Visible Supply Increases Against Market Buoyancy

Chicago Options Are Dull and Somewhat Easier Despite Firmness at Liverpool.

World Office,
Tuesday Evening, Oct. 20.

Liverpool wheat futures closed to-day ½d to ¼d higher than yesterday, while corn remained unchanged.

At Chicago, December wheat closed ⅛c higher than yesterday, December corn closed ⅛c lower, and December oats closed ⅞c lower than yesterday.

Winnipeg car lots of wheat to-day, 456; this day last year, 205.

Chicago car lots to-day: Wheat, 194; contract, 38. Corn, 249; contract, 86. Oats, 321 ;contract, 30.

Northwest car lots of wheat to-day, 843; last week, 981; last year, 846.

Primaries: Wheat—To-day, 1,351,000; week ago, 1,745,000; year ago, 263,000 bushels. Shipments, 546,000;, 1,183,000, 648,000. Corn—To-day, 331,000; week ago, 267,000; year ago, 734,000. Shipments, 178,000, 205,000, 856,000, Oats—Receipts, 838,000; shipments, 684,000.

Bradstreet's visible: Wheat stock in United States, east of Rockies, increased 3,334,000 bushels; Canada, increased 2,530,000; afloat for and in Europe increased 1,700,000. Corn stock in United States and Canada, decreased 1,053,000. Oats increased 1,077,000.

J. R. Heintz & Co. (R. B. Holden) furnish the following Broomhall foreign weekly crop summary:

LIVERPOOL, Oct. 20.—United Kingdom—Weather favorable for wheat already sown. Last crop estimated at 1,600,000 bushels under that of 1907. Wheat crop of 1907 was placed at 55,209,000 bushels from an acreage of 1,605,400.

France—Weather favorable for the growing wheat crop and offerings of native wheat sufficient for present needs.

Germany—From some parts come complaints regarding dry weather, which is unfavorable for plowing and seeding.

Hungary—Weather has been too dry for the seeding of new crop, and it is now snowing hard.

Roumania—Outlook for wheat crop already seeded is generally favorable.

Russia — Advices confirm increasing stocks at the ports, and it is said that shipments will shortly show an increase, weather being favorable, and the growing crop has a most favorable outlook.

Bulgaria—Outlook for the new crop is favorable.

Italy—Beneficial rains have helped the new crop.

Spain—The outlook for the new crop is favorable.

Argentine—Reports state that the frost has caused some damage to wheat in the south.

Australia—A record crop is indicated.

North Africa—Weather droughty.

India—Good rains have fallen and the outlook for the growing crop is now favorable.

ST. LAWRENCE MARKET.

Receipts of farm produce were 1200 bushels of grain, thirty-five loads of hay and one load of loose straw.

Wheat—One hundred bushels fall sold at 91c.

Barley—Six hundred bushels sold at 57c to 59c.

Oats—Five hundred bushels sold at 44c to 45c.

Rye—One hundred bushels sold at 80c.

Hay—Thirty-five loads sold at $13 to $15 per ton.

Straw—One load loose sold at $9 per ton.

Market Notes.

Joshua Ingham bought 350 lambs, alive, at $4.50 per cwt.; several lots of dressed hogs at $8.50 to $8.75 per cwt.

Grain—		
Wheat, fall, bush	$0 90	to $0 91
Wheat, red, bush	0 90	....
Wheat, goose, bush	0 88	....
Rye, bushel	0 80	....
Buckwheat, bushel	0 70	....
Peas, bushel	0 90	....
Barley, bushel	0 57	0 59
Oats, bushel	0 44	0 45
Seeds—		
Alsike, fancy quality	$7 25	to $7 50
Alsike, No. 1 quality	6 75	7 00
Alsike, No. 2 quality	6 25	6 50
Red clover, bush	4 50	5 00
Timothy seed, bush	1 35	1 60
Hay and Straw—		
Hay, per ton	$13 00	to $15 00
Cattle hay, per ton	6 50	6 75
Straw, loose, ton	9 00	....
Straw, bundled, ton	15 00	....
Fruit and Vegetables—		
Apples, per barrel	$1 50	to $2 25
Onions, per bag	0 90	1 00
Potatoes, bag	0 65	0 75
Poultry—		
Turkeys, dressed, lb	$0 15	to $0 18
Geese, per lb	0 10	0 11
Spring chickens, lb	0 11	0 12
Spring ducks, lb	0 10	0 13
Fowl, per lb	0 08	0 09
Dairy Produce—		
Butter, lb	$0 27	to $0 29
Eggs, strictly new-laid, per dozen	0 27	0 30
Fresh Meats—		
Beef, forequarters, cwt	$5 00	to $6 00
Beef, hindquarters, cwt	8 00	9 50
Beef, choice sides, cwt	7 50	8 50
Beef, medium, cwt	5 00	7 00
Beef, common, cwt	3 00	5 00
Lambs, spring, per lb	0 09	0 09
Mutton, light, cwt	6 50	7 50
Veals, common, cwt	6 00	7 00
Veals, prime, cwt	8 50	10 50
Dressed hogs, cwt	8 50	8 75

