BANKING AND FINANCIAL.

What has been called by one of the New York dailies a banker's paradise, is the handsome premises of the Hanover National Bank. The two hundred employees of that bank have spacious quarters on the twenty-second floor, where they eat, bathe, exercise, read and rest. On the Nassau Street side is a private dining-room for the president and vice-presidents, finer than anything in our hotels. Meals for two hundred are served from twelve to two in the main dining-hall, the men eating in squads of fifty and consuming thirty minutes at the repast. The baths are as fine as those in the palace of Andrew Carnegie. The 160 book-keepers and assistants of this institution used to work in the cellar; now they are over three hundred feet above ground, with an abundance of light and ventilation. A very fast private elevator connects them with the banking office.

Following an informal suggestion made by one of the officers of the institution the clerks of the National City Bank of New York have organized a club, which will be

Applications will be treated with the strictest confidence. Apply Box 125, Monetary Times Office, Toronto, Ont.

Possessing the qualities of Economy, Simplicity, Quick and Even Regulation, being Easy to Operate, needing Few Repairs, is the kind required by steam plant operators.

These essentials are embodied in the

WHEELOCK and IDEAL STEAM ENGINES.

MADE BY

The Goldie & McCulloch Co.

LIMITED, Ontario,

Canada.

We Make—Wheelock Engines, Ideal High Speed Engines, Gas and Gasoline Engines, Boilers, Pumps, Water Wheels, Flour Mill Machinery, Oatmeal Mill Machinery, Wolf Gyrators, Emery Choppers Wood Working Machinery, Shingle Machinery, Heading and Stave Machinery, Wood Rim Split Pulleys, Iron Pulleys, Shafting, Hangers, Friction Clutch Couplings, Friction Clutch Couplings, Friction Clutch Pulleys, Safes, Vaults and Vault Doors.

The non-paying building is the big building without a modern elevator.

The dividend - paying block is the one in which has been installed elevators that do their work steadily, safely, and economically all the time. . .

Fensom's High Grade Elevators never run wild, are sure, and earn their cost.

Works and Office-50, 52, 54 and 56 Duke St., Toronto.

THE THE THE THE THE THE THE THE

September 16th, 1904.

Two Specialties.

100 Pieces Fancy Silesia at 10c. per yard and

50 Pieces at 15c. per yard. Assorted patterns in each line.

Filling Letter Orders a Specialty.

Wellington and Front Sts. E., Toronto

We Offer High Grade

Municipal Debentures

To Yield 41 per cent.

MACKAY & COMPANY. Canadian Bank of Commerce Building, TORONTO.

Protection from Loss.

The business of boiler insurance is an engineering business; the insurance is only a guarantee of the trustworthiness of the engineering services.

Measure the value of those services and then consider the guarantee. In doing this remember that EXPRIENCE, SKILL, and ABILITY are the determining qualifications of the value of those services.

Jasure your boilers in

THE BOILER INSPECTION & INSURANCE CO. OF CANADA, Canada Life Bldg., Toronto,

which has been in this business for nearly THIRTY YEARS.

Then Insurance.

ALWAYS AT THE TOP



Shirts

Collars

"BEST MADE"

Manufactured by

The WILLIAMS, GREENE & ROME COMPANY, LIMITED

BERLIN, Ontario

Importers of

Bar Iron **Pipe** Sheet Steel Chain Tubes Nails Iron Pipe Rivets Bolts Valves. Pipe Fittings, etc., etc.

WRITE FOR PRICES.

PATENTS, TRADE MARKS, Procured in all Countries.

TRADE MARKS, &c., EGERTON R. CASE, Temple Building

Agencies,-Ottawa Ont. Washington D. C