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Subscribed Capital, - - 125,000

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THE COMMERCIAL
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Liberal Contracts to first-class men.
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vance over this year, though it is not assured that this price will be maintained. The demand is said to be very heavy. Coke also has been strong. It is stated that the steel corporation has purchased for the first half of 1906 the output of the largest independent coke producer in the Connellsville region, and the open quotation for furnace coke is \$3.00. There has also been good buying of pig iron, the week's business being led off with by the purchase of about 50,000 tons of Bessemer by the steel corporation for November and December deliveries, thus cleaning up all the accessible pig iron surplus in sight for the year. There has been excellent buying of pig iron throughout the country, and the market to-day looks stronger than at any time this year. The enquiry is alert and for goodly tonnage, but lacks that impetuosity, which, if indulged in, forced values to an unwarranted height. However, there have been some increases in pig iron this week, and the outlook is for still farther improvement. In finished iron and steel the same vigorous conditions prevail that have existed for months. Buying centres still among the railroads, which

are providing themselves with vast quantities of supplies in metal product for 1906 deliveries. It is not only the purchase of large tonnages by the principal lines, but small roads and electric roads particularly are everywhere active. And in rolling stock and bridge work there is no end of the season's activity. The conclusion is inevitable that the transportation systems of the country are in all their divisions worked to the limit to take care of the present business, and that the carriers see as the only relief possible the large extension of their facilities, to provide which the recent and present buying is conducted. Machine shops of the various manufacturing factories throughout the land are also running at maximum speed, with unimportant exceptions, and the consumption of metal there is also extremely heavy. These manufacturers have been contracting for material on an enormous scale and for extended periods in the future.

The first County of Essex tobacco of the season, says the "Amherstburg Echo" was delivered to Geo. Jasperson here on Saturday of last week, a portion coming from Colchester and some from Pelee Island. It was in good condition.

The Beaver Hat gold mine, at the famous Goldboro camp in Nova Scotia, makes a remarkable return. Last week, so a local paper says, Percy White, of that mining company arrived at Sydney, bringing with him the last brick mined. The brick weighed 139 ounces, and is the output of thirty days' crushing, with a five-stamp mill.

The thirty-first annual meeting of the Sherbrooke Loan & Mortgage Company was held on Tuesday, 7th November. The annual statement is said to be the best that was ever submitted. The directors of the previous year were re-elected as follows: Messrs. James Davidson, Wm. A. Hale, M. Read, N. Dinning, and A. M. Greenshields. Mr. Jas. Davidson was re-appointed president, and Mr. W. A. Hale, vice-president.

The Quebec Government is stubbornly adhering to its tax on commercial travellers in spite of all the agitation against the measure. On Tuesday, before Judge Choquette, N. P. Hamilton, residing on Metcalfe Street, Montreal, a traveller, representing a firm in London, Eng., was fined \$50 and costs for neglecting to pay the provincial travellers' tax. This is the first case of the kind that has appeared under the new enactment.

In an address the other day, H. J. Pettypiece, M.P., scored the railways for some of their inequitable methods, he dwelt upon the excessive freight rates charged by our railroads. And he instanced a striking case of wilful overcharge. A friend of the speaker had occasion at one time to ship a printing press from Montreal to Kamloops, B.C. He was told the freight rate would be \$1.47 per hundred. He did some figuring and sent his press through from Montreal to Vancouver, thence to

Lowest Expense Ratio

The Government Blue Book, just published, shows that



had for 1904 the **Lowest Expense Rate** of any Canadian Life Company, the ratio of "general expenses" to "income" being only **17.4 per cent.**, while the **average** of all the Canadian Life Companies for that year (as given by The Globe of 19th inst. is **25.47 per cent.**

Sydney, Australia, back to Vancouver, then to Kamloops. After this circuitous route the charges were only \$1.35 per hundred.

A man "who knows it all" was not in the least surprised when he heard of a motor car which could be turned at will into a bedstead or grand piano. He said he knew a man who turned a motor car into a telegraph pole, a ditch, a fence, and a horse all within a few hours.

Workman's Rights

In Canada a workman may proceed against his employer under the Workman's Compensation for Injuries Act, and at common law. That means untold annoyance and inconvenience to an employer. An employer is even liable for damages to an employee for injury resulting from the negligence of a fellow employee. Oft-times a workman will get back at an employer in this way. The employee may or may not win. Whether he does or not it means a great deal of anxiety to you as an employer. Let us relieve you of all this. Our liability policies are designed to do this very thing.

Will be glad to explain our plan.

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