

SWEET CAPORAL



CIGARETTES

STANDARD
OF THE
WORLD

HANDLED BY ALL
THE
WHOLESALE TRADE

Messrs. Helmuth, Schwartze & Company, London, observe in their report of the wool trade for 1907, that there was a further increase of about 300,000 bales in production during the year. The trade had to deal with a total of 2,868,000 bales, including an Australian supply of 2,103,000 bales, which thus beat all previous records. The monetary crisis resulted in a sharp drop in values, especially for merino wool, during the closing sales of the year.

THE STANDARD MUTUAL FIRE
Insurance Company.

Assets Exceed - \$300,000.00

THE RIMOUSKI FIRE INSURANCE
Company.

Assets Exceed - \$500,000.00

McLean Stinson & Co. Ltd.

General Agents,

CROWN LIFE BUILDING TORONTO.

Agents wanted in all unrepresented districts

THE HOME BANK OF CANADA

DIVIDEND No. 5

Notice is hereby given that a Dividend at the rate of SIX PER CENT per annum upon the paid-up Capital Stock of The Home Bank of Canada has been declared for the THREE MONTHS ending February 29th, 1908, and that the same will be payable at the Head Office and Branches of the Bank on and after the second day of March next.

The Transfer Books will be closed from February 19th to 29th, 1908, both days inclusive.

By order of the Board.

JAMES MASON,

General Manager.

Toronto, Jan. 22nd, 1908.

Head Office—8 King St. West, Toronto

WELFARE WORK.

A year ago we referred to the achievement of the Williams, Greehe & Rome factory at Berlin, Ont., in the matter of "Welfare Work," which means capital, labor, and management working together for each other's benefit. The report of the fifth yearly shop meeting of employees and managers has now been issued. The idea of industrial economy has been inculcated to some purpose by Mr. Williams, and his co-directors and assistants. A year ago, a small bank deposit was made as a present by the company for each employee; a bank book was also given. Out of 460 employees, to-day 370 have a bank account. At the close of 1907, the employees had to their credit in the savings bank \$12,223.35. In addition to this amount, \$5,369.90 had been paid out of earnings, on real estate and mortgages and improvements. The employees had thus saved from their wages a grand total of \$17,603.25 in the year.

This is an encouraging result, and ought to inspire other establishments to adopt a similar plan. The "talks" given at last week's meeting by the superintendent and some of the travellers were most inspiring.

The London Mutual

Fire Insurance Co. of Canada

Established 1859.

Losses Paid to Date - \$4,000,000 00

Assets - - - - - \$847,449 88

HON. JOHN DRYDEN,

President

GEO. GILLIES,

Vice-President

D. WHISMILLER, Man. Director.

H. A. SHAW, City Agent, 9 Toronto Street



For
Churches
and Schools

Just one Ceiling is ideal for churches and schools, for its beauty, cleanliness, economy—for its sanitary perfection (no seams to catch dirt)—for its fire-proof qualities

**PEDLAR ART STEEL
CEILINGS**

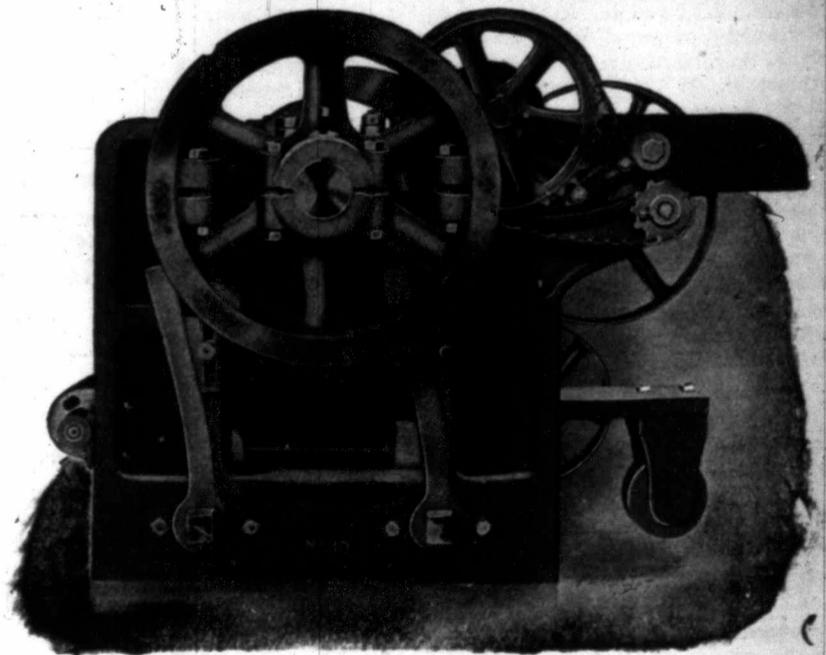
Above 2,000 modern designs in every style of good art—side-walls to match in harmony with interior schemes—adapted to any color-scheme or architectural motive. Allow us to send you illustrated details and quote prices. Address 219

The PEDLAR People (Incl. 1907-1908)
Oshawa Montreal Ottawa Toronto London Winnipeg



BANK
OFFICE
SCHOOL
CHURCH
LODGE
FURNITURE
MANUFACTURED BY
**CANADIAN OFFICE-SCHOOL
FURNITURE CO. LTD.**
PRESTON

RAG CUTTERS FOR PAPER STOCK.



NEW GIANT TRIPLEX No. 10

Write us for Prices and Particulars.

The Waterous Engine Works Co., Ltd.
BRANTFORD - - - - CANADA.