from the slowness of the dealer to say "No," when more credit is wanted. The merchant gives a little more credit, in order, as he thinks, to keep his customers in good nature and so secure the old balance. But it is just here he makes a fatal mistake. If a customer cannot pay one week's or one month's bill, certainly the lapse of time will not help matters, but the account will get so large that the customer will find it "cheaper to move than to pay rent," as the expression goes, and he jumps his account and goes to look for some other victim.

This is the story of three-fourths of all the cases of bad debts; and if the merchant had said "No" when the first bill was in arrears, his loss would have been small compared to what it finally was. And further, a firm refusal to extend credit would often have the effect of making the customer pay up, hoping for another chance to "get in" on the grocer. Then is the time to give the dead-beat the grand bounce and be rid of him.

Bear in mind and act upon the knowledge, that if a man, cannot pay one week's bill, he certainly cannot pay a two week's bill.

D. Moffat, Nanaimo, has put in a claim of \$228 for goods destroyed after a recent case of diphtheria in his house.