

# Grand Special

The December issue of PROFITABLE ADVERTISING will be a grand special edition, exploiting the publication itself, with illustrations of its offices and people, and the mechanical facilities of its printers. The Barta Press.

Other important features will appear, including the result of recent prize contest for advertising designs, portraits of successful artists, reproduction of prize winning designs, etc., about 100 pages in all.

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## Profitable Advertising,

BOSTON, MASS.

KATE E. GRISWOLD, PUBLISHER.

"It's the best work of the kind that has ever come under my observation," writes H. C. Marks, El Paso, Texas.

## Do You Ever Have Occasion To Use a Legal Directory?

Forty-two law firms who jointly forward over two hundred and fifty thousand items of business to their legal correspondents annually, and who are necessarily posted as to the best attorneys to use at a distance, communicate to a central office constantly their experience with their various correspondents, and from this information is compiled monthly the directory which they use. That such a list is superior to one compiled in the ordinary way and published annually or semi-annually, goes without saying. Each issue contains, in addition to the legal list, a complete Bank Directory, the collection laws of the various States, tabulated, besides a good deal of general information of value to lawyers and credit men.

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## The Mercantile Adjuster,

P. O. Box 609,

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A. O. KITTREDGE, F.I.A., C.P.A., Editor  
contains information on office topics

## Worth Many Times its Price Per Year.

It publishes only practical articles on practical subjects by practical business men.

### Sample Copy Free

Issued monthly, subscription \$1 a year. Advertising rates on application.

ACCOUNTANTS ASSOCIATION, Publishers  
23 Pine St., NEW YORK CITY

## "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 apothegms, every one of which rings with a true note."

—Geo. P. Rouell.

"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.*

serious problems." Cardinal Gibbons says that "the greatest dangers that now seem to confront us are political corruption and the lust for gain and the unholy purpose to which it is perverted."

Four authors, Stanley Weyman, Max Beerhohm, Conan Doyle and Max O'Rell, fear most the growing power of what Dr. Doyle calls "an ill-balanced excitable, and sensation-mongering press," and what Max Beerhohm describes as the "jumpy journals." Mme. Sarah Grand finds the greatest evil in the laxity of marriage relations; Ellen Terry, in growing artificiality in our social life; and George R. Sims, in the spread of insanity. Henry Arthur Jones, the English playwright, sums up his conclusion in the word "Dishonesty." William Watson, in the word "Greed."

"Among all these discordant voices," facetiously observes the Philadelphia Times, "there was one note of wisdom. The Archbishop of Canterbury, asked what was the chief danger of the coming century, replied: 'I have not the slightest idea.' If all our prophets were as judicious as Dr. Temple, they would command more respect.—The Literary Digest.

—A mother sent her small boy into the country, and after a week of anxiety received this letter: "I got here all right, but forgot to write before. A feller and I went out in a boat and the boat tipped over and a man got me out. I was so full of water that I didn't know anything for a long time. The other boy has to be buried after they find him. His mother came and cried all the time. A horse kicked me over and I've got to have some money to fix my head. We are going to set a barn on fire to-night, and I should smile if we don't have some bully fun. I shall bring home a tame woodchuck if I can get him in my trunk."

—While the year just closed has been a fairly good one for the railways of the United States, it has been an almost disastrous quarter of a century for the investors in their securities. From 1876 to 1900 the number of roads going into receivers' hands was 634, operating 113,275 miles of track, and carrying \$6,388,270,000 in bonds and stocks. During the same period foreclosure sales were effected on 848 roads, operating 109,987 miles of track, and involving \$6,669,354,000 in stocks and bonds. The number and extent of bankruptcies last year was a little greater than in 1899, but with that exception they were very little less than in any year since 1887. Of the sixteen roads, with 1,165 miles of line and over \$78,000,000 in bonds and stocks, placed in charge of receivers last year, the most important was the Chicago & Grand Trunk Railway, with 327 miles of line and something like \$18,000,000 of securities.

—The report of the Deep Waterways Committee, Washington, gives the estimated cost of a 21-foot waterway from the lakes to the Atlantic at \$206,358,000, and of a 30-foot waterway, \$317,284,500. An additional estimate is made for deepening the harbors at Chicago and Duluth, making the total aggregate for the 30-foot channel \$326,892,000. The cost of the annual maintenance of the 21-foot waterway is given at \$2,343,478, and of the 30-foot waterway, \$2,930,308. The most favorable route, the commission states, for a 30-foot waterway from the lakes to the sea is from Lake Erie to Lake Ontario, via La Salle and Lewiston, and from Lake Ontario to the Hudson River via Oswego and the Mohawk Valley, and that the same route is practically as favorable as any for the 21-foot waterway.

# Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada: MONTREAL.

Invested Funds..... \$46,300,000  
Investments in Canada..... 14,600,000

Low rates. Absolute security

Unconditional policies.

Claims settled immediately on proof of death and No delay

J. HUTTON EALFOUR, Secretary.

W. M. RAMSAY, Manager.

D. M. MCGOWN, Assistant Manager.

CHAS. HUNTER, Chief Agent Ontario

## Liverpool and London and Globe Insurance Company

Available Assets..... \$59,952,465  
Investments in Canada..... \$2,150,000

Insurances accepted at lowest Current Rates

JOS. B. REED, Agent, 20 Wellington St. East, Toronto.  
G. F. C. SMITH, Chief Agent for Dom., Montreal.



## Insurance Company.

ESTABLISHED A.D. 1790

## THE LONDON ASSURANCE.

Head Office, Canada Branch, Montreal.

E. A. LILLY, Manager.

Total Funds, - - - \$20,000,000

FIRE RISKS accepted at current rates

Toronto Agents:

S. Bruce Harman, 19 Wellington Street East.

## WELLINGTON MUTUAL Fire Insurance Co.

Established 1840

Business done on the Cash and Premium Note System

GEORGE SLEEMAN, Esq., President.  
JOHN DAVIDSON, Esq., Secretary.

Head Office, Guelph, Ont.

## Still Forging Ahead

The Northern Life Assurance Co. of Canada has another successful year.

Memo. of 1900 Business as Compared with 1899

Increase in Premium Income 50 1/2 %  
Increase in Interest Income, 11 1/2 %  
Increase in Total Income, 45 1/2 %  
Increase in Total Insurance in force, 21 1/2 %  
Decrease in percentage of expenses to Premium Income, 16 1/2 %  
Decrease in percentage of expenses to Total Income, 10 1/2 %

The Interest Income alone since the company started business has more than paid all death claims.