

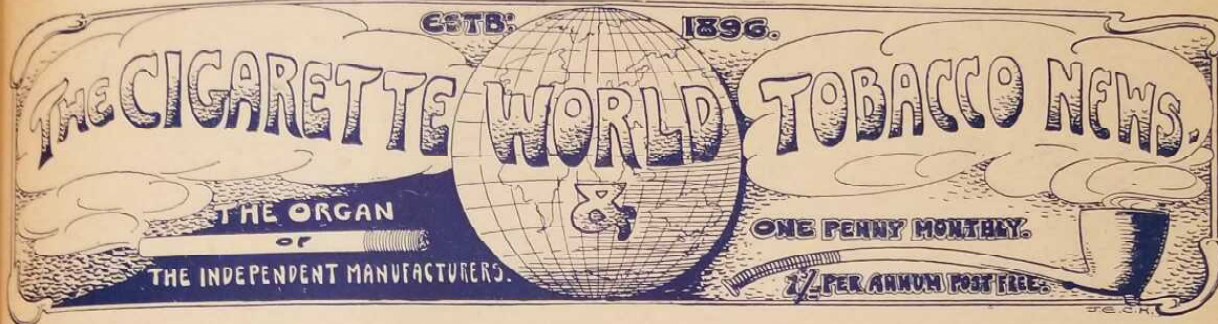
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# Park Drive Cigarettes

**A Huge Success!**

Splendid Value—10 for 2d.—Strong Advertising—Good Profits.

GALLAGHER LTD.—THE INDEPENDENT FIRM—BELFAST AND LONDON



*Published on the 1st of every Month.*

WRITE TO

112, Commercial Street, London, E.

FOR

**GODFREY PHILLIPS & SONS**

LATEST PRICES OF

**Tobaccos & Cigarettes,**

IN PACKETS AND BY WEIGHT.

**Royal Navy**

**(Jamavana) Blend.**

Packed in 1 oz. Packets and 2 oz. and 4 oz. Tins.

The Tobacco used for this Brand is of the same growths and similar in Blend to that manufactured by us for the Admiralty for the use of H.M. Navy.

**COHEN, WEENEN & CO., London, E.**

# MURATTI'S CIGARETTES

are appreciated all over the world for their unequalled qualities, and may be recommended with confidence to the most exacting smoker.

LEADING BRANDS:

## ARISTON

PURE DUBEC.

## NEB-KA

FINEST TURKISH.

AWARDED

### DIPLOMA of HONOUR

AT THE

FRANCO-BRITISH EXHIBITION,  
LONDON, 1908.

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## THE CIGARETTE WORLD AND TOBACCO NEWS.

### £250 FREE INSURANCE

UNDERTAKEN BY  
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(Empowered by Special Act of Parliament.) Principal Office: 36 to 44, MOORGATE ST., LONDON, E.C.

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WILL be paid by The Ocean Accident and Guarantee Corporation, Limited, Principal Office, Nos. 36 to 44, Moorgate Street, London, E.C., to the legal personal representative of the *bona fide* holder of this Coupon-Insurance-Ticket if the holder shall be killed or fatally injured by an accident within the United Kingdom to any passenger-train in which the holder is travelling as a ticket-bearing or fare-paying passenger; or to any public omnibus, tramcar, or cab, which is being driven by a licensed driver plying for public hire and in which the holder is travelling as a fare-paying passenger.

Provided that the above undertaking is subject to the following special conditions, which are of the essence of the contract, viz.:

(a) That death result within thirty days after the accident; (b) that the holder shall, prior to the accident, have written his (or her) usual signature in ink in the space provided underneath; (c) that notice of the accident be given to the Corporation at its Principal Office in London within fourteen days after its occurrence; (d) that medical certificates and other information be furnished by the person claiming upon request for the same by the Corporation; and (e) that this Insurance applies only to persons over twelve and under seventy years of age, is limited to one Coupon-Insurance-Ticket for any one holder, and holds good for the current month of issue only.

This Insurance entitles the holder to the benefit of, and is subject to, the conditions of the "Ocean Accident and Guarantee Company, Limited, Act, 1890," Risks Nos. 2 and 3, when they are not incompatible with the special conditions above stated.

The possession of this Coupon-Insurance-Ticket is admitted to be the payment of a premium under Sec. 33 of the Act. A Print of the Act can be seen at the Principal Office of the Corporation.

Month of Issue—  
NOVEMBER, 1908.

Signature of holder.....



Two excellent brands to stock—  
**MURRAY'S MELLOW MIXTURE & FRONT-BENCH CIGARETTES.** Both these lines are of superfine quality, retail cheap, and show good profits.

MURRAY, SONS & CO., LTD.,  
BELFAST, Dublin & Glasgow.



Write for prices.



# Black Cat

PURE MATURED VIRGINIA—MILD

## CIGARETTES

In a very short time things are going to happen in connection with Black Cat Cigarettes and you must "get next" to THE BUSINESS.

Quality is the one and only thing that builds and holds business both for you and for us. Nothing else matters a scrap.

Black Cat Cigarettes are not only of the very finest quality—better than before, if such a thing is possible—but **THEY YIELD A GOOD PROFIT AND CREATE A SOUND TRADE.**

*"KEEP YOUR EYES OPEN."*

Of all Wholesalers or direct from the Sole Manufacturers—

**Carreras & Marcianus Cigarettes, Ltd.**

4 to 8, ST. JAMES PLACE, LONDON, E.C.

Phone: 563 Avenue.

Wires: "CARRERAS, London."

OUR LATEST SUCCESS.

SWEET  
GRAPES

5 a 1<sup>d</sup>

With Coupon for Presents.

PRICE  
14s. per 1000.  
Less Discount according to  
Quantity.

STOCKED BY ALL  
WHOLESALEERS.

Manufactured by  
B. MORRIS & SONS, LTD.  
LONDON, E.

**40% PROFIT.**

**DONORE CASTLE**

**CIGARETTES, 8d. per oz.,**

**Yield 40% on List.**

ADVERTISING MATTER SUPPLIED.

Write for List, Dept. G,

**T: P. & R. GOODBODY,  
DUBLIN,**

Who are not connected with any  
Trust or Combine.

## The Cigarette World AND TOBACCO NEWS.

NOVEMBER 1st, 1908.

All Communications to be addressed to Offices of "Cigarette World," 32, The Broadway, Wimbledon, S.W.

Blocks should be sent direct to  
Messrs. Chorley & Pickersgill, Ltd., The Electric Press, Leeds.

The Editor will be pleased to consider any articles which may be submitted on subjects of interest to the Trade. Prompt payment will be made for those accepted. MSS. must be clearly written on one side of the paper only, and stamps should be enclosed for their return in case of rejection. Back numbers not 6 months old can be supplied at 3d. each, post free; over 6 months old, 6d. each, post free; back numbers before 1907, 1s. post free.

Advertisements of which proofs are required should reach us on the 23rd of the month; samples can be dealt with up to the 25th.

### THE RETAILER'S OPPORTUNITY.



THE wise retailer will now be putting "his house in order," and preparing to secure his share of the money which will be spent during the Christmas season, and the sooner he sets about deciding on the attractions he intends to place in his shop the better. Last month we had something to say with reference to methods of advertising, and we hope that this branch will be carefully attended to. We also dealt briefly with the proper arrangement of the window, but space did not allow of our devoting as much attention as we could have wished to the question of a colour scheme. A recent issue of the *Grocery World* contains some valuable hints, which we reprint, and we feel sure they will prove of great assistance:—

"Red is a warm colour, and is most desirable in cooler weather when the mind leans more readily to any suggestion

ESTABLISHED 150 YEARS.

**TADDY & CO.,**  
**Tobacco, Cigarette, and**  
**Snuff Manufacturers,**  
**and Cigar Importers.**

.....

**PACKET SHAGS, PACKET BIRD'S EYE, &c.**  
**ROLL, TWIST, and CAKE TOBACCOS.**

.....

Flaked and all Descriptions of Fancy Tobaccos in Embossed  
Foil Packets and Enamelled Tins.

**WRITE FOR PRICE LISTS AND TERMS:**

**45, MINORIES, LONDON, E.**

of warmth. The lighter colours are better in hot weather, though unfortunately in hot weather the light is strongest and the light colours fade out more easily than the deeper ones.

"A solid colour scheme is about the most satisfactory plan for a window, and satisfies the eye more completely than any other combination of two or more colours, no matter how artistic.

"A colour scheme that stands out in so prominent a way draws the eye even of a person who would go by without a turn of the head. It is a magnet that the optic nerve cannot resist. Purple is an alluring colour, and for Easter designs is most appropriate. Green is a good summer colour, especially the lighter green. Yellow, unless extremely deep, is a failure at night. Orange does better. Brown is uninviting. Pink is pretty, and blue in the lighter shades is good at any time.

