BANKERS

From the following list our readers can ascertain the names and addresses of bankers who will undertake to transact a general agency and collection business in their respective localities:

MEAFORD—Grey County. C. H. JAY & CO'Y, Bankers, Financiers and Canadian Express Co Agents. Money to loan.

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

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.

The International Mica Company, Limited
GANANOQUE,
. . . . HAVE THE ONLY . . . .
ANNEALING COMPOUND which will Anneal Chilled Cast Iron.

A Mica Lubricant which is a great Oil Saver, and will Cool the Hottest Bearing in any Machine.

For full particulars apply to

The International Mica Co., Limited
GANANOQUE,

Tenders for Timber Limits

Sealed tenders will be received up to 31st October next for 13,776 acres or thereabouts of British Columbia Timber leases, particulars of location, etc., will be given on application to the undersigned.

The vendor reserves the right of rejecting any or all tenders, or to sell by private sale before 31st October.

THE BANK OF BRITISH NORTH AMERICA.
Vancouver, B.C.

City of Revelstoke Debentures.

Sealed Tenders, endorsed "Tender for Debentures" will be received by the undersigned up to noon on Friday, November 14th, 1902, for the purchase of City of Revelstoke Debentures, as follows:—

$8,000.00 bearing date July 15th, 1902
$62,500.00 " " October 1st, 1902

Redeemable in 25 years, and bearing interest (payable half-yearly) at 5 per cent. per annum. Debentures to be delivered. and purchase money paid in Revelstoke, B.C. The Corporation does not bind itself to accept any tender.

HENRY FLOYD, City Treasurer.
Revelstoke, B.C., October 6th, 1902.

ENGLISH TRADE!
DO YOU WANT IT?

Advertising in Great Britain is best done by the Commercial Publishing Company.

Our classified lists of all Trades and Professions are up-to-date.

Estimates given for every description of advertising, envelope or wrapper addressing, and circular distributing

Correspondence solicited by

COMMERCIAL PUBLISHING CO.,
18, 19, & 20, Holborn Viaduct,
LONDON, E.C., Eng.

Mercantile Summary.

JOHN W. BRAY commenced in the hardware business in Port Arthur in June, 1901. One year ago he made a statement showing a surplus of $1,300 in his business. From the very beginning he has been found slow pay, however, and now he assigns.

Two Scotchmen, trading in fruits at Vancouver, under the style of Hood, Aldridge & Co., have assigned. This firm succeeded Bennet, Hood & Co. in July, 1900, claiming at the time to have an investment of between two and three thousand dollars. Their business experience was meagre, but they were ever hopeful and counted on assistance from time to time from relations "at Home." This did not always come, and as they were served with a writ for $400 some time ago, they have now assigned.

A GENTLEMAN residing in Montreal, who had read our recent articles on the fuel question, tells us that he has derived great satisfaction from burning soft coal in a furnace made by the Robb Engineering Company, Limited, Amherst, N.S. We have made further enquiry respecting this "Robb heater," and find that it has been on the market for the past six years, and has proved a great acquisition to many people. It is radically different from the ordinary patterns of hot water heaters, and escapes the objections common to the older forms. It will successfully (and here is its strong virtue at the present time), burn all kinds of fuel, and is therefore suitable for any locality. It does not clog with soot when burning the soft coal found in Nova Scotia, British Columbia, and other parts of Canada. Several of these heaters are in use for heating large houses in country districts where wood is the principal or only fuel. Hard coal and coke have also been used with satisfaction.

FINANCES IN THE UNITED STATES.

Henry Clews & Co., New York, in their circular dated October 11th, 1902, say: Wall street is paying the penalties for excesses of the last twelve months. Forced liquidation upon a very extensive scale has been going on for several weeks, particularly in stocks which had been advanced by several well-known wealthy cliques, whose activities had frequently been a subject of wonder and criticism. Apparently these gentlemen had not sufficiently protected themselves against the fall monetary stringency. Call money was sharply withdrawn, and as time loans matured they could not be renewed upon the old terms or upon the old collateral. Bankers found good and more legitimate employment for their funds in the usual crop and trade demands, and resolutely set themselves in opposition to continued fostering of reckless speculation. At last New York banks found it to their common interest to put a check upon the plunging operations which have recently characterized the transactions of certain cliques; and this they have done, none too soon, in a manner and with an efficiency that deserves the thanks of the entire financial and business community. New York bankers with their vast control of credit have a power of restraint upon speculative excesses which no other body of men possess; and their breadth of view apparently convinced them that their own interests are best conserved by unitedly acting for public welfare. Had it not been for the conservative attitude of the banks, stimulated of course by awkward monetary conditions and a sense of self-preservation, we should no doubt have run into a whirl of crazy speculation, which would have ended in premature panic and disaster. As it is, present liquidation will clear the financial atmosphere; and unpleasant conse-

Are You a Manufacturer, Wholesaler or Jobber?
IF SO,

Your attention is directed to BRANDON, Manitoba, as offering exceptional advantages for the extension of your business by making this your headquarters, or establishing branch houses Splendid location. An important railway centre, with most favorable distributing rates. Centre of the largest grain growing district in the West. Surrounded by rapidly growing Towns and Villages, and a wide open field for business operations rarely found in these days of keen competition. If you are interested and want full particulars, communicate with

BRANDON BOARD OF TRADE.

"Pharaoh" and "Pebble"

These are my two leading brands of ten cent and five cent cigars. - The prices may mislead you into thinking that they are not equal to most ten and fifteen cent

Cigars.

Live dealers sell them —men who appreciate a good smoke that doesn't vary in its goodness from year to year, *smoke them.*

J. BRUCE PAYNE,
CIGAR MFR.,
Cranby, - Quebec.