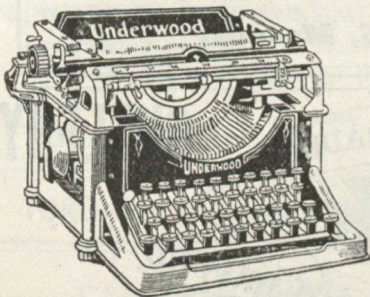


THE SALES OF THE Underwood Typewriter Exceed

those of any other
Machine offered for
...sale in Toronto...



THE UNDERWOOD

There is a reason for this in the fact that although it is a standard priced typewriter it does more kinds of work, better, and with less labor than any other machine on the market. Visible writing is one of its strong points, so is its billing device and, well—it is a mighty superior production of mechanical genius.

Creelman Bros. Typewriter Co.,

15 Adelaide Street East,
TORONTO.

SOLE DEALERS
FOR CANADA.

MARLIN



I NTEREST is being displayed in the use of smokeless powders and jacketed bullets in large calibre rifles. A 45 calibre bullet weighing 500 grains gives a shock to large game that the small bores can not always be depended on for. Marlin Model 1895 Repeaters have "Special Smokeless Steel" barrels. For up-to-date information see our catalog. Mailed for 3 stamps.

THE MARLIN FIRE ARMS CO.
NEW HAVEN, CONN.

come into their possession, and also requesting them to send me any copies they might have on hand.

Respectfully yours,

J. F. Junkin,
Managing Director.

November 28th, 1901.

Mr. William McCabe, Managing Director,
North American Life Assurance Co.,
Toronto, Ontario.

Dear Sir,—Mr. J. F. Junkin, Managing Director of the Manufacturers' and Temperance and General Life Assurance Company, of this city, informs me that he has inspected your company's profit register, and finds that an anonymous typewritten document which I used while Superintendent of the Manufacturers' Life Assurance Company, referring to investment policies issued by your company to the Rev. John Hunt and Mr. Gilbard, and also investment policies issued to others, and which occasioned the pending action for libel and slander against me, was grossly incorrect, erroneous, misleading and disparaging, and also calculated to injure the good name and well established reputation of your company.

This document I received from the representative of another life assurance company, who assured me it was correct.

I regret exceedingly that the said document received should have been used by me in the way above mentioned.

I will do all in my power to undo the injury and injustice its use may have done to your company.

I am no longer in the employment of the Manufacturers' Life Assurance Company but am now representing another company.

Respectfully yours,

G. F. Johnston.

FINANCES IN NEW YORK.

Henry Clewes & Co., New York, in their weekly circular, dated Dec. 7th. say: The Wall street situation is practically unchanged. On the one side we see stocks powerfully concentrated in few hands and an attempt made to raise values to a still higher level by means of various deals, by encouraging easy money and by other artifices best known to skilful manipulators. Continued prosperity and large railroad earnings have afforded a strong basis for such a movement, and at the moment there are no signs of pronounced weakness, except the unsatisfactory developments in Amalgamated Copper, which have undoubtedly impeded the efforts for a renewed bull campaign. The large interests are unquestionably committed to the long side of the market; they have stocks to sell which the public are slow to buy unless they see more certainty of profit than has been offered. The situation in some respects is very remarkable. Never before were stocks so highly concentrated; and the steadying power resulting from this process is highly significant. But the business situation is spotty. Great activity is apparent in the iron trade where the physical revolution in railroad standards is causing an abnormal demand for iron. There is also great prosperity in the coal trade, and an active demand at profitable prices for many articles of food and clothing. Prices for these are the highest in ten years, and people are spending vastly more on luxuries and commodities appealing to aesthetic tastes than usual. Economy is the exception and extravagance the rule, and how long this will continue no one knows. There are signs of reaction which only the blind will not see, and they demand caution. We will soon begin to visibly see the effect of the corn crop failure and the consequent loss of freight to lines traversing the corn belt. High prices and

IRON PIPE and ... FITTINGS

Black and Galvanized.

**For HEATING and
LIGHTING**

Heintz Traps

For Saving Steam
For Heating Coils
Dry Kilns, Steamers, &c.

THE
James Morrison Brass Mfg. Co.
TORONTO. Limited.
Engineers' and Plumbers' Supplies.

Tenders for Debentures.

Sealed, Marked Tenders, addressed to the Town Clerk, will be received up to the 18th day of December next, for the purchase of the whole or any part of the \$110,000 Forty Year Four per Cent. Bond Issue of the Town of Chatham, (N.B.), issued and dated the first day of August, 1901, for the purpose of Constructing the Water and Sewage Systems, just completed. The debentures, which will be delivered at Chatham, N.B., are in sums of \$500.00 each, and the interest is payable half-yearly.

The highest or any tender not necessarily accepted.

T. M. GAYNOR,
Town Clerk.

W. B. SNOWBALL,
Mayor of Town of Chatham.

Chatham, N.B., December 7th, 1901.

Agencies Wanted in Manitoba, the N.W.T. and B.C.

My connection with the hardware trade in that territory is considerable. Have represented one firm there for a number of years. Am not satisfied to continue on present basis of remuneration, and have undertaken a commission business instead.

Good references as to character, reputation and ability.

Address Box 83,
Monetary Times,
Toronto.

scarcity are not conducive to continuous prosperity in spite of a delusion to the contrary which some people entertain. Still another unfavorable feature has been the declines in our exports, which, though perhaps not permanent, indicate a cessation of the excessive trade balances which have been a fruitful source of self-congratulation.