

KEEP UP APPEARANCES.

A writer in Printer's Ink gives some good advice as to keeping up appearances. By all means, he says, seem to be prosperous, whether you are or not. This may seem like encouraging deceit,

Application to Parliament

Notice is hereby given that at the next Session of the Parliament of Canada application will be made for an Act for the incorporation of a Bank to be called "THE HOME SAVINGS BANK OF CANADA" with Head Office at the City of Toronto, with the usual powers of banks under the Bank Act and its amendments; also with power to acquire the assets and the good will of The Home Savings and Loan Company. Limited; and to take over its deposits; and to allot shares of the Capital Stock of the Bank to the shareholders of the said Loan Company in lieu of shares in the Company; and to enter into agreement with said Company for transfer of its assets and good will.

Dated at Toronto this 27th day of November, A.D. 1902.

J. J. FOY, 80 Church St., Toronto.
Solicitor for Applicants.

Municipal
Debentures For Sale

Sealed tenders will be received by the undersigned up to 4 p.m. Monday, the 22nd day of December, 1902, for the purchase of \$7,400.00 Public School Debentures of the Town of Niagara Falls. Debentures drawing four per cent. per annum, payable in twenty equal annual instalments, and to be Niagara Falls delivery. Highest or any tender not necessarily accepted.

JOHN ROBINSON,
Niagara Falls, Ont., Town Clerk.
December 10th, 1902.

The Colonial Investment & Loan Company

Half-Yearly Dividend.

Notice is hereby given that a Dividend of Three per cent. (3%) on the Permanent Preference Stock of this Company has been declared for the half year ending December 31st, 1902, and that a Dividend of Three per cent. (3%) upon the Ordinary Permanent Stock of the Company has been declared for the half year ending December 31st, 1902, and that the same will be payable on and after

Friday, the 2nd Day of January next.

The Transfer Books will be closed from the 15th to the 31st of December, inclusive.
By order of the Board.

A. J. JACKSON,
Dated Toronto, General Manager,
28th Nov., 1902.

but that is not the idea at all. This is simply a factor of business that must be taken into account and given attention. By seeming to be prosperous, I do not mean a foolish or reckless expenditure of money, but rather that a general air of comfortable financial conditions should pervade the very atmosphere of your establishment. A fresh coat of paint on your store occasionally, inside and out; a new fixture inside the store occasionally; a new bonnet for your wife and a new coat for your own back. All these apparently trifling things influence the public estimate of your business far more than you probably have any idea; and as the public estimate your business so it is likely to be. People like to trade with a prosperous merchant and in a busy store because they feel instinctively that the prosperity probably came because it was deserved; that the busy store is busy because its goods and its prices make it so. And the public is very quick to notice signs of decay. If a business that is going down hill fails to keep up appearances, and ignores its former standards, the public is quickly aware of the changed conditions; and oftener than not will desert the failing business as rats desert a sinking ship. This isn't theory; I have seen it demonstrated beyond the possibility of a doubt. I know it is hard lines for the merchant who is having a struggle to make both ends meet to spend money in what seems to be unnecessary expense; but they are often the best ways to spend money for all that.

MANITOBA CROPS.

The following paragraph is taken from the most recent bulletin of the Manitoba Provincial Government, and may be looked upon as probably the most accurate estimate made, as to the true yield of the past season's crops:

Wheat area, in crop, 2,039,940 acres; average yield, 26 bushels; total yield, 53,077,267 bushels. Oats, 725,060 acres; yield, 47.5 bushels; total, 34,478,160 bushels. Barley, 329,790 acres; yield, 35.9

bushels; total, 11,848,422 bushels. Flax, 41,200 acres; yield, 13.7 bushels; total, 564,440 bushels. Rye, 2,559 acres; yield, 19.5 bushels; total, 49,900 bushels. Peas, 1,596 acres; yield, 21.4 bushels; total, 34,154 bushels. Potatoes, 22,005 acres; yield, 157 bushels; total, 3,459,325 bushels. Roots, 12,175 acres; yield, 265 bushels; total, 3,230,995 bushels. The total grain crop of the province is 100,052,343 bushels.

Poultry disposed of by farmers: Turkeys, 83,905; geese, 34,270; chickens, 363,020.

Of the land prepared for crop next year, the following shows the number of acres: Breaking, 151,395; fallowing, 563,730; fall plowing, 1,015,870 acres; the total area prepared for the crop of 1903 is 1,730,995 acres. These figures are worth noting, for they are the basis of the outlook for next season's crop. They are far in excess of the number of acres ever prepared in any year for the following year's crop. Of this year's wheat crop, nearly 30,000,000 bushels have been disposed of or put into elevators by farmers. The quantity from Manitoba and the Territories that passed inspection by the official inspector up to Dec. 1st was 22,367,000 bushels. Of this quantity 11,352,000 bushels graded No. 1 hard, 6,854,000 bushels graded No. 1 northern, 2,190,000 bushels graded No. 2 northern, and all other grades 1,971,000 bushels. This may be taken as a fair indication of the quality of total wheat crop, the oat and barley crop being especially good.

RECENT FIRES.

During the last few days several more or less disastrous fires have occurred in various parts of the Dominion. In Quebec City, on Sunday, one of the larger hotels, the Victoria, was reduced to ashes by a fire which started from the furnace. Three employees lost their lives, several guests had very narrow escapes, and others lost very valuable property. The proprietor, Mr. Resher, estimates his loss at \$90,000, with insurance in sev-

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