FARM PRODUCE WHOLESALE.

The prices quoted below are for first-class quality; lower grades sell at correspondingly lower quotations:

Hay, car lots, ton	$10 50	to $11 00
Straw, car lots, ton	6 50	7 00
Potatoes, car lots, bag	0 60	0 65
Evaporated apples, lb	0 07	....
Butter, separator, daily	0 22	0 23
Butter, store lots	0 21	0 22
Butter, creamery lb. rolls	0 23	0 27
Eggs, new-laid, dozen	0 22	0 23
Cheese, large, lb	0 13½	....
Cheese, twin, lb	0 14	....
Honey, extracted	0 10	0 11
Comb honey, doz sections	2 25	2 75

Hides and Skins.

Prices revised daily by E. T. Carter & Co., 85 East Front Street, Wholesale Dealers in Wool, Hides, Calfskins and Sheepskins, Furs, Tallow, etc.:

No. 1 inspected steers, 60 lbs. up	$0 09	to ....
No. 2 inspected steers, 60 lbs. up	0 08	....
No. 1 inspected cows	0 08½	....
No. 2 inspected cows	0 07½	....
No. 3 inspected cows and bulls	0 06½	....
Country hides, cured	0 07½	....
Calfskins, city	0 12	....
Calfskins, country	0 11	0 12
Horsehides, No. 1	2 50	....
Horsehair, per lb	0 29	....
Tallow, per lb	0 05½	0 06½
Wool, unwashed	0 09½	....
Wool, washed	0 13	0 14
Lambskins	0 45	0 55
Shearings	0 40	0 50

GRAIN AND PRODUCE.

Prices quoted are for outside points:

Winter wheat—No. 2, white, 89½c bid; No. 2 red, 90c bid; No. 2 mixed, 90½c bid, new.

Spring wheat—No. 2 Ontario, no quotations.

Barley—No. 2, buyers 53c; No. 3X, 54c out; No. 3, buyers 53c.

Oats—No. 2 white, 38c sellers; No. 2 mixed, 38c bid.

Rye—78½c buyers.

Bran—Sellers $18.00, bulk, outside. Shorts, $32.

Buckwheat—No. 2, 58c.

Peas—No. 2, 85½c.

Corn—No. 3 yellow, 87½c.

Flour—Ontario, 90 per cent. patent, sales $3.50 for export; Manitoba patent, special brands, $6; second patents, $5.40; strong bakers', $5.30.

New York Sugar Market.

Sugar—Raw firm; fair refining, 3.48c; centrifugal, 96 test, 3.98c; molasses sugar, 3.23c; refined firm; No. 6, 4.70c; No. 7, 4.65c; No. 8, 4.60c; No. 9, 4.55c; No. 10, 4.45c; No. 11, 4.40c; No. 12, 4.35c; No. 13, 4.30c; No. 14, 4.25c; confectioners' A, 4.40c; mould A, 5.45c; cutloaf, 5.90c; crushed, 5.60c; powdered, 5.20c; granulated, 5.10c; cubes, 5.35c.

Winnipeg Wheat Market.

Following are the closing quotations on Winnipeg grain futures:

Wheat—October, 98⅝c bid, December 92⅛c bid, May 96⅞c bid.

Oats—October 38c bid, December 36c bid.

Chicago Market.

