

-BY-

#### COVERING

-YOUR-

Steam Pipes, **Boilers** 

AND ALL

Heated Surfaces

-WITH-

# MINERAL WOOL

## Sectional Covering.

-BEST-

Fire-proof Non-Conduc-

tor at present known.

### EASILY APPLIED.

# Asbestos Goods

OF EVERY DESCRIPTION.

**CANADIAN** MINERAL WOOL CO., LIMITED. **118 BAY STREET.** TORONTO.

THE DETERMINATION OF EFFORT.

There are any number of young men whom one meets every day who, to use slang parlance, are "a bit stuck on them-selves." As the Maritima Grocer remarks, they are old beyond their years in their own estimation, and having seen what they think pretty well everything worth seeing, have exhausted that ambition with which nature endowed them. and henceforth are content to look down from their lofty pedestal on the poor unfortunates, who are still exerting them selves to acquire a little more of this world's knowledge and its probable gain. You mention a certain circumstance; they smile depreciatingly, and would like you to understand that "such is nothing to what they could do." But there you leave them, and probably if one comes around five years after this, they may figuratively be found in the self-same spot. To instruct a man of this type is more difficult than beating intelligence into a semi-civilized Indian; the latter has the desire to receive instruction for the knowledge it brings; the former knows so much (in his mind) that further thought or study is useless, and what a mistake for a man with his senses to make !

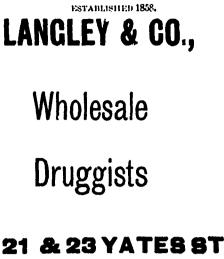
Can a man avoid falling into a weakness of this kind? He can, and by a very easy method. Study the strong points of other men's characters, and they will very soon show up the weakness of one's own.

How often on having completed a duty will one smile complacently, as though to say, "I'm doubtful if that can be improved upon," when no doubt there are other men to whom it would be but a child's task. The old maxim, "the longer we live the more we learn," holds out a ray of encouragement to all, and he who sin-cerely exerts himself to the best of his ability may feel assured that a reward more tangible than virtue will be his.

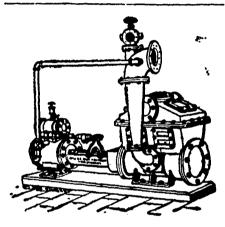
The world in many instances is slow to recognize the merits of one's best endeavors, and requires a persistent effort to convince it of the utility of that which one submits for its consideration. The field of human effort is so extended, and affords so many opportunities even for the verriest tyro, that it is more than passing strange that so many young men are content to pursue a path of stifled ambition, which leads to that limbo of wasted opportunities and misconceived complacency.

#### SAN FRANCISCO COAL TRADE.

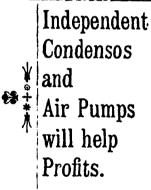
J. W. Harrison, coal and metal broker. San Francisco, reports Oct. 14, as follows : "During the week there have been the following arrivals: From the Northern Mines, 4,050 tons, from foreign sources 3,037 tons. The arrivals this week are only equal to about one fourth of our consumption, so that our yarded stocks are becoming somewhat reduced. The loading of foreign cargoes is diminishing materially, as it is very difficult to find buyers; this is accounted for by the marked falling off in the demand for steam coals. Our mauufactories are still into our consumption of steam grades,



VICTORIA, B. C.



### ONE OF OUR



### NORTHEY M'FG CO., LD., TORONTO, ONT., FOR PARTICULARS.

but for gas productions, and domestic uses, sales are increasing as is usual at this season of the year. Cabled freight quotations just received from Australia have been marked up 6d per ton, which makes the import cost unobtainable for the moment. The jobbers report trade fair, and a marked improvement in collections, the past few collection days. The stocks on hand, and the cargoes to arrive in the next three months will be running on only half time, which cuts sufficient to insure consumers against any marked advance this winter."