

ARTISTIC PUBLICITY CONTEST

Profitable Advertising and Art in Advertising. The ADVERTISER'S TRADE JOURNAL offers \$75 in CASH PRIZES for best original NEWSPAPER and MAGAZINE DESIGNS. No restrictions. Five competent judges. Valuable publicity for all competitors. Send for printed prospectus giving particulars and requirements of the contest. Address PROFITABLE ADVERTISING, BOSTON, MASS.

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.

The directory (complete each month—no supplements) can be obtained for Five Dollars per annum by addressing

The Mercantile Adjuster,

P. O. Box 609,
150 Nassau Street New York

Every Issue of The Office Magazine

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.

ACCOUNTIOS 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. Howell.

"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*.

the purpose of electric lighting. In a country where so much activity prevails as is evidently the case in Norway, there should be openings for the importation of much raw material and many finished products from Canada.

A "QUEER INVESTMENT."

A couple of Detroit, Mich., gentlemen have just cleaned up about \$120,000 on an investment that took nerve and patience to make. One of the heirs of the estate of the late Walter L. Newberry of Chicago, was Walter Ashley Newberry of Detroit, Mich. By the terms of the will he was not to enter into the possession of his fortune until the decease of the widow of W. L. N. The latter died in 1868 and for years the widow continued to live and enjoy good health and the expectant heir to patiently wait for his ducats. Becoming tired of waiting and seeing no prospect of the widow passing away, two years ago he made an arrangement with the two Detroit gentlemen whereby they were to advance him \$5,000 each and every year until he came into possession of his estate, in consideration of his signing over to them one-third of the same. The papers were drawn and the payments began, only to be interrupted by the recent death of the widow and the closing up of the estate. The speculators took their \$120,000 net profit as gracefully as the man gave it up for being accommodated when he so much needed it.—Exchange.

LIQUID FUEL FOR STEAMSHIPS.

The steamship "Cowrie" recently steamed from Borneo to London, a distance of 9,250 miles, using only liquid fuel. This was reduced to a spray by a jet at the furnace door. It is said that the substitution of coal by a liquid proves most advantageous. Six stokers sufficed instead of sixteen. The speed was slightly improved, and the bunker space was also economized, a ton of oil occupying but thirty-four cubic feet compared with the forty-five cubic feet taken up by a ton of coal. Twenty-two tons of oil were consumed daily on this voyage, as against thirty-five tons of coal consumed on former voyages. Borneo oil is declared to be excellent fuel, and is superseding the Russian and American product in the far East, as it can be delivered at 30 shillings a ton in Hong Kong, 35 shillings in Japan and Colombo, and 50 shillings at Suez.

—The future of the Northwestern Life Assurance Company of Chicago which has so long been a matter of speculation has finally been settled in a logical and probably satisfactory manner. The reinsurance contract with the Mutual Reserve Fund stipulates that all of the members shall be taken over without medical examination, thereby placing them all upon an equality, and precluding the possibility of "freezing out" impaired risks. An important condition precedent to their acceptance by the Mutual Reserve is that assessment certificate holders in the Northwestern shall accept the legal reserve requirement, thus placing all of the members upon the latter plan. This will change the uncertainty as to cost and future results under the assessment plan to the certainty and definiteness of legal reserve plan, and is a desirable change for all parties. The Mutual Reserve receives as a basis of consideration the legal reserve of the Northwestern amounting to some \$6,947,050, its assets and liabilities remaining with the latter, which will be placed in the hands of a receiver. If there is any surplus remaining after its affairs are settled it will be turned over

to the Mutual Reserve for the benefit of policy-holders.—The Indicator.

—Questioned in London a few days ago as to the truth of the report that he had cornered the American pork market, Sir Thomas Lipton is reported to have replied: "It is a fact that I control to-day practically all the pork in the United States. I have no intention, however, of raising the price to an exorbitant degree. I am perfectly satisfied to make a fair profit out of the deal, and I shall do all possible to avoid causing serious trouble to those who sold short. In fact, I let some go the other day to save a few threatened failures."

The
London Mutual
Fire Insurance Co. of Canada

Head Office—LONDON, Ont.
Incorporated under Act of the Dominion Government. Full Government Deposit. Agents wanted in unrepresented districts.

HON. JOHN DRYDEN, GEO. GILLIES,
President, Vice-President.
H. WADDINGTON, Sec'y and Man. Director.
CAMERON MACDONALD, Manager.

LAUGHLIN
FOUNTAIN
PEN

The Best at Any Price

A Seasonable Suggestion—A gift of never ending usefulness and a constant pleasant reminder of the giver.

Your choice of these popular styles, superior to the

\$3.00 STYLES
of other makes, for only

\$1.00

Try it a week. If not suited we buy it back, and offer you \$1.10. We are willing to take chances on you wanting to sell, we know pen values, you will when you own one of these.

Finest quality hard rubber holder, 14k. Diamond Point Gold Pen, any desired flexibility in fine, medium or stub, and the only perfect ink feed.

One Pen Only to one address on this special offer, by mail, postpaid on receipt of \$1.00, (registration 8c. extra.)

Ask your dealer to show you this pen, if he has not or won't get it for you (do not let him substitute an imitation, on which he can make more profit) send his name and your order to us, and receive free of charge one of our Safety Pocket Pen Holders.

Remember—There is no "just as good" as the Laughlin, insist on it, take no chances.

Address—
LAUGHLIN MFG. CO.
233 Laughlin Block,
DETROIT, - MICHIGAN.