

Grand Special

The December issue of **PROFITABLE ADVERTISING** will be a grand special edition, exploiting the publication itself, with illustrations of its offices and people, and the mechanical facilities of its printers. The Barta Press.

Other important features will appear, including the result of recent prize contest for advertising designs, portraits of successful artists, reproduction of prize winning designs, etc., about 100 pages in all.

TEN CENTS buys a copy of this handsome, valuable edition.
Send \$1 for year's subscription, beginning with November or December issue.

Profitable Advertising,

BOSTON, MASS.

KATE E. GRISWOLD, PUBLISHER.

"It's the best work of the kind that has ever come under my observation," writes H. C. Marks, El Paso, Texas.

Do You Ever Have Occasion To Use a Legal Directory?

Forty-two law firms who jointly forward over two hundred and fifty thousand items of business to their legal correspondents annually, and who are necessarily posted as to the best attorneys to use at a distance, communicate to a central office constantly their experience with their various correspondents, and from this information is compiled monthly the directory which they use. That such a list is superior to one compiled in the ordinary way and published annually or semi-annually, goes without saying. Each issue contains, in addition to the legal list, a complete Bank Directory, the collection laws of the various States, tabulated, besides a good deal of general information of value to lawyers and credit men.

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The Mercantile Adjuster,

P. O. Box 609,

150 Nassau Street New York

Every Issue of The Office Magazine

A. O. KITTREDGE, F.I.A., C.P.A., Editor
contains information on office topics

Worth Many Times Its Price Per Year.

It publishes *only practical articles* on practical subjects by practical business men.

Sample Copy Free

Issued monthly, subscription \$1 a year. Advertising rates on application.

ACCOUNTING ASSOCIATION, Publishers
23 Pine St., NEW YORK CITY

"Short Talks on Advertising"

224 pages 123 illustrations; sent post-paid on receipt of price.
Paper binding, lithographed cover, 25 cents.
Cloth and gold, gold top, uncut edges, \$1.00.

CHARLES AUSTIN BATES

Vanderbilt Building, New York.

"Mr. Bates' Masterpiece. It is interestingly and readably written—more readable than one would believe possible on so hackneyed a subject as advertising—and it is illustrated by pictures intended to lend a humorous turn to many of the sentences in the text. For those who want a general idea of advertising principles, the book will be found valuable, and even the readers to whom its subject is more than familiar will find it an interesting companion for a leisure hour. It is full of apt quotations, every one of which rings with a true note."

—Geo. P. Rowell.
"Excellent Work."—*Buffalo Evening News*.
"Interesting and profitable."—*Baltimore Herald*.
"Lively and Sensible."—*Philadelphia Evening Telegraph*.
"Handsome and Clever."—*New York Press*.
"Should be read twice."—*Cleveland World*.
"Should be on the desk of every advertiser."—*Cleveland Press*.

"Best thing we have seen."—*Buffalo Express*.
"Most practical and helpful."—*Minneapolis Journal*.
"Every advertiser may read with profit."—*St. Louis Post-Dispatch*.

"Mr. Bates has rendered a service to all progressive business men."—*Philadelphia Record*.
"Most interesting of all instructive books."—*Buffalo Times*.
"Full of ideas of value."—*Cleveland Leader*.
"Nothing humdrum or commonplace."—*Buffalo Commercial*.

"Full of snappy, commonsense hints."—*Boston Advertiser*.
"Striking and readable."—*Baltimore American*.
"Cannot fail to prove interesting."—*Pittsburg Press*.
"Should be in the hands of every business man."—*Philadelphia Ledger*.

HARDWARE.—A certain slackness, due, no doubt, to it being a festival season, distinguished the hardware trade the last few days. A good many letter orders are coming to hand, however. Heavy metals are moving with some degree of freedom, and tin has gone up a few cents, owing to advances in outside markets.

HIDES AND SKINS.—Green hides have made a decline this week, owing to the plentiful supply. In Chicago, a neglected demand is reported for packer hides, with liberal supplies.

