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ANSWERS TO INQUIRERS.

Resident, Galt.—(1) The English company you name does no business in Canada. At least it has no deposit here, and is not likely to take "underground" risks, being a respectable and old-fashioned company. (2) The amount of fire reserves held in aggregate by 41 British companies doing business in Canada was £17,366,128, or nearly \$86,830,000. The net premiums of these companies was, in 1907, no less than \$116,000,000. Their total losses averaged 48.16 per cent., and their expenses of management averaged 35 per cent., so that there was a fair margin of profit.

J. I., Pembroke, Ont.—According to the latest Canada Gazette (Page 1162) the total public debt of Canada on September 30th, 1908, was \$427,213,694. Of this, \$226,699,645 consists of loans; \$221,811,270 payable in England; and \$4,888,375 in Canada. None of this is guaranteed by the British Government, which has endorsed nothing for us since the C.P.R. loan, now paid off.

WILL WORK ON SUNDAY.

The Railway Commission have issued an order in reference to the appeal from the decision of Magistrate Smith, of East Toronto, fining the Grand Trunk Railway Company for contravening the Lord's Day Act by moving traffic on Sunday. It gives permission to the company to (1) unload grain from vessels at lake ports in Ontario and load grain into cars at such ports between September 15th in one year and June 1st in the year following, upon the Lord's Day; (2) between the said dates, do such work as may be necessary for the purpose of furnishing to and from such lake ports in Ontario a continuous railway service for carrying grain from elevators and vessels upon the Lord's Day. (3) Perform all work necessary upon the Lord's Day for the delivery to their several destinations of freight cars that were in transit when the Lord's Day began. It is further ordered that other railway companies subject to the jurisdiction of the board, carrying grain from Ontario lake ports, be given the same privileges as those granted the G.T.R.

EAST AND WEST.

Tugaske, Sask.—Work has commenced on the new station.

Berlin, Ont.—The Kaufman Rubber Company's factory, which is to be a very complete premises, is to be ready for operation about December.

Winnipeg.—The Scottish Co-operative Society has decided to erect six elevators along the Grand Trunk Pacific within Manitoba. Many others will be built next year.

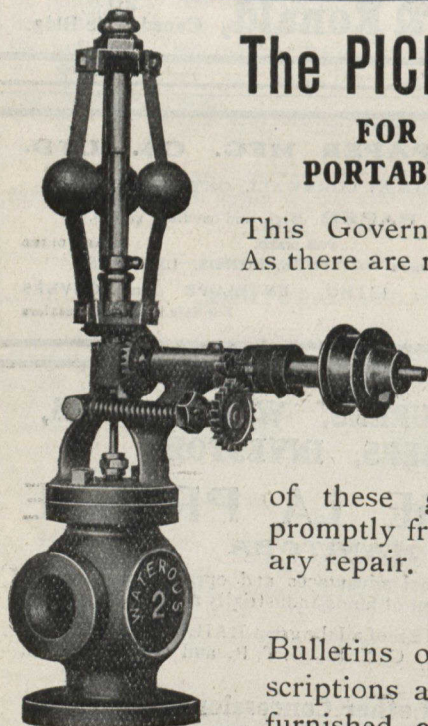
Nokomis, Sask.—The Grand Trunk Pacific has purchased Shields Lake, two and a half miles from here, and are laying pipes to convey the water into the town.

Cochrane, Ont.—Plans for the new townsite of Cochrane at the junction of the T. and N. O. and the G.T.P. show 726 lots with Commando Lake in the centre of the place. The townsite covers about 1,000 acres, including the lake.

Milestone, Sask.—Land sales are numerous in the vicinity, and good prices are being obtained. A number of sales at \$25 and over have been made recently.

Cobourg, Ont.—The Board of Trade has been busy and is now reaping the fruit of their labors. Work has commenced on a new steel rolling plant which has behind it English, United States, and Canadian capital. They expect to commence with an output of 500 tons manufactured steel per month and employ 35 men with a probable increase of 100 within the next year or so. Cobourg is a noted summer resort, and cheap coal is now attracting manufactures to it, owing to it being the nearest Canadian point to the American coal fields with a splendid harbor and daily ferry communication with Rochester.

A very sensible letter from a prominent business man of New York has just appeared in the Journal of Commerce. It emphasizes the enormous amounts paid out in the States for fire protection (in New York this year the fire department costs \$8,000,000), while nothing like an adequate sum is allotted for fire prevention. He suggests a greater exercise of the right the city has under its charter to require the installation of sprinklers, modifying of building plans, or other modes of fire prevention. Fire Commissioner Hayes tells the mayor in September last:—"Given sufficient facilities, the Bureau of Violations and Auxiliary Fire Appliances can, in time, give us almost a fire-proof city." The Merchants' Association endorses this view. The best hope of the future, Mr. Frank Chambers' letter concludes, is to put upon the fire department the duty of inspecting open area buildings and their compulsory equipment by automatic sprinklers.



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