10c. Eggs are firm at 13c. In hog products, there is a good movement at un-changed prices. A good demand exists for choice fresh-killed poultry; young stock, with other kinds, a drag on the market. The demand for hops is slow.

SEEDS.-Red clover is in strong demand at \$6.75 to \$6.80 per bushel. Stocks are on the small side.

A LARGE, new bed of coal, of what is said to be excellent quality, has been dis-covered near Souris, Man.

# The National Banker

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Vanderblit 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 humorour 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. Boweld. "Excellent Work."-Buffalo Evening News. "Interesting and profitable."-Baltimore Herald. "Lively and Sensible."-Philadelphia Evening Telegram. Vanderbilt Building, New York.

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Post-Dispatch. "Mr. Bates has rendered a service to all progressive business men."—Philadelphia Record. "Most; nteresting of all instructive Books."—Bugalo business men.

Tim Times. "Full of ideas of value."—Cleveland Löuder. "Nothing humdrum or commonplace."—Buffalo Commercial. "Full of snappy, commonsense hints."—Boston Ad.

striking and readable."- Baltimore American,
'Striking and readable."- Baltimore American,
'Cannot tall to prove interesting."--Pittsburg Press.
'Should be in the hands of every business man."- Philadeiphia Ledger.

## GERMANY FOR THE GERMANS.

It requires a short sojourn among the Germans to appreciate their character. The Teuton believes in Germany for the Various articles of commerce Germans. are shown to the visitor which he is at once able to state could be bought much cheaper from England after duty, freight and all expenses had been paid. The statement in all cases was the same: "We would rather pay a little more and have the goods from here." An advantage of 5 per cent., or even 10 per cent., would not induce them to purchase goods outside the fatherland.

One fact cannot escape the attention of the Englishman travelling in Germany. In almost every shop the English lan-guage is spoken. In a fancy dealer's in Frankfort, three or four assistants spoke English fluently.

If a man goes to Germany to buy goods the Teuton is all smiles, his manners are of the best, and the visitor is shown over all the sights of the district. England and the English are lauded to the skies, and the Boer war was necessary and justifi-able. If an Englishman goes to sell goods the conditions under which he is received are changed, and the English are then little short of criminals and the South African campaign iniquitous. The writer African campaign iniquitous. The writer of these lines was neither a buyer nor a seller-merely a peaceful tourist-but he appeared in both guises, that of buyer and seller, so as to get information, and the difference was, to say the least of it, noticeable. He incidentally mentioned to a German about the German Emperor being the grandson of our late Queen and Empress; he was quickly told that our late Queen was merely the grandmother of the German Emperor. He appeared to think there was some difference.-Hide and Leather.

#### THE SMALL ACCOUNT.

"The account is too small, we do not care to bother with it!" This was the remarks made some few years ago by a prominent jobbing concern as a sales blank was handed in at the credit man's window for approval. There was no doubt but what it was a small account, and that the merchant in question was starting in a small way on his own capital, which was decidely limited. That jobbing house, and the credit man in particular. however, overlooked one fact, and that was that the young man in question had made up his mind to succeed and to ultimately become the biggest merchant in his town. Five years later this same jobbing house was sending its best sales-man and offering its most liberal inducements to win the trade of this same con-cern whose first order had been refused only a few years before.

This incident leads the Buyers' and Dry Goods' Chronicle to make the asserand tion that the country merchant is the most important factor in the dry goods busines of to-day. Two-thirds of the inhabitants of the country live in the country towns, and to a large extent supply their needs by patroniz ng the country merchant. This proportion of the population are not as large buyers as the remaining one-third, yet their purchases in the aggregate form a sum total not by any means insignificant. The country merchant who lives up to his opportunities and caters to this class of people, who, while they are conservative in their purchases, are willing to pay fair profits. is, in the majority of cases, in a fair way see his business grow steadily. The jobbing house of to-day. to

which scorns an account because it is small, and because the country merchant is rated with a limited capital, overlooks the fact that it may be shutting the door on a

business opportunity which it would glad-ly reopen a few years later. Some of the ly reopen a few years later. Some of the most successful manufacturing and jobbing concerns of the country have built up their business upon an aggregation of small accounts, which when considered individually seemed small and almost petty, yet when taken collectively formed a business which in percentage of profit was far above that of many of their com-The world moves, and moves petitors. with a large degree of uniformity and regularity, and the march of progress is not by any means confined to the large metropolitan centres or the mammoth department stores which control the pusiness of these cities.

## THE ELECTRIC CAR SHED HAZARD.

took The destruction by fire, which place a short time ago, of the Providence, car sheds through the defective in-R.I., sulation of the wire leading to it, has called forth some apropos remarks from an electrical expert upon the danger of has very conflagrations arising from this

cause. He says: "I find it is the custom of many street railways, especially those using large pattern cars, some 40 feet in length, to leave the trolley on the wire after the car is run into the car house, so that the whole current is continuously supplied to the heaters. It is fair to assume that the con-tinuous radiation of heat so generated, would, in time, carbonize to a dangerous **Ī** have extent the wood near the heaters. it as the opinion of the superintendent of one of the roads in New England, that passengers often endanger the insulation oi the supply wire by knitting the heater with their feet, and, in consequence, the danger of short circuiting is great. Some their railway companies now protect their heaters by a wood slat frame placed over same. I believe that insurance companies and rating committees should give special consideration to the great hazard per-taining particularly to car barns, and should compel arrangements to have the trolley removed from the wire as soon as cars are placed in the barns. If this can-not be done, or some electrical expert cannot invent a resistance device to care, after the motors are cut out, for current of electricity in excess of that required to keep the car at normal heat while stand-ing in the barn, companies should insist Another necessity for on higher rates. increased premium from this class of business is the great cost of many cars now in use. In the Providence loss a number of 40-foot cars were involved, one of them being of a pattern which cost \$7,500, completed. Many large cars have four motors each, where formerly but two were employed."

-A correspondent writes to an Eng-contemporay as follows: The "Inter-Ish contemporay as follows: The "Inter-national Code of Signals," published by Spottiswoode and Company, gives the following regulations: The White Ensign for men-of-war; the Blue Ensign for the Boyal Naval Reserve: the Red Ensign Royal Naval Reserve; the Red Ensign for the Merchant Navy generally; yachts, according to Admiralty Warrant; the Union Jack, with a white border, for all Beitigh warrant The Union Jack, without a border, is the national flag on shore. There is no one flag that answers all these purposes.

is -The following hint to Americans -- 1 he tollowing hint to Americans <sup>15</sup> from an American journal, whose editor must have lived down East: To say, always "got"--not "gotten," Her pupils were taught--not taughten. And 'twere proper of us To remember that thus Our language is wrought--not wroughten

-not wroughten Our language is wrought--Detroit Journal.