"There are many colour combinations that are pretty for variety, though a combination using more than two colours at one time would not be advisable. Orange and black, like almost any of the college combinations, make pretty and often striking colour schemes.

"White will, of course, go with anything, though it makes a better contrast with one of the deeper shades. Red and blue are pretty. Green should not be put with either pink or orange. Violet or lavender are a failure with either green or purple.

"Many an expert window dresser has fallen down on an elaborate window just because he thought he knew what colours went together, when as a matter of fact he was all wrong.

"Colours should be chosen for backgrounds and edgings of the display that will harmonise well with the goods shown, or form a proper contrast. Harmony or contrast may be used with equal effect.

"A harmonious effect is produced, for instance, by displaying goods of dark green with a background and hangings in lighter shades of green; while to secure a clever contrast the background with the dark green goods might be made of delicate pink, or even red with edgings of gold.

"Effective background colours for use in displaying small package goods would be pearl, French grey, cresson green, absinthe, white granite, flesh, crocus, &c. These colours will cause the bright colours of any small package goods to stand out prominently. Edgings of gold will always aid to brighten up a window, and particularly under the influence of the artificial light at night."

We hope that the retailer will not fail to take the opportunities presented to him, and we also trust that he will endeavour to render us some assistance. This he can easily do with very little trouble. Our post-cards are now delivered free with each copy, and it will materially help us if they are used in writing to advertisers. A further supply can always be obtained on application to these offices, provided a trade card is enclosed.

We feel confident that the tobacconist who will take the trouble to write to the firms advertising in this journal will find that he can get better value for money, and more liberal profit, than any of the big houses in the Trust can offer. If he sends for samples he will be speedily convinced on this point; let it be clearly understood, however, that in saying this we are making no attack upon the goods sold by the Trust. We merely wish to point out that firms

outside the ring provide the public with a better article, and, moreover, give the retailer a living profit.

We would call our readers' special attention to the Accident Insurance coupon published for the first time in this issue, and we hope that our readers will make themselves acquainted with the very simple conditions attached to the Insurance and strictly observe them. Readers will greatly assist us by calling the attention of their friends to this insurance, and inviting them to become subscribers. We can say without fear of contradiction that we give greater advantages for the small sum of 1s. per annum than are given by any other trade paper, and we hope that the number of our direct subscribers will be considerably increased.

Next month we shall give a prize to our readers in a simple competition which this journal originated some years ago. A word in one of our advertisements will be mis-spelt, and the writer of the first letter opened containing the correct word will receive an order for goods to the value of £1 upon the firm in whose advertisement the mis-spelt word occurs, while the writer of the second letter opened will receive a free subscription to the journal for twelve months. In view of certain legal difficulties, we wish it to be distinctly understood that although we print a coupon in our paper for the convenience of our readers, it is not necessary to fill up this coupon, and the mis-spelt word may be sent in on an ordinary sheet of paper. All replies must be under cover, and addressed

MANAGER,

*Cigarette World and Tobacco News,*

32, Broadway,

Wimbledon, S.W.,

and the words "Mis-spelt Word Competition" must be clearly written on the left-hand corner of the envelope. The winner of the first prize must apply for it, sending his business card, or, if an assistant, the name of his employer, and such application must contain a remittance of 1s. for a year's subscription to the journal.

The White Phosphorus Matches Bill, which the Government hopes to pass during the autumn session, practically forbids the manufacture and use of matches made from white phosphorus. It will be remembered that in 1906, at the Berne Conference, a convention was signed by Germany, Denmark, France, Italy, Luxemburg, the Netherlands, and Switzerland, prohibiting in their countries the manufacture and sale of matches which contained white phosphorus. Great Britain was unable at the time to agree to this prohibition. The difficulties in the way have now been overcome, and the Bill proposes as the best way to protect employees from phossy jaw to prohibit the use of white phosphorus altogether, and to prevent the importation and sale of matches so made. White phosphorus is not used in making matches which strike on a prepared surface. Substitutes for white phosphorus in strike-anywhere matches are patented, and by arrangement a clause has been introduced in the Bill to make the patents available on reasonable terms to all manufacturers. The second reading was passed without debate.

**W. T. OSBORNE & CO., 47, BLACKFRIARS ROAD, LONDON, S.E.—THE BEST HOUSE FOR MIXED PARCELS. SEND FOR PRICE LIST.**

**"NATIONAL WEIGHTS," 5 FOR 1d., WITH COUPONS, 3s. 2d. PER BOX. SELLING WELL EVERYWHERE. CUSTOMERS PLEASED. RETAILERS PLEASED.—W. T. OSBORNE & CO., 47, BLACKFRIARS RD., LONDON, S.E.**

# ABDULLA

Have pleasure in announcing that they are offering the following

## Prizes

for Tasteful

# Window Displays

OF THEIR CIGARETTES  
.. DURING DECEMBER. ..

Ist PRIZE	-	£20,	in Cash or Goods.
2nd	"	£10	" " "
3rd	"	£5	" " "

And 15 CONSOLATION PRIZES of £1 EACH  
in Cash or Goods.

Dummies and Advertising Matter will be supplied  
by ABDULLA & CO. LTD. without charge.

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For Particulars and Conditions apply by Letter to

== ABDULLA & CO. LTD., ==

9, New Bond Street, LONDON, W.





## Trade News and Notes.

**THE DUTY ON IRISH TOBACCO.**—Mr. Wm. Redmond, M.P., in a letter to Mr. George Taaffe, reminds that gentleman that £6,000 a year for the next five years had been given to the Agricultural Department for tobacco growing, and out of this the rebate of a shilling a pound will be given. There is also a rebate of 2d. a pound allowed to Irish growers to cover expense of Excise Regulations.

**MOTOR CAR ACCIDENT AT BRISTOL.**—Mr. J. L. Perrin, a Director of Messrs. Franklyn, Davey & Co., tobacco manufacturers, of Bristol, and also a Director of the Imperial Tobacco Company, while cycling on Clifton Downs, was struck by a motor car and killed instantly. Mr. Perrin, who was one of the best known men in Bristol business circles, was a prominent Churchman, and generous in his donations.

**JUVENILE SMOKING.**—The Secretary of the Wholesale Tobacconists' Protection Association (Ltd.), London, writes, with reference to the juvenile smoking clauses of the Children Bill, that it is not correct to say that the representatives of the tobacco trade quite approve of this section of the Bill. What they do approve is the principle involved, namely, the suppression of juvenile smoking, and they have indicated the willingness of the trade to co-operate in the endeavour to secure this result. At the same time, they hold that this can only be obtained by withdrawing the unjust and objectionable clauses which place the whole burden on the shoulders of the tobacconists.

**TOBACCO GROWING IN SCOTLAND.**—It will be remembered that on the passing of the Tobacco Growing (Scotland) Bill, Mr. Sinclair was asked whether he would take steps to inform Scottish farmers of the methods of rearing and treating the plant. Letters which have since appeared have shown the desire for such guidance. The Secretary for Scotland then explained that the matter was one for the Treasury. Lord Carrington, however, has now informed Mr. A. C. Morton, M.P., who promoted the Bill, that the Board of Agriculture have no reliable information as to the best means of cultivating the plant, as tobacco grown in Scotland has been illegal for more than a century, but that in the Board's journal an article will be published at an early date, giving particulars of the experiments which have been carried on in Ireland since 1900.

We have much pleasure in stating that Messrs. Godfrey Phillips & Sons have been awarded the Grand Prix by the jury at the Franco-British Exhibition. They are the only English firm in the tobacco section to receive this distinction, which is of course the highest possible award. Ever since

the Exhibition was opened, large crowds have gathered round Messrs. Godfrey Phillips & Sons' pavilion to watch the manufacture of tobacco and cigarettes, and we are quite sure that if a vote could be taken of the visitors to the Exhibition, the firm's exhibit would be proved to be most popular. We heartily congratulate the firm upon their success, and we are pleased to note also that the large sums they have spent during the Exhibition have resulted in a great increase of business. The effect of their enterprise will, we are confident, be much greater as time goes on, because once their brands have been introduced they will advertise themselves in an ever-increasing circle, and repeat orders are certain to come rolling in.

**AT LAST.**—The Government Bill to forbid the use of white or poisonous phosphorus in the manufacture of matches has now passed its second reading in the House of Commons.

We are pleased to record that Messrs. B. MURATTI, SONS & CO. LTD. have been awarded the Grand Diploma of Honour for their exhibit at the Franco-British Exhibition. This is the second highest award given, and we heartily congratulate the firm on having secured it. The kiosk has attracted a large number of people during the Exhibition, and we have no doubt that a considerably increased business will result.

CONNOISSEURS SMOKE

# TEOFANI'S

HIGH-CLASS CIGARETTES. LTD.

PURVEYORS TO HIS HIGHNESS



THE KHEDEVE OF EGYPT.

