

SMELTZER—"Farmer has found traces of gold on his place." Panner—"You don't mean it! What's he going to do about it?" Smeltzer—"Going to start a

company, of course. Then if the gold does not pan out well, the expense won't fall upon him, and if he does strike it rich, he will simply freeze out the other fellows."—Boston Transcript.

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. Rowell.

"Excellent Work."—*Buffalo Evening News*.
"Interesting and profitable."—*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 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*.

FOUNDED 1825.

LAW UNION & CROWN Insurance Company
OF LONDON
ENGLAND

TOTAL CASH ASSETS EXCEED
\$21,000,000.00

Fire Risks accepted on almost every description of Insurable Property.

This Company has not only placed with the Dominion Government a sum largely in excess of the deposit called for, but in addition to this has loaned in Canada over \$1,000,000 on Mortgages.

OSLER, HAMMOND & NANTON, Gen'l Agents, Winnipeg.
INNES, RICHARDS & AKROYD, Gen'l Agents, Vancouver.
THOMPSON & MITCHELL, Gen'l Agents, Halifax.
PETER CLINCH, Gen'l Agent, St. John, N.B.
FRED'K H. GOOCH, Resident Agent, Toronto.
ERNEST M. FAULKNER, Agent, Hamilton.
CECIL BETHUNE, Agent, Ottawa.
W. A. WARD, Agent, Victoria, B.C.
W. K. ROGERS, Agent, Charlottetown.

Good Agents Wanted at Unrepresented Points Throughout Canada.

CANADIAN HEAD OFFICE:

67 Beaver Hall, Montreal
J. E. E. DICKSON, Manager.

THE Northwestern Elevated Railroad Co., of Chicago, has asked the city council for an extension of time to October 1st, 1900, in which to complete the road. The petition cites that the cause of the delay in completing the road has been the shortage of structural steel in the markets, and strikes of the workingmen. The Northwestern system of elevated roads is planned to comprise about 25 miles of elevated tracks, and this is the fourth time that the company has asked for an extension.

HE was a speculator, and for a year past nothing had been coming his way but expenses. One day his daughter informed him, in an unfeeling manner, that if he did not give her a diamond bracelet worth at least £150 she would elope with the coachman. "Come to my arms, my darling child," he exclaimed, as the tears coursed down his wrinkled cheeks; "come to my arms!" "But shall I get the bracelet?" she asked, hesitatingly. "Of course not," he smiled delightedly. "You get the coachman, I owe him eight months' wages." That ended it.—London Tit-Bits.

MONTREAL HARBOR ELEVATORS.

At the meeting, this week, of the Montreal Harbor Commission, to discuss the proposition of the Buffalo Syndicate, referred to elsewhere, it was decided to grant the first privilege, which was a grant of 1,200 feet, and including the lower end of Windmill Point pier, lying between Windmill Point Basin or slip, and the canal and canal basin, with privilege of unloading and loading vessels and barges in the canal basin, without interference with the proper and ordinary use of the canal, for the purpose of erecting thereon a first-class modern steel or combination elevator of three million bushels' capacity, and first-class modern freight warehouses.

The Board also granted space for at least one large elevator and freight houses on or in connection with one of the already erected or proposed new piers in the eastern portion of the harbor.

The clause which gave rise to most discussion was that asking for an elevator site on the southerly side of Windmill Point slip or basin, on the wharf in process of construction, 2,000 feet of wharf and water front, with sufficient depth back, say about 300 feet, with right to improve on and use the same as the work of constructing the pier progresses upon which to erect similar elevator or elevators and freight warehouses utilizing the whole space granted.

When the commissioners last considered the Connors elevator scheme several months ago, they agreed, in connection with this site on the opposite side of Windmill Point Basin, to grant the syndicate 1,500 feet instead of 2,000 feet asked for.

The British Canadian Loan and Investment Co., Limited

DIVIDEND NO. 44

Notice is hereby given that a dividend at the rate of Five per cent. per annum on the paid-up capital of the Company, for the half-year ending 31st December, 1899, has this day been declared, and that the same will be payable on the 2nd day of January next.

The transfer books will be closed from the 2nd to the 31st proximo, both days inclusive.

By order of the Directors.

R. H. TOMLINSON, Manager.
Toronto, Nov. 14th, 1899.

Spare Moments

Can be utilized to good advantage and can be turned to good profit by soliciting subscriptions for the

AMERICAN MONTHLY REVIEW OF REVIEWS

Most liberal offers made to energetic agents. Presidential Years have always been banner years for the subscription department, and 1900, with the added interest of the timely news of two wars, will see an extraordinary demand for a magazine of current topics.

Write for terms.

THE REVIEW OF REVIEWS

13 Astor Place, N. Y. City

Profitable Advertising

AND

Art in Advertising

Is the leader in its field. It is bright, original and full of ideas and suggestions for the business man, or for anyone interested in the broad subject of advertising. From 60 to 80 pages each month, fully illustrated.

Subscription Price, \$1.00 per year

Foreign Subscription Price, \$1.50 per year
10c. brings a sample copy if you mention this ad. Address

Profitable Advertising and Art in Advertising,
BOSTON, MASS.

KATE E. GRISWOLD, Ed. and Pub'r.

City of Rossland, B.C. DEBENTURES

FOR SALE

\$20,000

See details next issue of this Journal.

WM. McQUEEN, City Clerk.

TENDERS FOR Public School Debentures CITY OF ST. JOHN

Tenders will be received marked "Tenders for Debentures," at the office of the Board of School Trustees of St. John, up to the hour of noon, December 18th, 1899, for school debentures to the amount of \$31,500, running 25 years, and bearing interest at the rate of 3 1/2 per cent, payable semi-annually. Said debentures to be issued under powers conferred by an order of the governor-in-council.

Also for any issue of \$13,300 Redemption Bonds to run forty years from their date of issue, January 1st, 1900, bearing interest at 4 per cent, payable semi-annually; said debentures to be issued under power conferred on the said Board by Act of Assembly, 55 Vic., chap. 26, to provide for the payment and redemption of debentures heretofore issued by said Board which are now maturing or have already matured.

Tenders will be received for the whole or any portion of the above debentures.

ARTHUR I. TRUEMAN,
Chairman Board of School Trustees.

EDWARD MANNING, Secretary.