J. P. Bickell & Co., Lawlor Building, report the following fluctuations at the Chicago Board of Trade to-day:

	Open.	High.	Low.	Close.
Wheat—				
Dec.	98⅝	98⅞	97¾	98½
May	1.02⅛	1.02¼	1.01¼	1.01⅞
July	97	97⅛	96½	97
Corn—				
Dec.	64	64⅛	63¼	63⅝
May	63½	63⅝	62⅜	62¾
July	63	63	62⅛	62⅛
Oats—				
Dec.	48	48	47	47⅛
May	50	50	49	49¼
July	45¼	45⅝	45¼	45⅝
Pork—				
Oct.	13.40	13.40	13.40	13.40
Jan.	15.02	15.20	15.02	15.05
May	14.92	15.10	14.80	14.95
Ribs—				
Oct.	8.60	8.60	8.25	8.35
Jan.	8.02	8.15	8.00	8.05
May	8.07	8.20	8.07	8.15
Lard—				
Oct.	9.35	9.35	9.35	9.35
Jan.	9.07	9.12	9.07	9.10
May	9.07	9.17	9.05	9.15

Chicago Gossip.

J. P. Bickell & Co. say at the close:

Wheat—Firm; slightly higher Liverpool cables and the continuance of good cash demand served to check any decline, altho the outside trade is light and the mood of the professional operators is a bearish one. The market for the near future may be confined to the whims of the professional element, but the situation remains unchanged from a supply and demand standpoint, and is one that is exceedingly bullish. We confidently expect that foreigners will be buyers of American wheat on all slight recessions from this level, and as undoubtedly the spring receipts are on the decrease there will be nothing in the situation to warrant any material decline. Buy some Chicago May wheat, and when the market commences to broaden buy more.

Corn—Lower; due to ideal harvesting conditions and lack of outside support; bears are still hammering away. Market may remain dull and prove only a small scalping affair for the time being, but believe purchase of May corn at this level, with the idea of buying on a scale down, will eventually show a good profit.

Oats—Lower in sympathy with corn; stop-loss orders of the long side caught, and additional short selling was indulged in by local operators. We are only looking for a small trading affair in oats, but prefer buying side in the May option for small turns.

Marshall, Spader & Co. wired J. G. Beaty, 14 West King-street, as follows:

Wheat—The strength early was supplanted by a reaction, and the close was a shade higher. The seven and one-half million bushels increase in Bradstreet's, coming on top of three weeks of even more liberal increases, causes a wave of local realizing and short selling which, in the absence of a general trade, proved effective. There is a better enquiry here, both domestic and export, and it looks as tho wheat was about on a working basis. Eventually materially higher values will rule.

Corn—A firm start was followed by local selling, and in the absence of any volume of buying on the way down, the market worked off rather quickly. There appears to be very little encouragement for the holder at the moment.

Oats—Market dropped nearly one cent on liquidation, which started with stop-loss selling. There will be nothing in the market on the long side until this selling movement is over.

Provisions—A fair volume of investment buying of provisions gave the market a sharp rally from an early soft spot. The demand came largely from local operators who bought May lard and ribs.

Ennis & Stoppani wired to J. L. Mitchell:

Wheat—Ruled irregular to-day, showing rather a firm tone early, but took on a heavy tone later in the day and closed about unchanged from yesterday. Reliable Argentine advices received to-day said that, taken as a whole, there had been no appreciable damage from recent frosts.

Corn—The market ruled very weak on long liquidation, and buying power was very limited.

Oats—Were weak from the start, and liquidation sales were in evidence.

Provisions—Started easy on large hog receipts, but rallied some later on investment buying of a good character.

Liverpool Grain and Produce.

LIVERPOOL, Oct. 20.—Closing.—Wheat—Spot, quiet; No. 2 red western winter, 7s 8¼d; futures, quiet; Dec., 7s 7¾d; March, 7s 4⅝d.

Corn—Spot, steady; American mixed, 7s 3½d; futures, quiet; Oct., 5s 9d; Dec., 5s 7½d.

Beef—Extra Indian mess, steady, 107s 6d.

Pork—Prime mess, western, firm, 80s; bacon, short clear backs, dull, 49s.

Lard—Prime western, in tierces, quiet, 48s 9d; American refined, in pails, dull, 50s 9d.

Crop Turns Out Well.

WINNIPEG, Oct. 20.—President Thompson of the Ogilvie Flour Mills Company says the western crop is turning out up to expectations, and the railways are in a position to handle the crop more expeditiously.