HORS CONCOURS. MEMBRES DU JURY. GRANDS PRIX  
GOLD MEDALS, CROIX BIJOUX, CROIX D'HONNEURS,  
DIPLOMES D'HONNEURS, &c., &c.

FROM ALL WHOLESALE HOUSES, OR FROM

**TEOFANI & CO. Ltd., LONDON.**

Tel. Address—TEOFANI, LONDON. Tel. No. 2783 AVENUE.

## Fires.

Between 12 and 1 o'clock on October 1st a fire broke out at 132a, Commercial Street, Newport, a tobacconist's and newsagent's shop occupied by Mr. Phillip Orlor. In less than an hour's time the shop and back parts of the premises were completely gutted and the shop of Messrs. Johnson Bros., dyers and cleaners, which adjoins, was also partially destroyed. Shortly after 12 o'clock Mr. Orlor, who had not retired for the night, noticed smoke at the end of the shop. He called his brother, Mr. Alexander Orlor, and the latter threw a bucket of water over the flames. The fire however, spread, and in a short time the whole of the shop was ablaze. The fire brigade, under Captain Lyne, were soon on the spot, but the matches, newspapers, &c., being highly inflammable, their efforts were handicapped. In the meantime, Mr. Orlor had run upstairs to bring down Mrs. Orlor and a maid, and with some difficulty they made their way through the smoke and flames into the street. The occupants of the adjoining premises on the right, over Dr. McGinn's surgery, were also got out and some of their furniture removed. The brigade realised that it was useless to try and save Mr. Orlor's shop, so they concentrated their efforts to prevent the flames spreading to Messrs. Johnson's

**LINES THAT SELL:**—"NILO" EGYPTIAN BLEND CIGARETTES, 5s. 6d. lb.; "GOOD TACK" (32), 3s. 6d. lb.; "SPECIAL STRAIGHT CUT, No. 5," 5s. 6d. lb.; "LOLAH" TURKISH CIGARETTES, 5s. 6d. lb.; "DOTS" VIRGINIA (40), 5s. 6d. lb.—W. T. OSBORNE & CO., 47, BLACKFRIARS ROAD, LONDON, S.E.

shop on the left hand. This they partially succeeded in doing, but not before a good deal of the clothes, &c., in the front part of the building, and the windows and fixtures had been considerably damaged. It is understood that Mr. Orlor's stock was partly insured.

## Foreign.

**OTTOMAN TOBACCO REGIE RECEIPTS.**—The receipts of the Ottoman Tobacco Regie during the month of September amounted to 19,000,000 piastres, compared with 23,900,000 piastres in the corresponding month last year.

**TOBACCO-GROWING IN GERMAN COLONIES.**—For some time experiments have been made with tobacco-growing in the Cameroons, with results that have met with the approval of industrial circles here. Now, at the instance of the Colonial Administration, an experienced tobacco-planter will proceed to the colony to give expert advice on the plantation system introduced by the Governor, Dr. Seitz. A tobacco specialist sent on a similar mission to South-West Africa was able to send home most satisfactory reports as to the success of the tobacco cultivation in the Protectorate. The difficulties in the treatment of the leaf caused by the dry climate are stated to have been removed by means of a new process.

**CUBA'S POOR TOBACCO CROP.**—Reporting to the United States Government on the unsatisfactory condition of the tobacco trade in Cuba owing to the partial failure of the crop, the American Consul-General at Habana, Mr. James L. Rogers, states that a great deal of the tobacco was affected by the cold period of January, 1908; climatic conditions later injured it, and, owing to the high price and the difficulty of obtaining labour, there was insufficient cultivation, the result being that which the experts generally would call only a crop of medium quality. That the quality, as well as the determination of the buyers to reduce prices, is being taken into account is well known. The acreage of the crop about to be planted will, in sympathy with these circumstances, be reduced somewhat, but not largely, as the majority of the people who plant tobacco in Cuba are, generally speaking, dependent upon it for their support, and therefore must plant nearly their usual acreage.

**PORTUGUESE TOBACCO MONOPOLY.**—Count Burnay (the Chairman of the Portuguese Tobacco Monopoly) who, it will be remembered, recently refused to call the meeting of shareholders promised for the purpose of putting before them an explanation of the management of the company, has now written a book, entitled "En Legitime Defense: L'Histoire des Tabacs," in defence and justification of his actions and policy. The first volume is now in the press and will be issued immediately; the second volume will follow shortly afterwards. The book is offered gratuitously to the King of Portugal and to a host of State officials, clergy, military, and navy officers, judges, financiers, shareholders, employees, and to the newspapers. Others who may wish to obtain the volumes will have to pay 500 reis for the two. It will be recalled that the reason given by Count Burnay for abandoning the meeting that he had promised to call was that a hostile campaign had been instituted against him and the other directors in the public press and in other influential quarters.—*Financial News.*

**SALE OF FOREIGN CIGARETTES IN FRANCE.**—H.M. Embassy at Paris has forwarded a copy of new regulations issued by the Ministry of Finance authorising and governing the admission into France of foreign cigarettes destined for sale in that country. It has hitherto been very difficult, says H.M. Embassy, to obtain permission to sell foreign cigarettes in France owing to the fact that the sale of tobacco is a Government monopoly, and the permission now conceded is subject to stringent regulations. Among the conditions is the obligation to

deposit the sum of 20,000 francs (£800) with the *Caisse des Dépôts et Consignations*, the deposit to be forfeited, and permission to sell withdrawn, should the *Régie*, through whom the sales are to be made, not make a net profit on the transaction of 40,000 francs (£1,600) during each of the first three years. The regulations in question (in French), with a table showing the price and description of the tobaccos sold by the *Régie*, may be seen at the Commercial Intelligence Branch of the Board of Trade, 73, Basinghall Street, London, E.C.

**RUSSIAN TOBACCO CROP.**—Compared with last year (1907) there has been a considerable increase in the area of ground put under tobacco, and in the quantity gathered. True, the number of plantations has decreased, but the average respective areas have increased. The increase in the quantity harvested was 40 per cent. over 1906, and 22 per cent. more per dessiatine (1 dessiatine equal to 2.7 acres). The increased area employed was largely due to the demand, but this reacted on the quantity, so that, whilst the superior qualities showed an increase of 11 per cent., the inferior qualities showed one of 57 per cent. As a matter of fact, the manufacturers are yearly turning relatively less attention to the finer qualities, and large parcels are more usually sought for amongst the less pretentious qualities. The area planted in 1907 was 60,494 dessiatines, compared with 53,558 dessiatines in 1906, or a 12 per cent. increase. The Government of Tchernigov, on the Dnieper, with 13,117 dessiatines, had most land under tobacco; then followed the Kuban district, on the Black Sea, with 12,022 dessiatines; then Poltava, 8,200 dessiatines; Tambov, 4,710 dessiatines; Suchum, 4,368 dessiatines, and so on. The weight of tobacco gathered in 1907 was 1,778,820 poods (28,692 tons) over that of 1906, or 6,265,307 poods (101,053 tons), against 4,486,487 poods (72,361 tons). The 1905 tobacco harvest weighed 5,927,252 poods, or 95,601 tons. Last year, for the first time, the finer sorts of tobacco were sown in the Governments of Yeniseisk and Wilna. The average crop per dessiatine was 103 poods, as compared with 84 poods in the two preceding seasons. The following shows the relative production per cent. as between inferior and superior tobaccos during the last three years:—

	1905.	1906.	1907.
Superior .....	44 ..	38 ..	30
Inferior .....	56 ..	62 ..	70

Considerable areas are planted with American and Turkish tobaccos. In the Government of Tchernigov 206,819 poods were gathered from American seed.—*Financier.*

## Law.

**INTERESTING TRADING CASE.**—A test action of interest to traders was decided in the Hamilton Small Debt Court last month, when Gallaher, Ltd., tobacco manufacturers, 58, Albion Street, Glasgow, raised an action against George Steel, grocer, 212, Brandon Street, Motherwell, also slag contractor, residing at Mossend, for the sum of £5 16s. 7d. This was an account for tobaccos which were stated to have been supplied to the grocery business in Brandon Street, Motherwell, and pursuers' case was that the defendant either was the proprietor, or that he had, with his knowledge and consent, allowed his son, John Steel, to use the name of George Steel, and so induced the pursuers, upon the credit of George Steel, to supply goods which they would not have supplied upon the credit of John Steel. The defence was that the latter had used his father's name without his consent. It came out in the evidence that John Steel recently granted a trust deed in favour of Mr. William M'Lay, C.A., Glasgow, and that the pursuers and certain other creditors refused to accede to same, holding that the defender, and not his son, was their debtor. After hearing Mr. Cassells, writer, Hamilton,

**W. T. OSBORNE & CO., 47, BLACKFRIARS ROAD, LONDON, S.E.—THE CHEAPEST HOUSE FOR SCALES, WEIGHTS, WINDOW, FITTINGS, TICKETS, &c.**

who appeared for the defender, the Sheriff stated that in the present case he had no hesitation in finding for the pursuers. He thought that the defender had allowed his son to use his name, and was therefore liable for the debt sued for. It might quite well be, however, that other creditors were not in the same position. The pursuers were represented by Mr. A. Wilkie Croall, writer, Glasgow.

