

Cooler Days

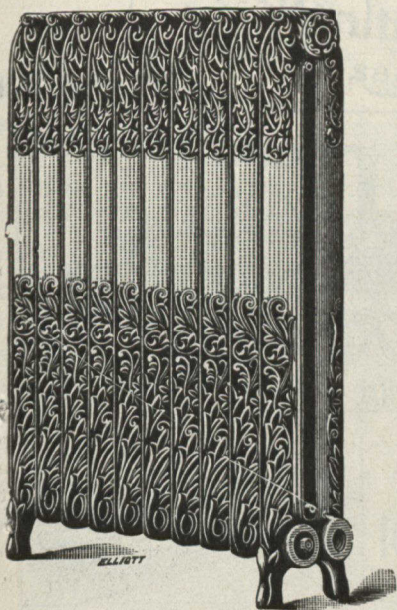
Give Warning to
Prepare for Winter
Comfort . . .

And those who appreciate the reliable perfection of an ideal heating system use . . .

OXFORD

Boilers and Radiators

For any building in all kinds of weather, they give the acme of satisfaction with slightest running expense.



They retain the fire so long without attention in mild spells—can be so quickly regulated to give intense heat during cold snaps—are so easily managed—and so economical with fuel that it is easy to understand their enormous popularity.

Leading dealers everywhere can give you details and estimates—all sizes to suit all needs. Made and guaranteed by . . .

The Gurney
Foundry Co., Ltd.

TORONTO WINNIPEG VANCOUVER
THE GURNEY MASSEY CO., LIMITED,
MONTREAL,

BELL Telephone rates are to be raised in Ottawa by \$5 per year, on both office and residence phones, but a reduction of \$5 per year will be made to those taking a three-year contract for the two.

FOR thirty years, if not more, Messrs. W. F. Stewart & Son have been millers in Brussels. They have recently been making considerable improvement in their mill, which now turns out some seventy-five barrels daily. They have also introduced the controllable swing system.

H. C. BAIRD commenced business at Parkhill, in 1869. He is now one of the oldest brick and tile manufacturers in the Dominion. His machines and equipments are sent to all parts of Canada, and even beyond. He has also been making additions and improvements to his various buildings. These include a new wing to the machinery department.

A MEETING of the creditors of Bail & Normandin, general merchants, at West Shefford, near Waterloo, Que., was held in Montreal last week, at which an extension, spread over two years, was asked for, but nothing definite was done about granting it. Mr. Bail was in trouble before in 1897, through overstocking and crediting, and at that time compromised liabilities of \$14,000 at 60 cents on the dollar.

At a meeting on the 13th inst., of the directors of the Kingston and Pembroke Railroad, several important changes were made in the management of the road, which practically passed under the control of the Canadian Pacific. Mr. B. W. Folger, general manager since the opening of the line in 1871, resigned, and his position filled by Mr. C. W. Spencer, general superintendent of the C.P.R. The board, as reorganized, consists of the following: President, H. M. Folger, Kingston; vice-president and general superintendent, C. W. Spencer, Montreal; directors, H. P. Timmerman, W. D. Matthews, Toronto; Thomas Tait, W. R. Baker, A. R. Creelman, Montreal; B. W. Folger, W. D. Hart, Kingston.

It is about eighteen years since Alex. R. Smith opened a dry goods and clothing store in Brussels, and got along nicely until the autumn of 1890, when a fire occurred in his premises. This crippled him, and his creditors were good enough to write 50 per cent. off their claims, the balance being paid in cash. About the first of this year he moved to Stratford and in the summer thought to improve his position by moving to Wingham. Now he finds it necessary to ask an extension of six months' time. This his creditors have granted on condition that he pays six per cent. interest. His statement shows assets of \$12,000, and liabilities of just half this sum, not at all a bad showing.—After carrying on a boot and shoe store in London for several years, without making any progress, Samuel Badcock has assigned.—A. W. Garbutt, jeweller, at Picton, failed in 1894, and creditors got but little, if anything. Since that time he has scarcely made a living and now again assigns.

Be Prepared

The present season suggests that you keep your heating system efficient at least cost for fuel. If accumulation of water (condensed steam) is allowed, you get little heat, at the same time burn as much coal as ever, or more.

A **HEINTZ** Automatic Steam Trap keeps the system free from such obstruction—resulting in increased circulation of heat—continuous at all times.

Write for descriptive circular and get posted.

THE
James Morrison Brass Mfg. Co.
LIMITED
Steam Specialties. TORONTO.

WANTED—Having 14 years' residence and experience throughout British Columbia. I desire Provincial management or general agency for insurance, loan, or financial companies. References furnished—Bonds given.

H. G. ROSS,
Vancouver, B. C.

WANTED—Agency for strong, liberal writing Fire Company at Vancouver, B. C., by an old established firm controlling a large and valuable clientele. For particulars in the first instance apply to

EDWARD TROUT,
Monetary Times, Toronto.

DESIRABLE OPENING—A man with office experience and having ten thousand dollars to invest in a Limited Company, recently formed, will hear of a desirable opening by communicating, in the first place, with Box 666 Monetary Times, Toronto, Ont.

The position in the office will be open to the Investor, to whom an adequate salary will be given.

All correspondence strictly confidential.

The SAO PAULO Tramway Light and Power Company, Limited

Will apply to the Legislature of Ontario at its next session for an Act authorizing the issue and sale on such terms as the Directors may think best of redeemable preference stock, and confirming the Company's mortgage bond issue.

J. M. SMITH, Secretary

October 22, 1901.

THE
Ontario Accident and Lloyds Plate Glass

ACCIDENTS AND DISEASE.

INSURANCE COMPANIES
Issue Specially Attractive Policies covering Accident, Accident and Sickness Combined, Employers', Elevator, General and Public Liability. Plate Glass.

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