

53c.; two of four barrels, 52c.; net, ago, has again come into the fold. Quotations are: Single barrels, raw, and boiled linseed oil respectively, 80 and 83c. per gallon, for one to four barrel lots; 5 to 9 barrels, 79 and 82c.; net, 30 days or 3 per cent. for four months' term. Turpentine, one barrel,

30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 40c. per gal.; steam refined seal, 60c. per gal.; straw, ditto, 42½ to 50c.; Castor oil, 9 to 9½c. in quantity; tins, 10 to 10½c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.25; No. 1, \$5.75; No. 2, \$5.50; No. 3, \$5.25; No. 4, \$4.75; dry white lead, 5½ to 6c.; for pure; No. 1, do., 5c.; genuine red, ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$2.00; bladder putty, in bbls., \$2.20; do., in kegs, or boxes, \$2.35; 25-lb. tins, \$2.45; 12½-lb. tins, \$2.75. London washed whitening, 45 to 50c.; Paris white, 75 to 80c.; Venetian red, \$1.50 to \$1.75; yellow ochre, \$1.25 to \$1.50; spruce ochre, \$1.75 to \$2; Window glass, \$2 per 50 feet for first break; \$2.10 for second break.

crease in the amount that is annually consumed and in the number of those who are enslaved by its nerve-quieting qualities. Of course, there is a pleasure in attacking persons who foster habits which we detest, but in the case of the smoker, the pleasure is impaired by his obvious indifference to the attack.—Philadelphia Record.

The National Banker

84 & 86 La Salle St.,
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A journal of national circulation. Is read by bankers, capitalists, investors, retired merchants. If you want to reach a good class of buyers and the moneyed and investing public, advertise in the National Banker. Sample copies free. Advertising rates on application.

Every Business Man

in search of valuable up-to-date Ideas should send for a copy of

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It contains from 80 to 130 pages of original text, profusely illustrated. TEN CENTS for a sample copy. \$2.00 for 20 Months (until the end of 1902). After June, subscription price will be \$2.00 per year. Address

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KATE E. GRISWOLD.

Two dollars means only two hundred cents, but an idea may mean two thousand dollars.

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"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. P. Bossell.

"Excellent Work."—Buffalo Evening News.

"Interesting and profitable."—Baltimore Herald.

"Lively and Sensible."—Philadelphia Evening Telegram.

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"Most practical and helpful."—Minneapolis Journal.

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"Mr. Bates has rendered a service to all progressive business men."—Philadelphia Record.

"Most interesting of all instructive books."—Buffalo Times.

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"Full of snappy, commonsense hints."—Boston Advertiser.

"Striking and readable."—Baltimore American.

"Cannot fail to prove interesting."—Pittsburg Press.

"Should be in the hands of every business man."—Philadelphia Ledger.

ALL IN A LIFETIME.

Did you ever stop to enquire how you actually occupy the hours of your life? Supposing you are a business man, how will your account on the book of life appear when it is balanced at the end of threescore and ten years? The largest item will be sleep, which has consumed 25 years—a little more than one-third of your life. It counted rapidly during childhood, less rapidly in age, and was at a minimum during the working days of middle life. Those working days will count 21 years, and in the course of time you will read for two years and write for a year and seven months. The next item will be that of pleasure, which will have consumed nine years, and your walking will have consumed six and one-half years more.

Then your eating accounts will show that you have sat at the table, stood at lunch counters or eaten elsewhere for five years. You will also have a dressing account of three and one-half years, which have been devoted to buttoning and unbuttoning—remember it is the man who is being considered. In this dressing account you will find also eight months charged to bathing account and seven months to shaving.—New York Herald.

BETTER LEAVE THEM ALONE.

It should occur to the reformers that it is idle to attempt to worry smokers into an abandonment of their habit—a waste of energy which might accomplish much, if it should be devoted to some other purpose. Every smoker is willing to concede that tobacco when used to excess is baneful, and that most other smokers carry it to an excess; but it is an effect of smoking that deludes the smoker himself into the belief that his own consumption of the plant is moderate. Although the war on tobacco has raged at almost regular periods from the day of the introduction of the weed in England, there is every reason to think that there has been a steady in-

FOUNDED 1825.

Law Union & Crown

INSURANCE COMPANY OF LONDON

Total Cash Asset Exceed **\$22,000,000**

Fire risks accepted on almost every description of insurable property.

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F. H. GOOCH, Toronto Agent.
Agents wanted throughout Canada.

FOUNDED 1792

INSURANCE COMPANY OF NORTH AMERICA

OF PHILADELPHIA

Capital, \$3,000,000 Assets, \$9,295,037
Losses Paid since Organization, \$23,400,324.00.

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General Agents for Canada,
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THE ACCIDENTS AND DISEASE.

Ontario Accident and Lloyds Plate Glass

INSURANCE COMPANIES

Issue Specially Attractive Policies covering Accident and Sickness Combined, Employers', Elevator, General and Public Liability, Plate Glass.

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HEAD OFFICE:
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Capital & Assets Over \$500,000

JAMES SCOTT, President.
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Formerly THE ONTARIO MUTUAL LIFE

is noted for favorable rates, high dividends and honorable dealing.

It is a Company of policy-holders, by policy-holders, for policy-holders, and a policy in it pays

BY WAY OF CONTRAST:

Death and expense rate per 1000 for last 10 years:—

5 leading American Companies	average	22.27
5 " Canadian	"	18.97
THE MUTUAL LIFE OF CANADA	"	13.90

Interest earned on Assets for last 10 years:—

5 leading American Companies	"	4.93
5 " Canadian	"	5.01
THE MUTUAL LIFE OF CANADA	"	5.51