**BRITISH AND HAVANA CIGARS.**—The Wholesale Tobacco Supply Company, Ltd., Aldersgate Street, sued Mr. Hugh Strickland, Jewin Street, for £3 2s. 6d., the balance of an account for cigars. Defendant declared that he was supplied with British-made goods, and not with Havana cigars. Plaintiffs said that was true. The cigars which the defendant bought were better than many imported cigars. The Judge said there was no warranty besides the box that the cigars were Havanas, and there was no evidence to show that British cigars were of less value than Havanas. Judgment was entered for the plaintiffs on the claim and counterclaim.

**ARMY PENSIONER'S BUSINESSES.**—Considerable time was occupied on October 19th in the examination of Thomas William Stewart Walker, an army pensioner, who carried on business at two shops on Hessle Road, Hull, as a confectioner and tobacconist. His deficiency was £105 6s. 8d., and he commenced business in January, 1907, at 183, Hessle Road. For 23 years he was an army schoolmaster, retiring on a pension of 3s. 6d. per day in 1899. In the interim, he said, he was connected with regimental canteens at different stations. When he commenced business he had 150 £1 shares in Farrow's Bank and a few pounds over what he paid for the business—£26. He purchased the second and smaller business in November, 1907, at 328, Hessle Road, for £67 10s., £37 10s. of which was paid in cash and the rest in shares. He

merely supervised the shops, engaging two girls to look after them. He engaged the girls because they were more attractive than himself. The Official Receiver: And a pleasanter life for you. I put it to you that you neglected your businesses?—Debtor: Up to a certain extent, yes. You have been drinking lately? I have, a little.—Debtor said he had kept no books whatever. He became aware of his insolvency about May, but had contracted debts to the amount of £34 13s.—What expectation had you to pay them? I looked forward to things improving.—Hoping your assistants would exercise a greater fascination? I don't think the fascination of the girls entered my head.—He sold the business at 183, Hessle Road, to his step-daughter for £10 and the other business to some one else for £87 12s. 8d. In connection with the latter transaction the agent he employed, knowing his (debtor's) financial position, urged him not to pay one creditor in preference to another. Debtor notified his creditors of his position, and offered a composition of 5s. in the £1. He determined

to repay a loan of £46 10s. in full because it was a debt of honour, but as a matter of fact he satisfied that creditor by paying £32, though he knew it was unfair to the others. He paid £12 to another creditor, whose account for goods was £17 13s. 6d., on the understanding, he asserted, that it would settle the account. Debtor was closely questioned relative to the loan of £46 10s. He stated that he made this creditor's acquaintance at the Palace Theatre. No interest was charged for the loan. Debtor's wife claimed the furniture as belonging to her from the estate of her first husband, who was also an army schoolmaster.—Mr. Pearlman also examined the debtor, who affirmed that Mr. Clayton, whom he (Mr. Pearlman) represented, knew he was insolvent when he paid him the £12. It transpired that the Official Receiver had made a claim for the return of the £12, on the ground that it was a preferential payment. The examination was adjourned.

**BUYING A BUSINESS.**—Before his Honour, Judge Lindley, at the Derby County Court, on October 6th, Henry Abbs, of 71, Lower Dale Road, brought an action against Reginald Oliver, 88, Leonard Street, for the recovery of £10, alleged to have been obtained by fraudulent misrepresentation upon the sale of a tobacconist and newspaper business. Mr. Bendle W. Moore appeared for the plaintiff, and Mr. R. S. Clifford defended. — Mr. Moore said that the plaintiff saw defendant, who wanted £12 for his business, and on the former asking Oliver if he could not reduce the amount he said there was a good stock of tobacco, and several boxes of cigarettes, but after making the bargain his client discovered that all the boxes were dummies, and were empty. Plaintiff subsequently saw the defendant, and on telling him about his discovery defendant replied that it did not matter, there was a good newsagency round. Plaintiff found that the stock in trade constituted 1 lb. of twist, ½ lb. of plug, half a box of "Woodbines," and two

packets of cut tobacco, and two small show cases, so it would be seen that the plaintiff had made an exceedingly bad bargain.—Plaintiff, in corroborating this statement, said that he heard of the business through the advertisement columns of a newspaper last July.—Cross-examined by Mr. Clifford, witness said that defendant told him that the profits were 25s. per week. He paid a deposit of £6.—Mr. Clifford read a list of what the defendant alleged was the stock-in-trade and fixtures, which were put down at £6 13s. 5d., but witness denied that the goods were worth that amount.—Mr. Clifford: Why did you not examine the stock-in-trade when you were present?—Witness: Why, because I was daft (laughter).—Lily Abbs, plaintiff's wife, said that the business of the newspaper round was not as represented by the defendant.—Mr. Clifford contended that there had been no fraudulent misrepresentation, and also said that if the newspaper business had been allowed to decrease, the defendant was not to blame.—Reginald Oliver, the defendant, of 88, Leonard Street, said

## GOLD MEDALS

Were awarded at the Brewer's  
Exhibition, 1907, to Messrs.

Hemming & Edwards for

**EL SOLANIA - - 2d.**

**PEARL MAIDEN - 3d.**

as the most suitable Cigars for  
the trade.

Write for Lists to

**HEMMING & EDWARDS,**

**42, LUDGATE HILL, E.C.**

that plaintiff went over the newspaper round. His wife had a newspaper business of her own. In answer to Mr. Moore, witness said that plaintiff was told that the boxes were dummies and were empty. He objected to a valuer coming in, because a deposit had then been paid.—After further evidence for the defence, his Honour said that plaintiff had made out his case for part damages, which he assessed at £3.

## Police.

Leopold Brinkworth (42), Henry Williams (36), and Henry Lockett (39) were charged at the Bristol Police Court with having been concerned in unshipping from the ss. Tasso, at Hotwells, on September 22nd, 40 lbs. of tobacco upon which duty had not been paid. Mr. J. McKenna, surveyor, H.M. Customs, prosecuted, and Mr. W. J. Robinson (Messrs. Wansbrough & Co.) appeared for the defence.—William Thomas Hickling, a boatman, living at Portishead, stated that on September 22nd he was in a boat alongside the ss. Tasso, at Hotwells, when four packets containing the tobacco, which formed the subject of the charge, were thrown into his boat. He shouted to the man who threw the packets that he could have nothing to do with the matter, and the man replied, "Dump it." By this witness understood that the man wanted him to heave the packets overboard, so that they should not be detected. Witness refused to do this. The side of the ship was high, and witness could not easily see the man who threw the packets. One man threw all of them, but he believed there was another man there. Later, all the men on the Tasso were paraded before witness, and he passed them all except Brinkworth.—Samuel Charles Pearson, a Customs officer, stated that Hickling brought to him the tobacco which had been thrown in his boat—40 lbs. of Cavendish. Witness made inquiries on board the Tasso, and ultimately interviewed the three prisoners, who admitted that the tobacco belonged to them. The value of the tobacco and treble duty would amount to £38.—Mr. McKenna asked that a penalty be inflicted.—For the defence, Mr. Robinson pointed out that if it had not been for the admissions made by the men themselves that prosecution would probably never have taken place. Another member of the crew had been wrongly suspected, and Brinkworth had at once said that that man was innocent. All the accused had borne good characters. He asked the bench to mitigate the penalty, for if a fine of £100 were inflicted it meant imprisonment for the men for an indefinite period, and their wives and children would consequently suffer.—The Chairman (Mr. Arthur Lee) said the accused had done a very foolish thing, and the bench were very sorry to see men of their character in that position. They had lost their tobacco, and the magistrates thought the justice of the case would be met by a fine of £5, including costs; in default one month's imprisonment.

