

WELL-EDUCATED experienced London gentleman, aged 24, all round business abilities. Editor, sub-editor, descriptive. Goods references. Abstainer. Any inducements to come out? Secretarial or other berth. **THOMAS HUGHES**, Erin House, Leicester, England.

SITUATION WANTED

As accountant or bookkeeper, young man, chartered accountant of long and thorough experience, highest recommendations, competent to take charge of office, desires engagement, or would arrange partnership with practising accountant. Box 52, Monetary Times Office.

SITUATION WANTED

A young woman after having had considerable practical experience desires a situation as stenographer and typewriter. Operates both Remington and Caligraph. Can furnish splendid references. Address **MISS H. Box 459** c/o Monetary Times, Toronto.

Capital Wanted

By a thorough practical Worsted Spinner, (with small capital), a partner with capital, to start Worsted Spinning business, and weaving worsted goods, in Canada, as there is a good opening for same, with good inducement offered at some places. Correspondence confidential. Only those with capital need apply. For further particulars, address, **P.O. Box 459**, c/o Monetary Times, Toronto.

Business Opportunity. . .

A young man who is going to British Columbia in October solicits commissions from parties in Ontario, for reporting on or transacting any general or private business matters in the West. Highest references as to trustworthiness and business ability. Correspondence invited. Address,

"British Columbia," Monetary Times Office.

Wanted Office Partner

For Departmental Store in Country Town, live business, principals only dealt with. Address,

C. B. D.
100 Board of Trade Building,
Toronto.

Notice to Capitalists

We desire to borrow \$200,000 to place it in sums varying from \$500 to \$2,500 on properties situated in the Eastern Townships. The guarantees offered are very good, and consist of good cultivated farms. Interest at $\frac{5}{2}$ and 6 per cent.

J. D. THEUNISSEN,
Cookshire, P. Q.

"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 apothegms, every one of which rings with a true note."
—*Geo. F. Rowell*.

"Excellent Work."—*Buffalo Evening News*.
"Interesting and profitable."—*Baltimore Herald*.
"Lively and Sensible."—*Philadelphia Evening Telegram*.

"Handsomeness 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."—*Pittsburgh Press*.
"Should be in the hands of every business man."—*Philadelphia Ledger*.

At the meeting of the creditors of J. A. Bishop, of Baldoon, held last Friday, E. R. Snook and J. P. Dunlop were appointed inspectors of the estate. The liabilities are \$5,000 and over with assets of \$1,400.

THE London Guarantee & Accident Company and the General Accident of Perth was admitted to membership in the International Association of Accident Underwriters at the recent meeting in Niagara Falls.

THE Incline Railway, up Hamilton mountain, was sold last Friday, along with forty acres of park land, for \$22,000, which is the amount of a mortgage thereon. The buyer was acting for the shareholders, who, it is understood, will reorganize the company.

THE big carbide making plant at the Chaudiere, Ottawa, is expected to be at work by January next. The construction work being carried on on the various plants and factories at the Chaudiere is progressing rapidly. Contracts have been let for the electrical machinery and water wheels, which together with the carbide plant will cost over \$225,000. The electric plant is being supplied by the Canadian General Electric Co., of Toronto. It will be the largest in Canada for the purpose.

THE other day, the mayor of Nelson, B.C., sold five per cent. debentures of that town to the extent of \$60,000, payable in twenty years, at the rate of 107. An Ontario solicitor was the purchaser. The Nelson Tribune, which is proud of the transaction, says this is the best price realized by any city in British Columbia for five per cent. issues. "The sale is of course subject to the approval by the purchasers of the three loan by-laws which were passed by the ratepayers in May last, but there is not much likelihood of any exception being taken."

A YEAR ago or thereabout, H. M. Lount bought the retail jewelry business of the late S. B. Windrum. Mr. Lount recently assigned. His affairs have been looked into within the week by inspectors for Montreal, Toronto and United States creditors, to whom he owes \$10,700 with assets of \$6,000, and the creditors are expected to receive about 20 cents on the dollar. The assignment was made to a brother of Mr. Lount, a bank clerk in Cobourg. One of the claims on the estate is for \$5,000 advanced by prominent relatives.

We are told that a change of some moment has been decided upon by the Fire Underwriters' Association in respect of the amount of commissions on premiums. It is one which will affect a large number of agents. An agreement has been made, it seems, to limit the commission to fifteen per cent., and the number of agents to receive such commission to six agents for each company. Heretofore, in some cases, the commissions have run up to twenty, if not twenty-five per cent., several companies employing over fifty agents. Under the new regulation the companies will presumably select their best agents for the fortunate six, and the rest will receive ten per cent. on the premiums they obtain.

Debentures.

Municipal Debentures bought and sold, also Government and Railway Bonds. Securities suitable for Investment by Trustees and Insurance Companies and for Deposit with the Government, always on hand.

GEO. A. STIMSON & CO.,

24-26 King St. West

Toronto, Ont.

We Manufacture
A Full Line of
Brass and Iron Goods for

Engineers'

AND

Plumbers' use

Of High-Grade Only.

JMT

Valves—The Standard for Valve Excellence.

Blow-Off Cocks,
Lubricators.

Marine Cocks,
Injectors.

"Heintz" Steam Savers

Saves fuel—increases efficiency.
Hundreds now in use in Canada.

The James Morrison Mfg. Co. Limited
TORONTO

**SLOW
PAY**

And Bad Accounts are specialties with our collecting department.
Don't write anything off until we see what we can do with it.

R. G. DUN & CO.
Toronto and Principal Cities of Dominion.

J. E. EVANS.

Commercial Customs Broker and Forwarding Agent. **VANCOUVER, B.C.** Reliable information relating to any part of **British Columbia** promptly furnished. Customs work attended to with despatch.

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, 361 Dundas Street, London, Ont.

COUNTIES Grey and Bruce collections made on commission, lands valued and sold, notices served. A general financial business transacted. Leading loan companies, lawyers and wholesale merchants given as references

H. H. MILLER, Hanover

WALTER SUCKLING & COMPANY, Winnipeg. Real Estate Agents and Managers, 369 Main Street (ground floor). We undertake the management of estates, collection of rents and sale of city properties. This agency has the management of over 400 dwellings. Over fifteen years' experience in Winnipeg property. References. any monetary house in western Canada.

JOHN RUTHERFORD,

OWEN SOUND, ONT.

Licensed Auctioneer for County of Grey.

Lands valued and sold; Notices served; Fire, Life and Plate Glass Insurance; several factory and mill sites in good locations to dispose of Loans effected Best of references