New York Grain and Produce.

NEW YORK, Oct. 20.—Flour—Receipts, 48,726 barrels; exports, 85,305 barrels; sales, 7000 barrels; market quiet and unchanged. Rye flour steady. Buckwheat flour quiet and unchanged. Cornmeal—Steady. Rye—Dull. Barley—Quiet; malting, 61c to 65c, c.i.f., Buffalo.

Wheat—Receipts, 211,000 bushels; exports, 12,000 bushels; sales, 2,200,000 bushels futures and 160,000 bushels spot. Spot easy; No. 2 red, $1.07¼ to $1.08¼, elevator; No. 2 red, $1.08¼, f.o.b., afloat; No. 1 northern, Duluth, $1.10½, f.o.b., afloat; No. 2 hard winter, $1.08, f.o.b., afloat. Slight early advances in wheat to-day were soon replaced by heaviness, the market breaking sharply after midday under bearish Argentine crop estimates and a big increase in world's stocks. After a late rally, on export business, the market closed steady and ⅛c net higher. Dec. $1.08¾ to $1.09 3-16, closed $1.08¾; May $1.08⅞ to $1.09¾, closed $1.09¼.

Corn—Receipts, 3225 bushels. Spot barely steady; No. 2, 78¾c, nominal, elevator, and 79¼c, nominal, f.o.b., afloat, to arrive. Option market was without transactions, closing ¼c to ½c net lower. Dec. closed 74¾c; May 71⅝c.

Oats—Receipts, 48,000 bushels; exports, 1925 bushels. Spot easier; mixed, 26 to 32 lbs., 52c to 52½c; natural white, 26 to 31 lbs., 50c to 52c; clipped white, 32 to 40 lbs., 51½c to 57½c.

Rosin—Quiet; strained, common to good, $2.85 to $2.90. Tupentine—Steady. Molasses—Quiet.

Freights to Liverpool steady.

BANK OF HAMILTON

Dividend Notice

Notice is hereby given that a Dividend of 2 1-2 per cent. (10 per cent. per annum) on the Paid Up Capital of the Bank, for the quarter ending 30th November, has this day been declared, and that the same will be payable at the Bank and its Branches on 1st December next.

The Transfer Books will be closed from 23rd to 30th November, both inclusive.

The Annual General Meeting of the Shareholders will be held at the Head Office, Hamilton, on Monday, 18th January, 1909, at 12 o'clock noon. By order of the board.

J. TURNBULL,
General Manager.

Hamilton, 19th October, 1908.

New York Dairy Market.

NEW YORK, Oct. 20.—Butter—Easy; receipts, 14,265; creamery specials, 27c.

Cheese—Steady; receipts, 8233; state full cream October fancy, small, 12½c; do., large, 12c.

Eggs—Steady; unchanged; receipts, 11,890.

CATTLE MARKETS

Cables Steady—No Change of Importance in U. S. Prices.

NEW YORK, Oct. 20.—Beeves—Receipts, 762; feeling weak; dressed beef in fair demand at 7c to 10½c for native sides; Texan beef, 6c to 7c. Exports to-day, none.

Calves—Receipts, 824; veals, full steady; grassers, weak; westerns, slow; veals, 5c to 9c; grassers, $3.25 to $3.62½; westerns, $4.

Sheep and lambs—Receipts, 3148; sheep, steady; lambs, slow and generally steady; sheep, $2.50 to $4; culls, $2; lambs, $5 to $6.

Hogs—Receipts, 3385; feeling trifle easier; country dressed hogs, steady, at 8½c to 9½c.

East Buffalo Live Stock.

EAST BUFFALO, Oct. 20.—Cattle—Receipts, 300 head; slow and barely steady; prime steers, $5.60 to $6.

Veals—Receipts, 300 head; active and steady; $5.75 to $8.75.

Hogs—Receipts, 10,200 head; fairly active and steady; heavy, $5.50 to $5.65; a few at $5.75; mixed, $5.35 to $5.50; yorkers, $4.60 to $5.50; pigs, $4 to $4.50; roughs, $4.25 to $4.75; stags, $3.50 to $4; dairies and grassers, $4.75 to $5.50.

