

The Mop for Hardwood Floors

You can make your floors clean and bright without hard rubbing by the use of the

O-Cedar Mop

Polish

It gives them a high, hard, durable lustre without the usual bluish, foggy cast.

Always use O-Cedar Polish

Channell Chemical Co., Ltd.
369 Sorauren Ave. Toronto



THE LONDON DIRECTORY

(Published Annually)

enables traders throughout the World to communicate direct with English

MANUFACTURERS & DEALERS in each class of goods. Besides being a complete commercial guide to London and its suburbs the Directory contains lists of

EXPORT MERCHANTS with the goods they ship, and the Colonial and Foreign Markets they supply;

STEAMSHIP LINES arranged under the Ports to which they sail, and indicating the approximate Sailings;

PROVINCIAL TRADE NOTICES of leading Manufacturers, Merchants, etc., in the principal provincial towns and industrial centres of the United Kingdom.

A copy of the current edition will be forwarded, freight paid, on receipt of Postal Order for 20s.

Dealers seeking Agencies can advertise their trade cards for £1, or larger advertisements from £3.

THE LONDON DIRECTORY CO., Ltd.
25 Abchurch Lane, London, E.C.

ERRORS IN WORDS

Spoken or Written Easily corrected or avoided if you have Desk-book of Errors in English By Frank H. Vizetelly. 12mo, cloth, 240 pages, \$1.00 post-paid. "It should be on the table of every one who wishes to speak or write pure English."—The Philadelphia Item. NORMAN RICHARDSON 12 E. Wellington St. Toronto

The Real Cause?

THE Monocle Man, writing in a recent issue of the "Canadian Courier," discussed the prospect of better times next year. He said the root of the trouble was no funds. A correspondent writes to urge another reason of the hard times, which we have had for a year:

Hanover, 26th July, 1914.

Editor, Canadian Courier:

The "Monocle Man" has his finger very neatly on the mainspring of the hard times that have struck us; but that being beyond our control, we can not take much benefit from the exposition. There is another side, however, from which we might gain a useful lesson, and which you ought to take up in a future paper. The main question for us is, "Why did the blow crumple us up so disgracefully?"

And in answering that, the real estate raid which you have dismissed so lightly will certainly come in for a share of attention. To elucidate, let me tell a tale of facts observed in my own town and township; easily representative, no doubt, of all Canada.

A few years since Mr. A. bought a farm in the North-West at \$6 per acre, wild prairie, paid \$1 per acre down out of his savings and \$5 he borrowed from J. B. One year later he sold the farm to Mr. B. for \$12 per acre. B. paid \$2 down and borrowed \$5 from J. B. Two years later B. sold to C. at \$16 per acre, C. paying \$1 down and borrowing \$5 from J. B. Two years later C. sold to D. at \$22 per acre, D. paying \$2 down and borrowing \$5 from J. B. Last of all D. returned the farm to E. at \$25 per acre; but when E. applied to J. B. for a loan of \$5 per acre, J. B. said, what is on that farm, anyway? Any crop, any improvements? And E. said, no, but I can soon sell it again for \$30 per acre. Then J. B. buttoned up his pocket and said, "I have lent \$20 per acre on that place already, and I'm dinged if I lend another penny on it until there are some improvements made." But by that time the price was so high that no farmer could pay it, add the improvements and make his own out of it. Then the slump began. Now, who was to blame and why? Surely we have been devoting too much of our time and money to non-productive enterprise, if the Europeans leave theirs to destructive forms.

Yours, etc.,
E. T. EEDE.

Another Method

A TYPE of industry new to Canada is to be located in British Columbia. Mr. St. John Harmsworth, a distinguished British capitalist, and a brother of Lord Northcliffe, is the prime mover in an enterprise for the development of medicinal springs near Windermere. In association with a group of wealthy men, he proposes to develop the Sinclair Radium Hot Springs at Kootenay, and will erect there a large sanitarium and bottling works. The idea seems to be to make a spa, such as Marienbad, in Germany, or Harrogate.

This is not Mr. Harmsworth's first hot-springs enterprise. Through him, Perrier water has become famous the world over. It was he who, seeing the springs at Perrier, decided to turn their medicinal properties to commercial account.

As some people are very anxious to see the bar abolished in Canada, they should welcome the news of the production of a new table water, regarding it in the light of a competitor against the liquor traffic. Possibly, by elimination and substitution, the bar might thus be abolished. Mr. Bryan quaffs a glass of grape juice and finds it good. Why shouldn't our ministers go in for popularizing this new drink?