**ALLEGATION OF WHISTLING AGAINST A CONSTABLE, POLICE AND PUBLIC.**—At the Clerkenwell Police Court on October 11th, James Turzzer (24), a tobacconist, and Doris (24), his wife, of Clerkenwell Road, were charged with obstructing the police.—P.C. Owers, 326 E, said he was watching at the rear of a house in Charles Street, Farringdon Road, when the man came up and asked what he was doing there. The officer told him he was on an "important job," and asked the man to clear away. But bad language was the result, according to the constable, and James was therefore taken into custody. Then the woman seized her husband by the arm.—Turzzer's story was a very different one, and a peculiar one about the police.—He said he was going home with his wife after 11 o'clock, when the constable whistled "Where are you going to, my pretty maid?" to insult his wife. No notice was taken, however, and the officer thereupon changed the tune and whistled "We won't be home till

morning." The wife remarked upon the policeman's conduct, and the man spoke to him, not using, however, any bad language. The officer replied, he declared, with some chaff about liking a drink. Prisoner said he wouldn't get one for the constable, and then he was arrested, the policeman saying, according to the story, "I will put you where I can find you."—On these statements the case was referred back from the morning to the afternoon, when a station sergeant attended and said he posted P.C. Owers in Charles Street on an alarm of thieves.—Cross-examined, the constable denied whistling any tune or making any noise.—A brother officer, who arrested the woman, said he did not hear any whistling.—The defendants declined to enter the witness box.—Mr. Bros: It's clear the officers were on duty, and why you interfered I don't know. It is very difficult for the police to do their duty without this, and I hope you won't interfere at all in future.—The man was bound over for his good behaviour, and the woman was discharged.

**AUTOMATIC MACHINES.**—At King's Lynn the magistrates have had their attention drawn to the number of automatic machines in licensed houses by Mr. A. Jermyn, who from the bench asked whether the Chief Constable could make any suggestion for dealing with them, as a number of transfers were then being signed. Chief Constable Payne replied that there were some of the houses then before the Bench which had these machines, and there were many others in the town. In accordance with remarks made by the magistrates he had visited a number of the houses and examined a lot of these machines. They were principally of two kinds, worked on the same principle by springs. The penny or a disc was inserted in the machine, the spring was pulled, and if successful the customer had a 2d. cigar or a 2d. liquor, just what the customer preferred. Another machine was worked by balls. On examining the machines he found that a certain amount of skill was required, as persons used to the machines knew how much force was required to work the spring effectively. But beyond that there was a large element of chance in it. The Mayor: You don't always get something for your money? The Chief Constable: No. I saw one person who was used to the machine try five times before he got anything at all. Mr. Jermyn: I make no insinuation against the houses, but it has been suggested to me that these machines form a game of chance, and if they are illegal the practice ought to be stopped. The Magistrates' Clerk: Each case will, no doubt, be considered on its merits. Possibly the remarks from the Bench may have a beneficial effect. Mr. Jermyn: If this practice is illegal, there will probably be some prosecutions, and I think the licensed victuallers should be made aware of it rather than that proceedings should be taken against them first.

**HAWKING TOBACCO.**—On October 14th, at the Clerkenwell Police Court, Ernest Bamford (23), of St. Peter's Street, Islington, and Arthur Foulser (31), of Victoria Park Road, South Hackney, porters, were charged with being concerned in "hawking and selling tobacco otherwise than as licensed dealers on entered premises," viz., from a stall at Exmouth Street, Clerkenwell. Frederick Ball, of the Inland Revenue Office, proved the offence, and stated that the penalty was the forfeiture of the tobacco and the imposition of a £100 fine. The men pleaded guilty. The witness was on his way to the Inland Revenue Office, and noticed the defendants selling cigarettes from a stall. He purchased two-pennyworth, but they appeared to dispose of it as prizes in some game of chance. The defendants said they were out of employment, and "took to this." Mr. Rose bound them over under the Probation Act to come up for judgment if called upon within six months.

**PAUPER'S TOBACCO.**—The spirit of inquiry very strenuously possesses Henry Blakey (47), a cripple living at the ratepayers' expense at Firvale Workhouse, Sheffield.

THE FIRST AND ONLY "GRAND PRIX" EVER AWARDED FOR WALKING STICKS WAS GIVEN AT THE PARIS EXHIBITION IN 1900 TO HENRY HOWELL & CO. LTD., 180, OLD STREET, E.G.

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His tobacco has been taken away from him, an action that he indignantly resents. It has, in fact, immeasurably lowered his opinion of the Firvale Union. "There is not another workhouse in England where they take away men's tobacco like that," he told the Stipendiary, quite unconscious of the peculiarly extensive knowledge of workhouse methods he was betraying. He was charged with breaking a window, which he was careful to explain he did as a test case. "You should not have broken the window," said the Stipendiary. "What was I to do? I meant to break it, for I want to know whether I can have a bit of 'bacca in the Union." "You should not have broken it," repeated the Stipendiary gently. "Seven days." "But can I have my 'bacca in the Union?" was still the refrain of Mr. Blakey as he hobbled down the dock steps.

**SLOT-MACHINE TRICK AT TAMWORTH.**—For some time past complaints have reached the Tamworth police of the insertion of discs instead of pennies in a slot machine outside the tobacconist's shop of Walter James Hamblett, in George Street, Tamworth. On Saturday night, October 17th, Mr. Hamblett, jun., was watching the machine, and found that a disc had been placed in it by a young man. He informed his father, and both of them, with Police-constable Attwood, kept watch. At 11.50 p.m. the same young man was seen to come to the machine and quickly leave it, after obtaining a packet of cigarettes. The policeman, receiving a signal from young Mr. Hamblett, followed the man and arrested him. When searched four packets of cigarettes were found upon the man, who gave the name of Robert Harding, the son of a well-respected tradesman of Tamworth. Charged with the theft of one of the packets, defendant admitted the offence, and was bound over for a year under the First Offenders Act, and fined 10s. and £1 costs.

**MISSING BANKRUPT.**—A warrant has been issued at Scarborough for the arrest of Isaac John Sage, well-known in the town as a tobacconist and confectioner, who is stated to be a bankrupt. He is said to have left home on Sunday, 11th October, and has not since been heard of. His deficiency is estimated at £130, and he attributes his failure to gambling on horse racing.

## Public Companies.

**JULIUS LEVY & CO. LTD.**—Registered October 12th, by Coburn & Co., 54, Leadenhall Street, E.C. Capital £1,000, in £1 shares. Objects: To take over the business carried on at 109, Fenchurch Street, E.C., as Julius Levy and Co., and to carry on the business of cigar, cigarette, and tobacco manufacturers, merchants and dealers, &c. Private company. The first directors (to number not less than two nor more than five) are W. F. H. Southeard, J. Mumford, and P. Levy.

**W. F. H. CIGARETTE COMPANY, LTD.**—Registered 19th October. Capital £1,000, in £1 shares. Objects: To carry on the business of manufacturers of and dealers in cigarettes, cigars, and tobacco, &c. Private company.

## NEW LINES.

**"AFTER DINNER" CIGARETTES.**—Messrs. Muratti, Sons & Co. Ltd. have sent us samples of their new line of Virginia cigarettes entitled "After Dinner." This line is most attractively got up, with a handsome picture splendidly reproduced in colours on each box. The retail price is 3d. for 10; we find the cigarettes excellent value for the money, they are most carefully manufactured and are par-

ticularly delicate in flavour. Retailers should write for samples. We should add that with this line the firm are supplying very handsome window bills.

**TEOFANI'S "No. 8."**—Messrs. Teofani & Co. have introduced a new line of Egyptian cigarettes which they call "No. 8." The cigarettes are retailed in boxes of 25 for 1s. 6d., 50 for 3s., and 100 for 6s. The object of the firm is to hit a happy medium between their very best qualities, which are of course only available to luxurious smokers with well-filled purses, and their cheaper popular lines, which have already acquired such a reputation throughout the world. We have sampled the new line carefully, and we think it would be hardly possible to produce a better article for the price. The cigarettes have a truly delicious flavour, and they would form ideal presents not only for men but for ladies, that is to say, for the comparatively small number of ladies who know how to appreciate really first-rate tobacco. Though the firm have a large number of brands upon the market which are in daily increasing demand, yet we feel sure that "No. 8" will prove splendid sellers—for as the old adage says, "There is always room at the top." We can confidently recommend retailers to give a trial order, more particularly as they can obtain a liberal rate of profit.

The Marsuma Co., of Congleton, Cheshire, have favoured us with samples of various new lines.

**PORT LIGHT (NAVY CUT) CIGARETTES.**—These cigarettes are sold in packets of 10 for 2½d., and we have found them of exceptionally good quality. A coupon is enclosed in each packet, and when 250 coupons are collected they can be exchanged for a fountain pen fitted with a 14 carat gold nib and solid silver pocket clip; the sender of 200 coupons can have the pen and the clip by remitting 1s. 6d., and so on down to 50 coupons, 1s. 6d. in cash having to be added for every 50 coupons less than 250, so that a sender of 50 coupons can have these valuable prizes by remitting 6s., while even the moderate smoker who has only 25 coupons can obtain the same privilege by remitting 7s. The fountain pens are guaranteed by the manufacturers, and a new pen will be sent if they are not completely satisfactory. We have tried one of these pens, and find it fully equal to many of the high-priced articles in the market. Not content with this ingenious scheme, the company have in view an advertising campaign, and intend to spend a very large sum of money in further pushing and advertising this popular line.

