

SQUARE AND PROMPT.

For a man's business, small or large, to run successfully, all must be prompt exact and clear. His work must be done, his debts paid and collected, his every promise met on time.

A Quaker merchant, Seth Henshaw of Greensboro, Indiana, was famous fifty years ago as the man who always paid his debts on time, and whose word was always true. He bought goods in Cincinnati, but seldom went there, sending his orders and always sending the cash the day it was due, or before. After some years' absence he went to the city himself; the news spread that the prompt paying and honest Quaker had come to town, the great men assembled, and an ovation was held in his honor—greatly to the good man's surprise. It was a day of slack payments and long delayed pledges, and he was a wonder and his credit far better than any other man.

An old merchant in an interior Michigan town, sold out years ago to a young man who had been his clerk, and who had but two thousand dollars of his own. The new merchant of course, wanted to go to New York to buy goods, as no commercial travellers went over the land in those days. He had never been East, was a stranger and needed letters of introduction. His former employer knew this and said to him: "I will write you a letter to a large firm where I think you will make most of your purchases, and if you need credit elsewhere, refer them to me, and you will have no trouble."

He went, delivered the letter, had a friendly reception and a long talk with one of the firm, who questioned him as to his means and wants and had honest answers to his questions. The young man was surprised at the ease with which they, and other firms, gave him all the credit he wanted, but he did not abuse their confidence, or risk his own solvency, by buying beyond a safe amount. Going home he was able to meet every payment when due. Visiting the city again he had like credit and met his dues readily.

So it went on for years his business growing but his word always good as at first. In the counting room of the firm to whom his letter of introduction was sent, and with whom he had dealt to their mutual profit and satisfaction, the leading member asked him one day, after they had settled their accounts: "Did you ever see that letter Mr. — sent us years ago, to introduce you to us?" He replied that he did not know its contents. Turning to his desk the letter was drawn out from an old file and handed to his customer, who read it while the old merchant smiled quietly. It was as follows, omitting the names:

Michigan 185—

"GENTLEMEN—This will introduce to you Mr. —, a young man for years in my employ as clerk, and to whom I have sold my goods and given up my business. You can rely wholly on any statements he may make."

"That" said the New Yorker, "is the best letter of introduction that ever came to us, and the fact that we, and others, have found it to be true, gives you to day a credit as good as that of any buyer who visits our city."

A good name is indeed above all price, and system and promptness, with sagacity and persistent courage and industry, are the only means by which it can be established and maintained.

That young man had adopted a plan which every one should follow. His affairs were always in such shape that he knew, not only what he owed and when it was due, but what his means were and what his profits or losses were. He was always on time, kept all his work and accounts up to the mark, never lagged behind, yet was never severe or exacting, but the soul of kindness to those in his employ or to unfortunate yet honest debtors.

Not only the merchant and the manufacturer, but the farmer who would be easy in mind and make his success as solid as the ground he treads on, should have method in his industry, know the profit and loss on every crop and every field, and pay his debts to the merchant as promptly as that merchant must pay his own debts to the bank.—*Detroit Commercial*.

—The good soda-water man is known by his fizz, according to the *Philadelphia Record*.

—St. John (N. B.) imports for July of this year amounted to \$377,571 which is less by \$109,764 than those for the same month of 1893. Exports amounted to \$481,845 while for July of last year they were somewhat short of this figure \$482,261.

ACTINOLITE CEMENT ROOFING

PATENTED.

The Patent Actinolite Roofing Cement is the best Roofing Material ever offered to the Public.

There is now more of this Cement used in Canada than all other Roofing Cements combined.

Our Cement is suitable for Flat or Steep Roofs.

Old Galvanized Iron and Tin Roofs coated with our Cement make them superior to new metal roofs at half the cost.

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9½ Leader Lane.

JOSEPH JAMES, Pres.
HUGH SCOTT, Secretary.

NOTICE.

The Anchor Insurance Company

Hereby give notice that they have ceased to transact business in Canada, and that in pursuance of Section 18 of "The Consolidated Insurance Act of 1877," it will on the 31st day of October next apply to the Government for the release of its assets and securities, and all Canadian policyholders opposing such release are hereby required to file their opposition with the Minister of Finance at his office at Ottawa, on or before the said 31st day of October.

Dated at Toronto, this 15th day of July, 1894.
HUGH SCOTT,
Secretary.

W. P. HOWLAND,
President.

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PORTABLE SAW MILLS, GRIST MILLS, AND HEAVY SAW MILL MACHINERY.

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Gang Trimmers, 2 to 6 saws.
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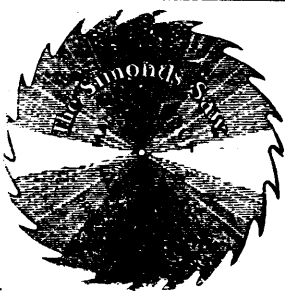
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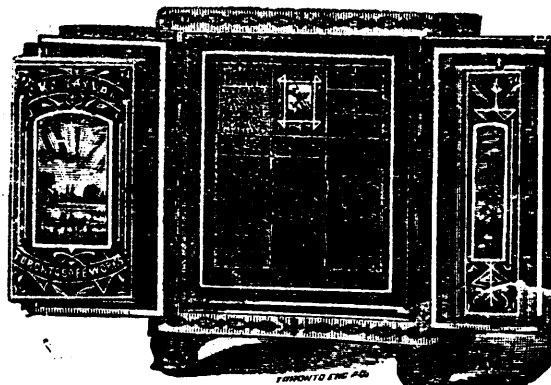
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All our Goods are manufactured by the "Simonds" process. Our CIRCULAR SAWS are unequalled. We manufacture the Genuine HANLAN, LANCE TOOTH, DIAMOND, NEW IMPROVED CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand Saws are the best in the Market and as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of Saws.

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