

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
Subscribed Capital, - - 125,000

WM. ARMSTRONG, H. B. REESOR
President Man. Director

K. REESOR, FRANK EDMAND,
Inspector City Agent
Confederation Life Bldg.

Cost Accounting.

A specialist in Costing, Organization and Systemic would engage with a manufacturing concern. Competent to take assistant managership. Address "COSTING," c/o The Monetary Times, Toronto.

Accidents vs. Fires

It is said that 20,000,000 Accidents and Illnesses occur each year, but only 80,000 fires.

A business man protects his property against the loss that rarely happens—fire. He can replace his property, but he can never replace his time or his damaged arm.

The most liberal accident and sickness policies are issued by

The Employers'
Liability Assurance
Company,
Temple Building, - Toronto.

offering figures beyond the general range of quotations. No. 1 beef hides are still quoted at 9½c. per lb.; lambskins, 10c., but an advance is likely to take place next week; sheepskins, \$1.20 each. Lambskins, 14c. per lb. for No. 1, and 12c. for No. 2.

Metals and Hardware.—There is a fairly active market, with values generally well sustained. Reports are current with regard to a probable combination of makers of galvanized sheets in Britain, for which there appears to be some substantial basis, as cabled orders have been declined except at an advance of 5s. a ton, and it is said bids on some considerable lots required by local consumers have been withdrawn. Canada plates are unchanged at \$2.35, and black sheets at \$2.15; tinplates, \$3.65, and \$3.90 for cokes and charcoal, respectively; Ternes, \$6.50; boiler-plate, \$2.

Domestic bars are steady at \$1.75 to \$1.80, and ordinary mild steel at \$2; tire steel is firmer at \$2.10. Antimony is easier at 9 to 9¼c.; copper, 16¼c.; tin, 33½c.; lead, \$3.45 to \$3.50.

Oils, Paints and Glass.—The seal fishery is reported a comparative failure, and no quotations for new seal oil have yet been made by the Newfoundland people. Owing to the expected scarcity of seal oil, whale oil, which has been rather a drug on the market, is showing rather firmer value. Cod liver oil is easier; in cod oil there is very little doing. The recent gain in strength in linseed oil is maintained, from 49 to 50c. being now quoted for boiled, and 46c. for raw. Turpentine has lost some of its recent strong advance, and is 3c. easier, at 87c. per gallon in barrel lots. Castor oil is quoted at 7 to 8c., according to quality and lot. Leads, window glass, etc., all remain at former figures.

Wool.—But a dull movement is reported at the moment, and any sales reported are of a limited character. Capes are quoted at 18 to 19½c.; good B.A., 39 to 42c.; domestic pulled, 28 to 30c.; there is no Australian or North-West here now.



WESTERN BANKING CODE.

This code is displayed in many banks in Wyoming and other parts of the wildest West:

Patrons thinking an error has been made are requested not to shoot the cashier before investigation.

Strangers must enter the bank holding their hands above their heads or they will be fired on by the staff.

Deposits of persons killed on the premises remain the property of the bank.

The bank will not be responsible for lost guns or bowie knives.

Patrons desirous of keeping in practice are requested to shoot the pens from the clerks' hands and to leave the cashier undisturbed.

Persons desirous of transacting business quickly will please remember that shooting out the lights tends to delay rather than hasten the work of the staff.—Detroit News.



FIFTY CENTS ON THE DOLLAR.

"No comedian can be funnier than an African citizen when he tries to be serious on a large scale," said M. K. Anderson, formerly of Kansas, recently. "Negroes are not as good imitators as the Chinese, and their attempts at Caucasian dignity are sometimes the perfection of burlesque. Down in Oklahoma a few years ago a colored citizen opened a bank. He did not have much capital, but he succeeded in doing considerable business among the colored brethren. Finally he went broke, and one morning his customers found a notice on the door announcing his suspension. In the course of the day a white man went to the bank

A GOOD POLICY

for policyholders is the 20 pay life guaranteed option policy issued by

Head Office—WATERLOO, ONT.

The Mutual Life
OF CANADA

In this style of policy the Benefits conferred and the Premium rates charged are more liberal than those in any similar policy issued by other companies.

Be sure to examine it before insuring elsewhere.

LUMBERMAN & CONTRACTOR
IN THE INTERESTS OF
BRITISH COLUMBIA, ALBERTA, SASKATCHEWAN AND MANITOBA.

You Need
Go
No Further

THE HUGH C. MACLEAN CO., Ltd,
Winnipeg, Vancouver

Established 1882
THE COMMERCIAL
A WEEKLY FINANCIAL-COMMERCIAL &
GENERAL TRADE NEWSPAPER OF THE GREAT WEST.

to get a pair of new boots which he had left inside the day before, while in there to cash a check which some colored man had given him. He had hard work in arousing the proprietor, who was known to be inside, but kept up such a din that the general manager of the defunct financial institution finally opened a small crack in the door and exclaimed: 'We am suspended! Yo' kin see de notice dar on de door.' 'I don't want to do any business with the bank. I only want a pair of boots I left in there yesterday, and I'm going to have them.' 'Wait a minnit,' said the bankrupt financier, closing the door. In a few seconds he opened it again just a few inches and threw out one boot saying: 'We am only payin' 50 cents on de dollah.'—Seattle Post Intelligencer.



The Industrial Securities Company, Limited, Hamilton, with a capital stock of \$400,000, has received a charter granting it power to assist in the promotion or development of and to underwrite or dispose of the shares, bonds, or debentures of any industrial manufacturing or mercantile company chartered under Canadian laws. W. D. Long, and C. T. Grantham, of Hamilton, are among those interested.