**PORT LIGHT NAVY MIXTURE.**—This line is retailed in 1 oz. and 2 oz. packets and ¼ lb. tins, at the rate of 4½d. per oz. We have carefully sampled it, and can confidently recommend retailers to give it a trial. It has a peculiarly mellow flavour, and smokes cool on the palate. In conclusion, we would remind retailers that Amio cigarettes also contain coupons entitling purchaser to handsome gold plate keyless watch or a fountain pen free, when a certain number have been collected; and in addition to this no less than £100 will be given in prizes—the first of £50—to those sending in the largest number of coupons of yellow Amio Cigarettes between September 1st and December 31st, 1908. We might note that it is useless for Trust subsidised shops to apply for these cigarettes. Besides the lines we have mentioned, it is needless to say that the company have a great variety of other lines which are well worth attention, and retailers should write without delay for their price list, and give their orders as early as possible so as to avoid the rush. The profit allowed is most generous, and the quality of the goods supplied insures large sales.

**MESSRS. ABDULLA & CO. LTD.** were awarded a diploma of honour for their exhibit at the Franco-British Exhibition. This firm is doing a rapidly increasing business, and their cigarettes gain favour wherever they are introduced. Retailers should study their advertisement in this issue.

GO YE UNTO 

# John Higgins & Co.

FOR

WALKING STICKS, PIPE RACKS,

—————TOBACCO JARS,—————

CIGAR AND CIGARETTE CABINETS,

And every Article sold in a Cigar and

—————Tobacco Shop.—————

WRITE FOR PRICE LIST.

## 10, Long Lane, E.C.

**FOR** 

# Asthore Cigarettes

APPLY TO

**J. H. CUSTANCE,**

Sole Agent for the United Kingdom. . . Putney, S.W.

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## JUVENILE SMOKING.

The *Daily Chronicle*, in commenting on the discussion in the House, says:—The Opposition made a determined attempt to eliminate the cigarette clauses from the Children Bill. Those clauses, making it an offence to sell cigarettes to children under 16, and also an offence on the part of such children to buy or smoke cigarettes, are novel in this country, and it was natural that they should be subjected to full discussion. We cannot think, however, that the case presented by the Opposition had any great cogency. It took two lines. The clauses, said some, will be inoperative, or worse; they may or may not succeed in their object, said others, but they are pursuing a right object in a wrong way.

The former set of objections was urged by Mr. Jesse Collings and Mr. Balfour. The Bill, said Mr. Collings, would be "a direct incitement to boys under 16 to become pipe or cigar smokers." If it did the incitement would often fail. A boy may smoke a cigarette with physical impunity (for the time); the consequences of a pipe or a cigar are generally more perceptible and less pleasant. But Mr. Collings forgets that for most purposes of the Bill "cigarette" is made to apply also to "tobacco other than cigarettes." Mr. Balfour's objection was that the Bill "would add to the doubtful pleasure of smoking the undoubted pleasure of defying a policeman." Had such a Bill been in force when Mr. Balfour was a boy he might even have succumbed to the seduction of Lady Nicotine, which, as it is, he has resisted to this day. His kinsman, Lord Robert Cecil, could "conceive no amusement he would have enjoyed more than being chased by a young policeman and presenting him with the butt end of a cigarette." All this is amusing enough as chaff, but if intended as serious argument it can only be called fanciful. No doubt the law will not entirely stamp out juvenile smoking, and there may be cases here and there where the spirit of "cheek" and bravado will operate in the way that Mr. Balfour and Lord Robert Cecil predict. But it is absurd to contend that the prohibition of sale, and the penalty on smoking, will be wholly inoperative.

The other line of argument, that which talks about the liberty of the subject and the undesirability of creating new offences, has something to say for itself in the abstract. The question is one of degree. The Physical Deterioration Committee found conclusive evidence that the habit of cigarette smoking among boys is a growing one, and that its consequences are extremely deleterious. The House of Lords Committee reported unanimously that the habit has had a bad effect upon the general health and physique of the present generation, whilst it must have an even worse effect upon the future generations. There is nothing new-fangled or untried in the proposal to meet the evil by legislation. In the Navy and the Army the practice is prohibited. In almost every Anglo-Saxon country of the world there has been legislation, as also there has been among those very practical people, the Japanese. In none of these countries has the law proved a dead letter. A real and serious evil exists, and the Government are following the best opinion and ample experiment in seeking to meet it.

Tobacco is a traveller,  
Come from the Indies hither;  
It passed sea and land  
Ere it came to my hand,  
And 'scaep the wind and weather.

Tobacco's a musician,  
And in a pipe delighteth;  
It descends in a close  
Through the organ of the nose  
With a relish that inviteth.

## IRISH TOBACCO.

COLONEL EVERARD writes as follows in *The Freeman's Journal* of October 10th:—Sir,—In your issue of October 13th there is a letter from Mr. W. Redmond, M.P., reminding Irish tobacco-growers that a grant has been made to the Department of Agriculture in order to provide the equivalent of one shilling per lb. rebate already promised them by a former Chancellor of the Exchequer.

The present limited area of 100 acres will probably absorb the entire grant, leaving only the Excise allowance of twopence per lb. as an inducement to manufacturers to purchase the crop of future growers.

The deputation of tobacco growers which waited upon the Chancellor of the Exchequer in July last pointed out that the small allowance of twopence per lb. was wholly inadequate to compensate growers for the disadvantages under which, owing to the destruction of the tobacco industry by the action of Parliament, they must suffer until the cultivation of tobacco becomes more generally understood.

The demands of the market for tobacco in a dry condition—that is, with 10 or 12 per cent. of moisture—cannot be supplied in Ireland, any more than in America or elsewhere, without the assistance of the rehandler, whose expensive plant would require an acreage grown of at least 1,000 acres to justify its erection.

The present growers rehandle their own tobacco at great expense, but future growers, unless provided with steam plant, would have to put their tobacco on the market in soft order, i.e., with about 10 per cent. of moisture above the legal minimum, and buyers would consequently be paying a duty of 2s. 10d. per lb. upon tobacco and water, equivalent to 30s. a gallon for water; in other words, Irish tobacco duty paid will cost the manufacturers 4d. per lb. more than American tobacco, for which the same price has been paid to the grower. The suppression of the Irish tobacco industry about eighty years ago destroyed the entire organisation, and it will take many years to re-establish it. In the meantime Irish growers will be heavily handicapped while competing with the produce of other countries in which the tobacco industry is highly organised and specialised.

Mr. Lloyd-George, in reply to the deputation, expressed the greatest sympathy with the attempt which had been made to re-establish an industry which gives so much employment, and promised to give every consideration to the views put before him.

If Mr. Lloyd-George's sympathy is to be expressed in a practical form an allowance of something more substantial than twopence per lb. is required to make the starting of the tobacco industry on a large scale possible in Ireland, and thus give our unemployed a chance of earning a living in their own land.—Yours, &c.,

NUGENT T. EVERARD.

Randlestown, Navan, October 17th, 1908.

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## CIGARS FOR CHRISTMAS TRADE.

THE Tobacconists' Supply Syndicate, of 55, Farringdon Street, London, E.C., have just issued a list of Havana, Mexican, and British cigars suitable for Christmas trade, and retailers should write for a copy. The firm have a specially fine selection of Havanas, all well matured, and sure to please the most fastidious smoker, while their Mexican lines are, as usual, splendid value for money, and experience has proved that they are good sellers during the holiday season. Jose Florez, a 2d. cigar, banded and with a handsome label, is a line well worth attention. It is manufactured from the finest Borneo tobacco, and is a good satisfying smoke at a popular price.



# Take



# NOTICE

Read — learn — decide

CARRERAS, LTD., are now presenting to Smokers of Black Cat Virginia Cigarettes the most interesting Christmas Present ever put on by a tobacco house. They have just purchased 10,000 Copies of

**Queen Alexandra's Christmas Gift Book,**  
entitled:—"Photographs from My Camera,"

a book which is being sold in aid of Her Majesty's Charities.

A big advertising campaign has just started, and already it is evident that Smokers have "caught on" and there is going to be a loud call for

## BLACK CAT VIRGINIA CIGARETTES,

the Cigarettes of quality that pay a living profit to the retailer.

What are you doing? Are you coming into the business?

Do you want a window slip, or showcards, or goods?

Let us hear from you—if you're not dead.

### Carreras & Marcianus Cigarettes, Limited,

4 to 8, ST. JAMES' PLACE, LONDON, E.C.

Telephone—563 AVENUE.

Telegrams—"CRAVENERAS, LONDON."