Sheep and lambs—Receipts, 10,000 head; steady; sheep, active; lambs, slow; prices unchanged.

British Cattle Markets.

LONDON, Oct. 20.—London cables for cattle are steady at 11½c to 12¾c per lb., dressed weight; refrigerator beef is quoted at 9½c to 13c per lb.

Chicago Live Stock.

CHICAGO, Oct. 20.—Cattle—Receipts, 9000; market dull; steers, $4.40 to $7.60; cows, $3.25 to $5.25; heifers, $3 to $4.25; bulls, $2.50 to $4.50; calves, $3.50 to $8.50; stockers and feeders, $2.50 to $4.55.

Hogs—Receipts, 23,000; market 5c to 10c lower; choice heavy shipping, $5.65 to $5.75; butchers, $5.60 to $5.75; light mixed, $5 to $5.20; choice light, $5.35 to $5.50; packing, $5.25 to $5.45; pigs, $3.50 to $5; bulk of sales, $5.20 to $5.40.

Sheep and Lambs—Receipts, 22,000; market slow, but steady; sheep, $3.50 to $4.50; lambs, $4.75 to $5.75; yearlings, $3.85 to $5.

89 CARS AT CITY YARDS QUALITY ONLY MEDIUM

Sheep, Lambs, Calves and Hogs Steady—Cattle Prices Are Still Easy.

Receipts of live stock at the city market, as reported by the railways, were 89 car loads, composed of 1587 cattle, 1474 hogs, 1238 sheep and lambs, with 72 calves.

The quality of cattle was about on a par with what has been offered on this market for several weeks past.

Trade was dull for the bulk of fat cattle offerings, excepting a very few of the best.

Exporters.

There were none on sale, but good to choice export steers are worth as high as $6, but the bulk being offered are not of that class; bulls, $3.00 to $4 per cwt.

Butchers.

Few good butchers' were on sale. Choice picked steers and heifers are worth as high as $4.75; good, $4.25 to $4.50; medium, $3.75 to $4; common, $3 to $3.50; canners, $1 to $2.

Feeders and Stockers.

H. & W. Murby report choice feeders and stockers as being scarce, and all of that quality as being readily picked up. Prices were quoted as follows: Good quality steers, 950 to 1050 lbs., $3.25 to $3.60; feeders, 800 to 900 lbs., $3 to $3.25; good stockers, $2.50 to $2.80; common stockers, $2.

Milkers and Springers.

There were about fifty milkers and springers that sold at firm prices, ranging from $30 to $65 each.

Veal Calves.

The veal calf market was not quite as strong. Prices ranged from $3 to $6 per cwt., with an odd lot of the best at a little more money.

Sheep and Lambs.

The market remains about steady for sheep and lambs; export ewes sold at $3.25 to $3.50 per cwt.; rams, $2.50 to $3.75; lambs, $4 to $4.50 per cwt.

Hogs.

Mr. Harris reported selects at $6.25 fed and watered at the market, and $6 f.o.b. cars to drovers at country points.

Representative Sales.

Maybee, Wilson & Hall sold 18 butchers', 1040 lbs. each, at $4.40 per cwt.; 13 butchers', 1020 lbs. each, at $4; 6 butchers', 1050 lbs. each, at $4; 12 butchers', 900 lbs. each, at $3.50; 12 butchers', 1000 lbs. each, at $3.40; 10 butchers', 900 lbs. each, at $3; 6 butchers', 900 lbs. each, at $3.25; 9 cows, 1200 lbs. each, at $3; 8 cows, 1120 lbs. each, at $3; 9 cows, 1200 lbs. each, at $2.80; 4 cows, 1270 lbs. each, at $3.25; 2 bulls, 1350 lbs. each, at $3; 1 bull, 1280 lbs., at $3; 2 bulls, 1550 lbs. each, at $2.90; 106 lambs, 95 lbs. each, at $4.50; 12 lambs, 90 lbs. each, at $4.50; 15 sheep, 160 lbs. each, at $3.50; 1 springer, $60.

