

BUSINESS OUTLOOK

BE AN OPTIMIST OR LEAVE THE COUNTRY.

Such is Advice of Prominent Banker in Review of Present Conditions Throughout the Dominion. Prof. W. W. Swanson, of Queen's University, writes to this effect in the Journal of Commerce, Montreal.

"In other words, we have discounted the future to too great an extent. Our people have been too eager and aggressive. We needed a steady influence, and that has been given in the temporary falling off in our industrial progress."

"But Canada cannot be held back. We have the resources, and we have the people necessary to develop them. What has happened here, has happened in every other country in the world that has made anything of itself."

"Count the number of times that the United States has been stopped to a standstill. Figure out for yourself the failures and losses that have occurred in the great republic, and the waste of property that followed liquidation. Remember how often it was predicted that the United States would take a generation to recover from each successive period of depression, and then recall what actually happened. We have not touched such low values as they have in the United States, over and over again. But to-day the republic is one of the greatest and wealthiest nations in the world."

"Perhaps we have been a little over-optimistic in Canada, and have insisted too much upon immediate results. That is characteristic of youth-time, of spring-time. Canada is a big, progressive and aggressive nation; and perhaps has boasted over-much of her prosperity and has cashed-in, too soon upon her future development. But, as I have said, it is impossible to keep this country back."

"What do you think of the local business situation? Do you anticipate a fair season's trade in Montreal?"

"Of course we shall not do the business in 1914 in any line, that was done in 1913; but, notwithstanding all this talk of depression business is exceedingly good. I find the customers well-much better than some pessimists would expect. It will probably not be until 1915 that we shall get back to normal; but in the meantime the business of the country, as reflected by banking conditions, is doing remarkably well. I find very many men who are attending to their own business, and making money."

Local Situation "How is the local money situation? Is money easy at the present time?" "No business men need go for a minute without funds for a legitimate proposition," was the reply. "Call rates in Montreal are at 6 per cent, and commercial loans on good paper between 5 and 7 per cent. It is all a question of the man and his security. There is plenty of available money—no legitimate interest may suffer. In fact I find local business gradually and steadily improving, and am very hopeful as to the outlook in the autumn once the western crop is safe."

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A Chip of the Old Block

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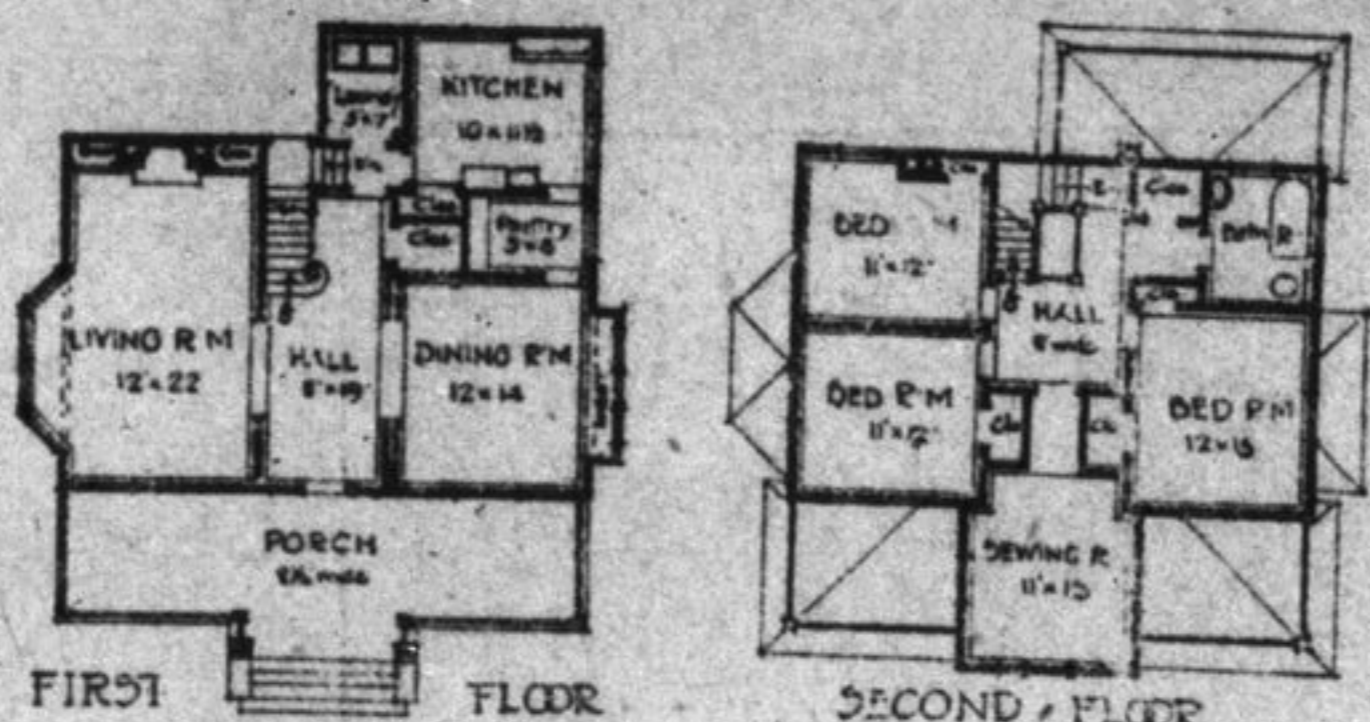
With honest pride in his eye Sandy looked at Jock over the wall on which he was engaged, and asked: "Hoo d'ye think I'm gettin' on, Jock, man?"

"Famous, feyther; but hoo d'ye get on?" "You've forgot the door!"

One glance around him showed Sandy that his son was right, but, looking kindly at him, he said: "Man, Jock, you've got a gran' hold on ye! You'll be an architect yet, as shure's yer feyther's a builder." Exchange.

A man may break into jail because he is too proud to beg. White Ross flour for all purposes.

A MODERN HOME



This beautiful, homelike cottage with its wide porches, makes a delightful home. The exterior is of stucco, and the first floor consists of central hall, very large living room with bay window, dining room, pantry, kitchen and laundry, all conveniently located and arranged.

On second floor are three bedrooms, sewing room or den as preferred, and bath.

Third floor is not finished other than being floored over.

Cellar extends under the entire house.

This house can be built for \$2,800 or \$3,000, which includes modern plumbing and hot air heating plant.

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BEST OPPORTUNITY We have a very nice built pressed brick house with eight rooms and bath, furnished in mission, on first floor, in suburban on second. All modern conveniences, electric high gas, hot air heating system, beautiful plan in front. Erected on an American plan and in good locality. House can be bought for \$2000 cash; other arrangements for easy terms. CHARLES LEEDER, ARCHITECT, Corner Montreal and Princess Sts. Over King Edward Theatre.

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CEMENT Just the thing for foundations, walks, and many other uses. Fresh stock always on hand. We also handle Neponsett Wallboard for interior finish. THE FRONTENAC LUMBER AND COAL CO PHONE 67. A. CHADWICK, Manager.

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For instance an old worn or soiled floor should be painted with S-W Inside Floor Paint, and two coats will give you a fine finish, easy to clean and pleasing in appearance.