# Money Savers for Business Men.

## No. 3. NOTES ON LIFE INSURANCE.



HERE is no subject of greater importance to the business man than Life Insurance, and there is no subject, unfortunately, upon which he is as a rule so ignorant. Life Insurance has become practically a necessity, for not only does it provide the sole means of protecting a family against the early loss of the breadwinner, but it also, while affording protection, provides perhaps the best possible investment. The whole subject is most complicated, and I could not deal with it adequately in fifty articles, as there are so many forms of policy offered by Insurance Companies to-day; all I can do is to endeavour to remove a few misapprehensions, and point out a few plain rules which should be followed in selecting an office. The wise man will not be guided by the interested advice of an insurance agent; he will explain his requirements to an insurance broker of good standing, and obtain quotations.

In the first place, I will observe that from the point of view of security the great majority of British insurance offices leave nothing to be desired, but it is well to note that the possession of large funds and a large premium income do not necessarily mean that an insurer will get either increased security or increased advantages, because it must be remembered that a large premium income necessarily involves large liabilities, and an office with half as large a premium income might, and very often does, afford better security, owing to the amount of the reserve fund considered with regard to the number of years premium income accumulated. I might say here that some of the largest companies in the United Kingdom have, in fact, proved very much worse investments to insurers than some smaller companies which have been exceptionally well managed.

It is generally supposed that it is more advantageous to insure in what is known as a Mutual Insurance Company, that is to say, a company which has no shareholders, and therefore distributes all its profits amongst its policy holders, and there is no doubt that given equally good management this would always be the case; but management makes all the difference in the world, and it is a well-known fact, based upon the experience of the last 25 years, that some of the highest class non-mutual offices have given considerably better results to policy holders than the mutual offices. Now it does not matter one bit to the policy holder how much the shareholders get out of the profits provided that he gets a better return.

A great deal of misapprehension exists with regard to the amount of premium paid, but this arises from the fact that insurers do not always look upon insurance from the right point of view. Properly considered it is an investment, and a few shillings more or less per cent. do not make any difference, the only question being what return will be received at the end of a given period.

Another point should be noted, and that is, that it never pays to take out an insurance without profits, though a lower rate is charged; in fact, large profits are made out of policies without profits, and these go to swell the return to the shareholders and the amount distributed amongst policies with profits. In short, "without profit" policies are nominally cheaper, but in reality dearer.

The system of bonuses varies very much in different companies, and is too complicated to be explained here, but it sometimes happens that a business man requires at once as large a protection as he can get for his money, and yet does not wish to deprive himself of all chance of obtaining an addition to the sum insured. This difficulty is met by a few companies of high standing in the following way:—They charge a considerably lower premium than the average, and this enables the insurer to insure for a larger amount. The whole surplus is divided amongst the policy holders, but it is not divided, as is usually the case, quinquennially, as no share is given to those by whose early death a loss is caused to the common funds. In my opinion, for the first-class life this is by far the best system, because, owing to the lowness of the premium he is covered for a considerably higher sum from the very beginning, and should he attain the expectation of life he will receive a considerable addition to his policy. In one of the best-known offices adopting this system over 60 per cent. of those members who died during the last septennium were entitled to bonuses, and though the premiums charged were very slightly in excess of the non-profit rates charged by most other Insurance Companies, over 50 per cent. was added to the amount originally insured. Perhaps I can make this a little more clear by giving the actual premium charged. Let us take the case of a man of 30 years of age. The average premium is, roughly speaking, about £2 8s. 6d. per cent. in the case of companies adopting the ordinary system, but the rate of premium charged by companies adopting the system above described is only about £2 2s. per cent., or, to put it in another way, a policy for £1,200 could be obtained for the same amount which would ordinarily secure only £1,000.

It is specially important that insurers should know that the various companies have their specialities; for instance, it often happens that a company which gives a better result than other companies for a whole life insurance might return much worse results for an endowment policy, and I might say that it is never advisable to take up an endowment policy in a company which has only recently started that class of business. There are few companies in this category, as of recent years the endowment policy has become almost universally adopted, but as a matter of fact those companies which have longest been accustomed to issue endowment policies may best be relied upon by insurers.

Lastly, no business man should insure in an American office. He will get far better results at home, and it is perhaps needless to say that not only no business man, but no sane man will, despite its cheapness, go in for a form of insurance under which he may possibly be called upon to pay an increased premium or forfeit his policy. A well-known Canadian company is, unhappily, doing a large business in this class of policy, despite continual warnings from the press. But those who are foolish enough to be deceived in this way deserve no sympathy.

I shall be pleased to answer any questions upon this subject if a stamped addressed envelope for reply is enclosed. Letters should be addressed Finance, c/o Cigarette World, 32, Broadway, Wimbledon, S.W.

## EGYPTIAN TOBACCO?

It may surprise many who enjoy the fine flavour of the "Egyptian cigarette" to know that tobacco raising has been prevented by law in Egypt since the year 1890. This rather drastic measure was enacted, oddly enough, in order to maintain the high reputation of the Egyptian cigarette. It had been found out that many of the cigarette manufacturers were making inordinately large profits by mixing the inferior tobacco of the country with tobacco raised in Turkey, and selling the cigarettes made of this mixture at the usually high prices commanded by the genuine Egyptian produce. This had won a place amongst the luxuries of the world, but it was in danger of losing its pre-eminence through the deterioration of the product. At first the Egyptian Government tried to lessen the evil by curtailing the acreage devoted to tobacco raising, but it was finally decided to stop the growing of the weed entirely. To-day not a pound of tobacco is raised on the millions of acres under cultivation in Egypt. In point of truth there is nothing Egyptian about "Egyptian cigarettes" except that they are manufactured in Egypt!

The tobacco comes from Turkey, the paper from Austria, France, or Italy, and most of the hands employed are Greeks, excepting for the common brands that are sold in Egypt, and are made by the natives. The greater part of the industry is centred in Cairo, where at least 6,000 persons are dependent upon it for their daily bread. The Government, of course, derives a considerable revenue from the taxes it imposes upon the tobacco imports. All travellers in mid-Europe know that they have to pay a good round price for very inferior tobacco products. The best use of the European grown tobacco is to keep it for the pipe, but many dealers persist in turning it into inferior grades of cigars. The so-called "Havana cigar," mostly manufactured in Antwerp, and sold widely throughout Belgium, are mainly made of leaf grown in West Flanders, and of very inferior quality at its best. In Germany there are many factories turning German-grown tobacco into cigars, cigarettes, snuff, and smoking and chewing tobacco. The average Britisher requires a special education to learn to like the German products.

What the properties of climate or soil are that give the peculiar excellencies to tobacco leaf grown in certain regions no one has yet discovered. Tobacco grows well in all parts of Cuba, to take an instance, and the soil of the tobacco plantations is mainly composed of calcareous rock, but why is it that the leaf grown along the southern slope of the Cordillera des las Organos in Pinar del Rio, at the west end of the island, is the finest in the world? Nobody knows. Yet the fact remains that the best tobacco of this famous Vuelta Abajo region is almost worth its weight in gold, and is reserved for only those who can afford to make use of tobacco as a very dear bought luxury.

Because of the excellence of its leaf Cuba is the most famous of the tobacco-growing regions, and many imagine that it is the chief centre of the tobacco production. The Cuban production, however, in the best of years is small compared with that of several other countries. The United States of America is one of the greatest tobacco-growing countries in the world. On an average more than 220,000 tons of dried leaf are prepared every year in the States; 150,000 tons in India and Burmah; 100,000 tons in Russia and the Caucasus; and about 60,000 tons in Austria-Hungary. But the normal harvest of the tobacco crop in Cuba averages only about 31,000 tons a year. Even France, in the valley of the Garonne and in Algeria, far surpasses Cuba in amount of tobacco production, and also Sumatra, the islands of the Eastern Archipelago, and the Philippines. Before the internal troubles largely reduced the exports of the Philippines, which have not so rapidly increased again under U.S.A. government, these

far-famed islands of the tobacco plant sent abroad on an average 110,977 tons of tobacco, and 140,080,000 cheroots and cigars.

All countries conspire to make tobacco an important source of their revenues, and in some lands, most conspicuously in France, Italy, Austria-Hungary, and Spain, the tobacco is a Government monopoly, and no one is permitted to engage in it unless he pays well for the privilege. In Spain, for instance, one company pays to the Government an excessive large sum for the monopoly of manufacturing and selling tobacco in that country. Every cigar and tobacco shop in the country is owned by this company, which has eleven manufactories in different parts of the country, and employs close upon 36,000 hands. It is reported that the sales of this company amount to about £7,000,000 a year. Barcelona alone spends about £760,000 in tobacco for its year's "smoke," and Madrid comes next with about £450,000. It would be exceedingly interesting if figures were forthcoming for the annual consumption of tobacco in the capital of the British Empire and the centres of commerce and government.

## GLASGOW TOBACCO LORDS.

THERE was a full attendance of the Provand's Lordship Literary Club, on October 12th, in their old house property in Cathedral Square, when papers were read by Mr. Thomas Lugton and Mr. C. Cleland Harvey.

