

Advertising Business Methods.

**MANUFACTURER. WHOLESALER,
RETAILER. CLERK.**

Would a free sample copy of the publication

AD SENSE

interest you? We can truthfully answer for you "YES."

A postal card will bring it.

To its thousands of occasional readers we will say that this MODERN, FAULTLESS EXPONENT OF ADVERTISING JOURNALISM is published in CHICAGO, at 873 RECORD HERALD BUILDING. Its thousands of regular readers need no information on this point.

The subscription price is 1.00 the year and the PREMIUM OFFERS on the side will be of much interest to you if you have an office or a store.

All sample copies are equipped with the regulation subscription blank.

Every Business Man

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

Profitable Advertising.

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

**Profitable Advertising,
Boston, Mass.**

KATE E. GRISWOLD.

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

THE

National Banker

84 & 86 La Salle St.,
Chicago, Illinois.

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.

"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 aptothegms, 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*.

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

INSURANCE AND ASSURANCE.

The history of the use of the two words insurance and assurance is given in the great English dictionary now in course of publication, edited by Dr. Murray. Assurance is the earlier term used equally of marine and life insurance before the end of the sixteenth century. Its general application is retained in the titles and policies of some long established companies—for example, the London Assurance Corporation. Insurance in the seventeenth century occurs first in reference to fires, but soon became co-extensive with assurance, the two terms being synonymous. Assurance would probably have dropped out of use, as it has almost done in the United States, but that Babbage, in 1826, proposed to restrict insurance to property and assurance to life insurance. This has been followed so far that assurance is now rarely used of marine, fire or accident insurance, and is retained in Great Britain in the nomenclature and use of the majority of life insurance companies. But in general, popular use insurance is the prevalent term. Mr. T. B. Sprague, followed by others, considered assurance, assure, assurer, etc., the proper words for the action of the company or person undertaking the risk; insurance, insure, insurer, etc., for the person paying the premium. This we believe in some respects a useful distinction if it can be carried out, but it would leave numbers of mutual societies at once assurers and insurers.—*Scottish Critic*.

A BIRTHDAY ANNIVERSARY.

The following story was recently told by a commercial traveller. He did not say that the husband was one of the Guild: A married lady had a birthday anniversary a short time ago, upon which her husband presented her with a pretty piano lamp. He was much flattered when she told him she intended to give it his name, until he asked her reasons for so peculiar a proceeding. "Well," she said, "you know, dear, it has a good deal of brass about it, it is handsome to look at, it is not remarkably brilliant, requires a good deal of attention, is sometimes unsteady on its legs, liable to explode when half-full, flares up occasionally, is always out at bed-time, and is bound to smoke."

DECISION IN A SUIT FOR LIBEL.

In the year 1898, The Standard printed an article relative to a Mr. Connor, reflecting upon this person's integrity. Mr. Connor brought suit against The Standard, claiming \$10,000 damages. The defendant put in an answer justifying its publication, and citing the records of the fire marshal's office and police department to substantiate its statements. The case came to trial and the jury found a verdict for defendant. The court ruled that a newspaper is privileged to publish any public record, and that, if it does so without malice, it is protected, the burden being upon the plaintiff to show malice. That the defendant, in justifying a publication on the ground of the truth of the statements contained therein, is not obliged to prove that a statement is literally correct, but is justified if it proves that the statement is substantially correct.

—At an inquest the other day at Leyton, Essex, Eng., witness stated that deceased was wont to brag that he could consume 49 bottles of Bass' ale in an afternoon. His valet, also a witness, added his testimony. He remarked, "I have known deceased to drink 35 bottles of beer in a day, finishing up with a few bottles of 'Johnny Walker' (Scotch whiskey) afterwards. Then he would lie upon the floor for three days."

TEMPERAMENT OF RAILWAY MEN.

Some important points were brought out at the annual meeting of the British Medical Association last week. Dr. Alexander Scott, of Glasgow, made the alarming assertion that most railway accidents were due to neurosis of railway men, caused by the nerve tension of their duties. To prove this he cited many cases which had come under his own observation.

A man who had been promoted from fireman to engineer soon complained of dyspepsia. The usual remedies failed, and he sent the man to a consulting physician. The latter also failed to cure the man. Then the engineer went through a whole course of quack medicine without any success. It was only after a big smash-up on the railway, as a result of which the man was dismissed, that he finally got well. He had simply been suffering from nervous tension.

Another man who had been working on a farm became a railway servant and afterward a signalman. The nervous tension was so great that it brought on headache, weariness and insomnia. He ultimately recovered, and is now an excellent workman, but not a signalman.

Another case cited was that of a signalman who was found on the floor in convulsions. When he was able to speak he said he never entered the signal box without feeling that he was on the brink of a precipice, and that some day a disaster would occur.

Another man who was put in the signal box after doing general railway work developed an acute mania in the form of an affection of the nervous cells.

Dr. Scott referred to the Slough accident. In this case the engineer declared that he did not know how he had run past the danger signal. The jury found that the engineer had been afflicted for a moment with aberration of the mind, yet this same man had conveyed over 150,000,000 passengers without a single mistake.

Turning to the question of driving electric cars, Dr. Scott stated that a Glasgow man who was used to driving horses was put on an electric vehicle. He caused a smash-up in which one person was killed and several injured. It was proved that the man had not tasted drink, and the case was one of nervous tension.

The doctor thought it was time to consider whether more attention should not be paid to the temperament of railway men, and he deplored the fact that the medical profession was so poorly represented at enquiries in regard to the causes of railway accidents.

The Oriental Power & Pulp Co., limited, Vancouver, B.C. \$100,000. The name implies the nature of the business to be carried on.

The Winnipeg Grain & Produce Exchange Clearing Association, limited, Winnipeg, Man., \$25,000. S. P. Clark, G. R. Crowe, Wm. Martin, N. Bawlf and others.

—A meeting of property holders of St. Louis (Montreal), was held a few evenings ago, to ratify the by-law authorizing the council to borrow \$150,000 for the purpose of opening up new streets and laying water pipes. The money will be raised by an issue of debentures at 4 per cent.

—Dodwell & Co., Victoria, have sold their steamships "Olympia," "Tacoma" and "Victoria" to the Northern Pacific, and the Pacific Coast Company are said to be negotiating for the purchase of Dodwell & Co.'s fleet of Sound steamers, which includes the "North Pacific," "Utopia" and "Sehome."