Our System of Protection TO POLICY HOLDERS

Reduces Rates Prevents Litigation. Makes Policies Incontestable. Guards against Insolvent Companies. Advises of Dishonesty of Management. Secures Prompt and Equitable Settlement of Losses, and Riders in the interests of the Assured.

Safeguards your Insurance Interests 365 days of the year.
Saves work and worry, time and money, at a trifling cost.
Provides Expert Legal Advice on all

insurance matters.

All information received from and furnished to subscribers is strictly confidential.

The Canadian Policy Holders Union

LIMITED, 24 Adelaide Street East, Toronto. WM. JOHNSTONE, - - -MANAGER.

Steel Castings

in all sizes, of first-class quality furnished promptly

Heavy Machine Dressed Gears, Iron Bridgetrees, Belt and Rope Pulleys Shafting, etc.

Propeller Wheels

solid or sectional. Designs for improvement of Water Powers executed.

The WM. KENNEDY & SONS, Ltd. OWEN SOUND, ONT.



Sealed Tenders addressed to the undersigned, and endorsed "Tender for Supplying Coal for the Dominion Buildings," will be received at this office until Tuesday, 3rd June, 1902, inclusively, for the supply of Coal for the Public Buildings throughout the Dominion.

Combined specification and form of tender can be obtained on application at this office.

Persons tendering are notified that tenders will not be considered unless made on the printed form supplied, and signed with their actual signatures.

Each tender must be accompanied by an accepted cheque on a chartered bank, made payable to the order of the Honorable the Minister of Public Works, equal to ten per cent, of amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,

FRED. GELINAS.

Secretary.

Department of Public Works.

Ottawa, 2nd May, 1902

Newspapers inserting this advertisement without authority from the Department will not be paid for it.

The H. S. Falls Co., of Simcoe, limited, Simcoe, Ont.; \$50,000. To carry on a general dry goods and millinery business. H. S. Falls, John Northway and J. A. Northway. Ontario charter.

The Sleeper Engine Co., limited, Montreal, Que.; \$250,000. To manufacture engines and boilers and all the accessories thereof, of fans, electrical machines, and all machinery for the production of motive power. Alexander Watt, J. A. Jacobs, E. A. Mahon, F. H. Sleeper and A. R. Oughtred. Dominion charter.

The W. J. Poupore Co., limited, Maisonneuve, Que.; \$300,000. To take over the business now carried on at Maisonneuve, Que., and other places in Canada, under the firm name of Poupore and Malone; to enter into contracts with governments, corporations and other persons, for the construction of railways, canals, bridges, etc. W. J. Poupore, F. L. Monck, J. G. Poupore, Leo Poupore

and P. E. O'Brien. Dominion charter. The Vancouver Shipyard, limited, Vancouver, B.C.; \$20,000. To acquire and carry on the boat-building business now carried on by Wm. Watts. B. C. charter.

The Pacific Development & Improvement Co., limited, Victoria, B.C.; \$250,ooo. B.C. charter.

The Dyson Co., limited, Winnipeg, Man.; \$50,000. To acquire the business now carried on at Winnipeg by the firm of the Dyson Company, and to carry on the business of manufacturing and dealing in merchandise, both on a commission basis and otherwise. D. J. Dyson, Thomas Jeffrey, J. D. Windrum, W. R. Mulock and B. F. Windrum. Manitoba

The Brandon Athletic Association, limited, Brandon, Man.; \$2,000. S. McInnis, W. N. Finlay, C. A. Patterson, R. G. MacDonald, J. S. Matheson, Wm. Creelman, E. G. Wiswell and James Kirkcaldy. Manitoba charter.

The J. W. Dumas Co., limited, Grand Anse, N.B.; \$9,000. To carry on a general store business as well as a saw mill, etc. J. W. Dumas, Sylvestre Theriault. Peter Landry, Isaie Godin and John Colton. N. B. charter.

An important discovery of pine has been made along the banks of the Mississaga river, Central Algoma. It is stated on good authority that there are 1,000 square miles of virgin white pine, in some places running over 4,000,poo feet to the mile.

A MONTREAL despatch of Wednesday contains an announcement that the Wolvin Syndicate of the Upper Lakes, has purchased the fleet of the Prescott Elevator Company at Prescott, Ont., and that the vessels, which include eight barges and a tug, will be utilized in the grain trade, between Quebec and the lakes. Of the barges purchased six have 22,000 bushels capacity and two 38,000 bushels. The price of the outfit is in the neighborhood of \$90,000.

The St. Lawrence Hall

Some of the most celebrated Canada people in the world count amongst its patrons. Its excellent CUISINE, central location and general comfort are reasons for its popularity.

Rates, from \$2.50 to \$5.00 per day.

HENRY HOGAN Proprietor.

H.McLaren & Co. COMMISSION MERCHANTS & BROKERS

AGENTS FOR—The Dominion Radiator Co.
The Metallic Roofing Co.
Anti-Friction Alloys, Ltd., Atlas Metal

706 Craig St., MONTREAL

"Knowledge is Power."

To be a Powerful Dry Goods Man Buy and Study Cole's Encyclopedia of Dry Goods. A & & & & &

THE MONETARY TIMES, 62 Church Street, Toronto, nt.

SIDING

In Ornamental Patterns made from Steel Sheets is just what is wanted for dressing up old buildings or to use on new ones.=

We have many designs to select from, including Trim-mings and Ornaments, and send free estimates and catalogue upon request. We can also supply Metal Roofing, Ceilings, etc.

THE METAL SHINGLE & SIDING CO., Limited, Preston, Ont.

TENDERS FOR SAINT JOHN CITY DEBENTURES.

Sealed Tenders marked "Tenders for Debentures, will be received at the office of the Chamberlain of the City of Saint John up to the twenty-sixth day of May, 1902, for the purchase of Saint John City Debentures, for the whole or any part of the sum of

One hundred and twenty-two thousand five hundred dollars (\$122,500.00)

(\$122,500.00)

to be issued in the sums of Five Hundred Dollars each, under provisions of Act of Assembly, 52 Victoria Chapter 27 and 63 Victoria Chapter 45, payable in 40 years, with interest at the rate of three and one-halt per cent. per annum, payable half yearly.

The said Debentures are issued by orders from the Common Council of the City of Saint John, under authority of Act of Assembly, which provides for creating necessary sinking fund for redemption at maturity.

These Debentures are issued to provide for the payment and redemption of a like sum of City Debt Dy bentures maturing 1st June next.

First Coupons (5 months interest) payable 1st November, 1902.

Not bound to accept the highest or any tender.

FRED SANDALL, Chamberlain, St. John, N.B.

Chamberlain's Office, Saint John, N.B., 2nd May, 1902.