Mr. Lugton, whose paper was entitled "Glasgow Tobacco Lords," stated at the outset that one of Sir Walter Scott's best historical tales was so closely connected with the "Heart of Mid-Lothian Tolbooth" that the old Edinburgh jail had given the name to the novel, and in like manner no story of the tobacco lords could be written without some description of the Glasgow Tolbooth and Golden Acre district. The third Tolbooth of Glasgow, taken down in 1814, was in the year 1750, when the Virginian trade was at its meridian, "a large and handsome" structure, according to Thomas Pennant, and only a little over a century old. Westward, and immediately adjoining it, was the ten-years-old Town Hall and Exchange building, occupying a site of about the same dimensions as the Tolbooth, roughly 60 feet long by 30 feet wide. Beneath the Town Hall were vaulted cellars, stretching away below ground under the ancient graveyard of St. Mary's Chapel and the Assembly Room building. This labyrinth of vaulted tunnels was capable of holding hundreds of tobacco hogsheads, each one containing 950 lbs. net weight of tobacco. On the ground floor of the Town Hall edifice there was an arcaded walk, with the box offices of the tobacco traders behind. The entire floor above (about 60 feet by 30 feet) was the Town Hall of Glasgow, where the Council meetings were held, lighted by six windows facing Trongate. On the top floor of the building were rooms for the use of municipal clerks and for Committee meetings. The exchange business transacted was more on American than English lines, as the chief place of trading was the open bourse on the pavement in front of the Town Hall and Tolbooth, with King William's equestrian statue in the centre. On these "plain stanes" business was discussed by the Virginian traders and their home clients, or with representatives of the French, Dutch, and other foreign merchants. When rain drove them indoors some adjourned to the Merchants' Coffee-House, a picturesque turreted edifice at the corner of Saltmarket and Trongate, erected shortly before 1700, and others made for the shelter of the Exchange or Town Hall building. At the west end of the Town Hall stood the first Assembly Room of Glasgow, with gable to the street, cloak-rooms on the ground floor, and a hall for card and dancing assemblies above. More than 30 years after 1750, when the Tontine syndicate had acquired the whole site west of the Tolbooth, which had been originally purchased in 1736, and had extended

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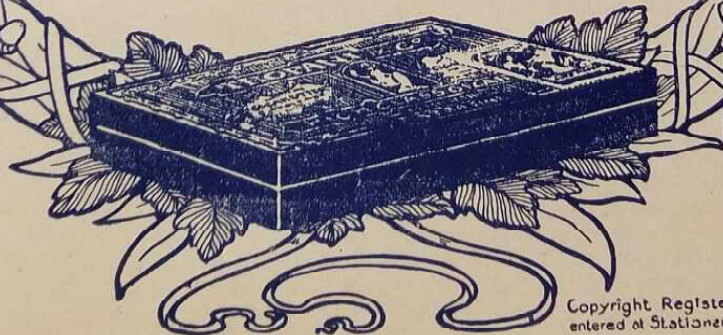
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the Town Hall westward by nearly 30 feet, and had made great extensions northward, to include a hotel, a new assembly room, a public coffee-room, and a reading-room, there were then very prosperous and busy times at the ancient heart of Glasgow. But the old Golden Acre never presented a more animated picture of business life than at the time referred to, the year 1750, when red-cloaked tobacco lords transacted business on the Town Hall and Tolbooth open bourse pavement. Citizens were then living who remembered the famine years of 1697 and 1699, when grain rotted in the fields and scores of persons, old and young, died of hunger in nearly every parish in Scotland. But during the brilliant Virginian period there was food in plenty for all the people, and enough wealth brought in to establish Scotland as an industrial country. The Scotland of the eighteenth century was greatly indebted to Virginia, the land of tobacco, wheat, maize, wild honey, apple brandy, and red deer pelts for making buckskin and doeskin; where the oak, beech, hickory, chestnut, walnut, persimmon, and wild grape shed down their fruit for beast and bird, and where at all times there was abundance of wheat and corn bread for the humblest folk. From 1730 to 1775 a Glasgow man might well have endorsed the sentiment of the verse:—

There is no where a land so fair  
As in Virginia,  
So full of song, so free from care,  
As in Virginia,  
And I believe that Happy Land  
The Lord's prepared for mortal man,  
Is built exactly on the plan,  
Of Old Virginia.

*Glasgow Daily Herald.*

## SCIENTIFIC TOBACCOS.

SCIENTIFIC tobaccos are now being raised for the first time in history. Government experts are growing them for definite percentages of nicotine, and as a result (says a writer in the *Philadelphia Record*) the prospect is that before long smokers will be able to suit their tastes as never hitherto in the choice of brands of the much-prized herb. On this basis the various types of tobaccos—for cigars, cigarettes, the pipe, chewing, &c.—are being experimentally propagated. There will even be before long nicotineless varieties of the "weed," containing hardly more than a suggestion of the alkaloid, which will be especially adapted for use by persons suffering from weak nerves or heart trouble.

Among other things the experts have ascertained by their experiments that the percentage of nicotine in tobacco leaves steadily increases as the plant grows, reaching a maximum at maturity. But after they are fully ripe the leaves begin to lose part of their nicotine, whether they remain in the field or are harvested. From the time they are hung in the curing shed this loss of nicotine goes on throughout the curing, fermenting, and ageing processes. The sharp, pungent odour so noticeable in the curing shed and fermentation room is due to the nicotine which is escaping from the tobacco.

### VARIATION IN NICOTINE PERCENTAGE.

Now, another fact discovered is that the percentage of nicotine in different tobaccos varies much more greatly than has hitherto been supposed. Indeed, it runs all the way from less than 1 per cent. to more than 5 per cent. Rich and heavily fertilised soils produce tobaccos of high nicotine content.

Nicotine is a true alkaloid, like morphine. Though it is the active principle of tobacco, its production in large quantities in the plant is not desirable. The finest grades

of tobacco contain only moderate, and often small, amounts of it. The aroma of tobacco is not determined by the amount of nicotine in the leaf. This much is certain—though the true cause of the aroma of tobacco is as yet in dispute and not definitely known.

One of the most important discoveries made incidentally to this investigation has to do with a method to get rid of the pungent, biting quality of some tobaccos. It appears that this disagreeable "bite" is due to free nicotine, which, readily volatilising, becomes part of the smoke. But if the tobacco during fermentation be sprinkled freely with a 2 per cent. solution of citric acid, the free nicotine is taken up by the acid and forms with it an inoffensive compound.

Experiments have shown that the tobacco leaf normally contains considerable quantities of citric acid and malic acid. The former is the characteristic acid of the lemon; the latter is the acid of apples. These acids enter into combination with the nicotine in the plant, rendering it inoffensive. But if, as sometimes happens, there is a residue of uncombined nicotine left over the result will be a biting and pungent quality which detracts from the agreeableness of the smoke.

### AN ARTIFICIAL SMOKER.

However, if a quantity of citric or malic acid be added to such tobacco by sprinkling during the fermenting process, it combines with the free nicotine, and the pungent flavour disappears. Inasmuch as such acids are normal constituents of the leaf, there can be no imaginable objection to contributing a little more of them when needed. Samples of tobaccos thus treated were made into cigars under direction of the experts, and tested by a number of unprejudiced persons, who declared it their unanimous judgment that the disagreeable "bite" had been entirely removed.

To get at certain definite facts in regard to nicotine, a specially constructed and very ingenious machine is employed—an apparatus which might be called an artificial smoker. It smokes cigars just as a man does, by a series of puffs, and the smoke is passed through a series of flasks containing sulphuric acid to absorb the nicotine. By this means it was ascertained that when two-thirds of a cigar is smoked 30 per cent. of the nicotine of the smoked portion passes into the smoke, while from 10 to 20 per cent. collects in the "butt," and the remainder is either destroyed or escapes into the air.

When citric acid has been added to the tobacco, however, the quantity of nicotine in the smoke is reduced, while the percentage which collects in the butt of the cigar is augmented. The reason for the loss of "bite" is that the nicotine enters the smoke not in a free state but in the form of a compound, thereby losing its pungency. It is expected that this discovery in regard to the beneficial effect of sprinkling tobaccos with solutions of citric or malic acid will be of special benefit to growers and to the tobacco trade.—*Globe.*

### TOBACCO GOOD FOR SINGERS.

The popular idea that smoking is bad for singers is refuted by Sir Charles Santley in "The Art of Singing."

The famous singer's early experiences with tobacco were not happy, especially his first attempt, at the age of eight, with his grandfather's pipe.

So great was his dislike to tobacco in after years that when his father paid him visits he made him smoke his after-dinner pipe out of doors.

"But I changed my tune," he says, "when indigestion and domestic bliss began to interfere with my work and temper. I was advised to try the soothing effect of tobacco. I did, and in a short time I could digest anything."

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