PROVISIONS.—In eggs and butter a good trade is being done. Meats are not so good, however, and are in light demand. Cheese is quiet, with few transactions being carried through. A large amount of long, clear bacon is going out to supply the lumber camps.

WOOL.—Unchanged conditions characterize the wool trade. The increased demand in the United States affects so far only the higher grades. European authorities seem to think that the recent slump on that continent, owing to over-speculation, has gone to the lowest notch now, and that the chances are that things will shortly begin to mend.

LIFE INSURANCE PAYMENTS.

The Insurance Press, of New York City, recently published a table showing how the amount paid during 1899 to policy-holders by the American Life Insurance Companies was distributed. This list covered 4,000 different cities and towns, and showed that the aggregate returns were \$263,000,000.

The twenty leading cities and the amount paid in each are:

New York, N.Y.	\$13,897,097
Philadelphia, Pa.	7,622,588
Brooklyn, N.Y.	5,512,252
Chicago, Ill.	5,508,052
Boston, Mass.	4,842,657
Baltimore, Md.	3,138,752
San Francisco, Cal.	2,605,928
St. Louis, Mo.	2,233,083
Pittsburg, Pa.	2,044,396
Cincinnati, O.	2,029,848
New Orleans, La.	1,810,441
Buffalo, N.Y.	1,600,292
Cleveland, O.	1,521,345
Detroit, Mich.	1,443,512
Montreal, Que.	1,312,085
Providence, R.I.	1,128,626
Washington, D.C.	1,105,872
Denver, Colorado	1,054,200
Newark, N.J.	1,037,990
Louisville, Ky.	1,026,909

SUICIDES ON THE INCREASE.

Statistics prove that death by suicide has rather increased among those who insure their lives. It is morally certain that many men, failing to stem the tide of adversity, have thought to save their business credit, and shelter those dependent upon them from want by imposing upon the companies. That the taking of money under such conditions is a felony does not seem to weigh heavily upon the consciences of many men. Lost credit, wrecked fortunes, the misery of failure and the bitter humiliation of bankruptcy, coupled with the corresponding poverty of all one may hold dearest in life, are considerations too heavy for some men to withstand, and they yield the unequal battle and take refuge in the grave—feeling that their lives were well lost to save their own blood or rescue their commercial integrity. They do not seem to think that in protecting one they are perpetrating a tenfold greater crime. The moral senses may become blunted, the finer faculties benumbed, and the greater crime committed to gloss over a lesser one.—The Adjuster.

Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada: MONTREAL

Invested Funds..... \$46,300,000
Investments in Canada..... 14,600,000

Low rates. Absolute security.
Unconditional policies.
Claims settled immediately on proof of death and No delay.

J. HUTTON BALFOUR, Secretary.
W. M. RAMSAY, Manager.
D. M. MCGOWN, Assistant Manager.
CHAS. HUNTER, Chief Agent Ontario.

Liverpool and London and Globe INSURANCE COMPANY

Available Assets..... \$59,982,468
Investments in Canada..... \$2,150,000

Insurances accepted at lowest Current Rates

JOS. B REED, Agent, 20 Wellington St. East, Toronto.
G. F. C. SMITH, Chief Agent for Dom., Montreal.



Insurance Company.

ESTABLISHED A.D. 1790

THE LONDON ASSURANCE,

Head Office, Canada Branch, Montreal.
E. A. LILLY, Manager.

Total Funds, - - - \$20,000,000

FIRE RISKS accepted at current rates.

Toronto Agents:
S. Bruce Harman, 19 Wellington Street East.

WELLINGTON MUTUAL Fire Insurance Co.

Established 1840

Business done on the Cash and Premium Note System.

GEORGE SLEEMAN, Esq., President.
JOHN DAVIDSON, Esq., Secretary.
Head Office, Guelph, Ont.

Life Agents Wanted

THE

Northern Life Assurance Co. Of Canada

WANT 6 GENERAL AGENTS

to take charge of first-class producing Districts in Eastern and Western Ontario. To men of energy and capable of writing a good volume of business personally as well as securing and supervising local agents. Liberal contracts will be made. Apply to HEAD OFFICE, London, Ont.