Too Often.

According to the Washington Star, Mr. George Ade was sitting with a little girl of eight, who looked up from her "Hans Christian Andersen" and asked:

"Does m-i-r-a-g-e spell marriage, Mr. Ade?"

"Often, my child," said the cynical bachelor.—Youth's Companion.

Take a Box on Your Holidays

Cosgraves (Chill-proof) is the ideal beverage for your outing.

COSGRAVES

(Chill-proof)

PALE ALE

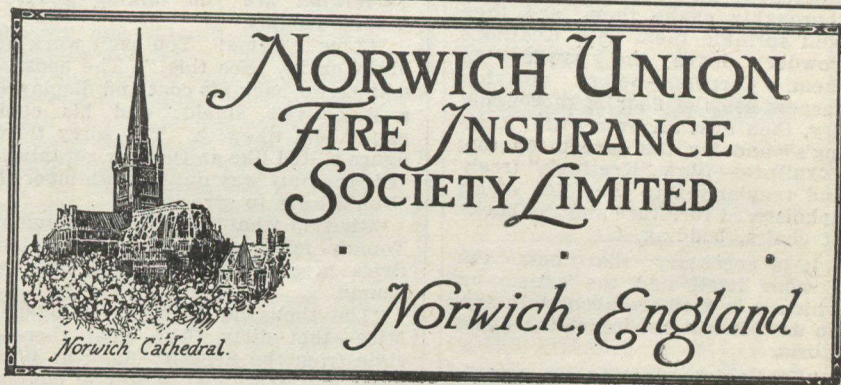
is the one bottle ale you will like because its excellent quality is so enjoyable compared with other bottle ales.

Your dealer will ship wherever you say.

U-45



As light as lager, but better for you.



:: Insurance Against ::

Fire, Accident and Sickness - Employers' Liability - Plate Glass
Agents Wanted for the Accident Branch

Head Office for Canada
12-14 Wellington St. East

NORWICH UNION BUILDING
TORONTO

Improve Your English Increase Your Income

These Great Books Point the Way for You to ADVANCEMENT—SUCCESS—PROSPERITY in Commercial and Professional Life.

With the mighty advances which are being made in every branch of business and professional life there has come a demand for a higher standard of intelligence—of proficiency. The time is past when illiteracy or slipshod methods of speech and correspondence are looked upon with tolerance. The man who can express himself with force and clearness is the man who is in demand everywhere.

GET THESE SIX VITAL BOOKS

Aside from their great value in widening a man's mental perspective—putting him in a position to appreciate and enjoy all the beauties of literature—these six books have an intrinsic value far beyond their cost. They have put thousands of men and women into the path that leads to increased business, promotion, and higher salary. They are the simplest, the most practical, the best, for Business Managers, Correspondents, Advertisement Writers, Stenographers, Story Writers, Authors, Public Speakers, and others.

"Your course is rich and fine. You seem to have condensed the experience of years into a few sentences that a business man can use immediately," says W. P. Warren, Marshall Field & Co.'s Advertising Manager, in speaking of these books.

WORTH THEIR WEIGHT IN GOLD, BUT THEY'RE YOURS FOR A TRIFLE

These six books include many chapters, covering such subjects as
Spelling Use of Words Verse Writing
Pronunciation Style and Diction Novel Writing
Word-Building Description Essay Writing
Grammar Dialogue Best Poetry—How to Read It
Capitalization Advertisement Writing How to Study Shakespeare
Punctuation How to Write a Story and Other Great Authors
Letter Writing—All Kinds Character Study

These books also show you the correct use of English in Short Stories, Novels, Essays, Articles, Conversation, Speeches, Business and Private Correspondence, Advertisements, Circulars, Booklets, etc.

Formerly Cost \$25--Now Only \$3--\$1.00 Down,
50 Cents a Month

In typewritten form this course of study, as now published in these six cloth-bound books, was sold for \$25.00. There are over 800 pages.

Sign and mail the Acceptance Card with \$1.00, and the set of books will be forwarded to you, carriage prepaid; 50 cents a month for four months pays for them. This is the biggest \$3.00 worth of books you ever bought.

NORMAN RICHARDSON,
12 E. Wellington St., Toronto

NORMAN RICHARDSON
12 E. Wellington St.
Toronto, Canada.

Inclosed find \$1.00 for which send me Sherwin Cody's six cloth-bound books, "The Art of Speaking and Writing the English Language." I will send you four further monthly payments of 50 cents each, until the price (\$3.00) is paid.

Signed

Post-Office

Province

Date