

**Advertising Business Methods.****MANUFACTURER, WHOLESALER,  
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KATE E. GRISWOLD.

Two dollars means only two hundred cents, but an idea may mean two thousand dollars.

THE

**National Banker**

84 & 86 La Salle St.,  
Chicago, Illinois.

A journal of national circulation. Is read by bankers, capitalists, investors, retired merchants. If you want to reach a good class of buyers and the moneyed and investing public, advertise in the National Banker. Sample copies free. Advertising rates on application.

**"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. Bowell.  
"Excellent Work."—*Buffalo Evening News*.  
"Interesting and helpful."—*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*.

tend upwards, and producers are said to be behind on orders.

OILS, PAINTS AND GLASS.—The spring trade in these lines has been well sustained up till the present, but sales are now beginning to fall off, as is only reasonable. Values all rule pretty steady. Turpentine is rather firmer, South, but unchanged locally; linseed oil shows continued firmness, and glass is quite stiff at late advance. The usual quarterly meeting of the Lead Grinders' Association will be held on the 28th inst., but no special revision of prices is looked for. Quotations are: Single barrels, raw, and boiled linseed oil respectively, 80 and 83c. per gallon, for one to four barrel lots; 5 to 9 barrels, 79 and 82c.; net, 30 days, or 3 per cent. for four months' terms. Turpentine, one barrel, 53c.; two to four barrels, 52c.; net, 30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 40c. per gal.; steam refined seal, 60c. per gallon; straw, ditto, 42½ to 50c.; Castor oil, 9 to 9½c.; in quantity; tins, 10 to 10½c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.25; No. 1, \$5.75; No. 2, \$5.50; No. 3, \$5.25; No. 4, \$4.75; dry white lead, 5½ to 6c.; for pure; No. 1, do., 5c.; genuine red, ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$2.00; bladder putty, in bbls., \$2.20; ditto, in kegs, or boxes, \$2.35; 25-lb. tins, \$2.45; 12½-lb. tins, \$2.75. London washed whitening, 45 to 50c.; Paris white, 75 to 80c.; Venetian red, \$1.50 to \$1.75; yellow ochre, \$1.25 to \$1.50; spruce ochre, \$1.75 to \$2; Paris green, in barrels, 16¾c.; 50 and 100-lb. drums, 17½c.; 25-lb. ditto, 18c.; in lb. packages, 18½c.; Window glass, \$2.10 per 50 feet for first break; \$2.20 for second break.

**WHAT CONSTITUTES A LIBEL.**

To call a white man a "negro," in Louisiana constitutes a libel, under a recent decision of the Supreme Court of that State. The plaintiff, was a Methodist minister, who, by mistake, was referred to as a "negro," in an article published by the defendant. He brought suit for libel for \$5,000, and obtained a verdict of \$50, which was sustained by the Supreme Court. The mistake was made by the operator of a telegraph company in sending the words "cultured gentlemen," as "colored gentleman," which words were changed by the proof-reader of the defendant into "negro." The newspaper correspondent who sent the despatch had intended to compliment the minister, and referred to him in the original telegram as a "cultured gentleman," and said that "his arguments \* \* \* were eloquently presented." The Supreme Court held that a libel had been committed, for which, on the facts in the case, actual damages could not be recovered, but for which exemplary damages could be obtained where malice and intentional wrong are shown. "The word complained of," said the Court, "was provoking to an extreme degree. Inserted as it was in one of the daily papers, it was enough to arouse the most profound indignation of the most patient man."

On the "Empress of India," which sailed last week, there were exported to China and Japan several dozen Canadian bicycles.

Messrs. J. P. Graves, W. Y. Williams, and others, are submitting to Phoenix city council, a proposition for installing water and electric light systems in that place. They want a twenty-five years franchise, with privilege of renewal for twenty years.

Assets .....\$ 3,977,263 83  
Reserve Fund ..... 3,362,709 00  
Net Surplus ..... 500,192 39  
Net Insurance in force 24,883,061 00

**Life Insurance  
Contracts**

Issued by the North American Life are on the most approved, up-to-date plans—and, moreover—backed by a company of unexcelled financial strength.

JOHN L. BLAIKIE, President.

L. Goldman,

Secretary.

Wm. McCabe,

Managing Director

**North American Life**

Head Office—112 to 118 King Street West,  
Toronto, Ontario

**THE Royal-Victoria  
LIFE INSURANCE CO.**

OF CANADA.

HEAD OFFICE—MONTREAL

**CAPITAL, - - \$1,000,000**

(Reserves based on Canadian Government Standard)

Business of 1900 increased over 1899 as follows:—

In Interest, . . . . .	20 p.c.
In Premiums, . . . . .	42 p.c.
In Total Income, . . . . .	40 p.c.
In Reserves, . . . . .	70 p.c.
In Insurance in force, . . . . .	24 p.c.

The net Death Claims since organization have been under 35 p.c. of the expectation according to the Institute of Actuaries H.M. Table of Mortality.

Full deposit in Government Securities for the protection of Policy-holders, made at Ottawa with the Government of Canada.

Policy-holders guaranteed liberal benefits.  
Agents paid liberal commissions for business.

DAVID BURKE, A.I.A., F.S.S.,

Good Agents Wanted.

Gen. Manager

**To be Faithful****To Policyholders and Agents**

is the motto of the management of the Union Mutual. To serve all interests impartially. To treat all parties with consistent candor. To issue policies of pronounced liberality. To make all death payments with the utmost promptness. To be fair in all dealings. Honest, capable agents can always have employment with us.

**UNION MUTUAL**

LIFE INSURANCE CO.

Incorporated 1848. PORTLAND, Maine

FRBD. E. RICHARDS, President.

ARTHUR L. BATES, Vice-President.

Address HENRI E. MORIN, Chief Agent for Canada, 151 St. James St., Montreal, Can.

**PHENIX....****Insurance Company  
Of Brooklyn, N.Y.**

WOOD & KIRKPATRICK, Agents,  
TORONTO