McDonald & Halligan sold 15 butchers', 1040 lbs. each, at $3.80 per cwt.; 2 butchers', 1200 lbs. each, at $3; 9 butchers', 875 lbs. each, at $3.20; 16 butchers', 860 lbs. each, at $3.35; 10 butchers', 1135 lbs. each, at $3.85; 5 butchers', 775 lbs. each, at $3.20; 1 butchers', 990 lbs., at $4.15; 16 butchers', 995 lbs. each, at $3.55; 12 butchers', 1000 lbs. each, at $3.40; 2 butchers', 950 lbs. each, at $2; 2 butchers', 1010 lbs. each, at $2.35; 17 butchers', 825 lbs. each, at $3.35; 12 butchers', 1055 lbs. each, at $2.90; 1 butchers', 1130 lbs., at $3.12; 9 butchers', 950 lbs. each, at $3.70; 11 butchers', 1090 lbs. each, at $2.40; 7 butchers', 800 lbs. each, at $2.35; 2 butchers', 1050 lbs. each, at $3.50; 12 milkers at $50 each; 17 calves, 350 lbs. each, at $5.75; 5 calves, 225 lbs. each, at $5; 12 lambs, 75 lbs. each, at $4.30; 18 sheep, 135 lbs. each, at $3.50.

Wesley Dunn bought 420 lambs at $4.45 per cwt.; 75 sheep at $3.40 per cwt.; 40 calves at $7 each.

Alfred Pugsley bought 300 lambs for Harris Abattoir Company at $4.25 to $4.50 per cwt.; 75 sheep at $3 to $3.40 per cwt., and 40 calves at $4 to $6.25 per cwt.

R. J. Collins sold 23 short-keep feeders, 1125 lbs. each, at $4.25 per cwt.; 15 butchers', 1000 lbs. each, at $3.25; 11 canners, $1.45; 2 distillery bulls, 1220 lbs. each, at $3; 14 butchers', 1020 lbs. each, at $4.10.

MANITOBA MOUND BUILDERS

Discoveries Made by Dr. Montgomery of the University.

Dr. Henry Montgomery has returned from a scientific exploration trip of three months in Manitoba and Saskatchewan, during which he traveled many hundreds of miles by railway and wagon, and made important archaeological collections for the provincial university.

Prof. Montgomery opened some 16 mounds and various other earthworks during the present season. These were for the most part in the vicinity of Rock Lake and Melita in Manitoba. Some of them appeared to be quite ancient, probably dating back one thousand to fifteen hundred years ago. In Arthur County, Manitoba, a great walled arena was discovered about 220 feet long and 80 feet wide, its walls now being two feet in height and 10 feet in thickness. Near by this walled enclosure was a mound containing many fireplaces for cremation, as indicated by the ashes, charcoal and burnt bones found there.

On the top of what is known as Old Pilot Mound, near Pilot Mound Town, in Manitoba, Prof. Montgomery opened an artificial mound, 60 feet in diameter. Old Pilot Mound is a rounded natural geological formation about 130 feet above the surrounding prairie. The pre-historic people took advantage of this natural elevation as a site for a burial mound and, no doubt, also a place for signaling to others upon similar hills 30 miles away. In Pilot Mound Prof. Montgomery found ample evidence of communication with the pre-historic copper miners of Michigan and with the ancient people residing near the Gulf of Mexico.

Favor Dr. Beatty.

PORT HOPE, Oct. 20.—A strong delegation, consisting of Col. H. A. Ward, M.P.; J. J. Preston, M.L.A.; C. J. Thornton, Conservative candidate for Durham; Mr. Devitt, M.L.A.; Dr. Hillier, R. A. Mulholland, Major Winslow, Robert Vance, Evan McLean and others are ready, it is said, to go to Toronto to see the local government in an effort to place the claims of Dr. Beatty of Garden Hill and Durham County, before the provincial officials for the vacant superintendency at Cobourg Asylum.

Forest Fires About Sherbrooke.

MONTREAL, Oct. 20.—Forest fires are again raging in the vicinity of Sherbrooke, and timber limits of the Canada Paper Company and Bissell are threatened. The fire is spreading with great rapidity.

TO-NIGHT Cascarets

THEY WORK WHILE YOU SLEEP

10c. 25c. 50c. All Druggists

WILL PRESSURE SYSTEM REDUCE THE RATES?

Some Doubt as to Whether the Insurance Companies Won't Prefer to Make a Re-Arrangement.

E. P. Heaton, manager of the fire insurance department of the Canadian Manufacturers' Association, accorded The World an interview yesterday on the insurance situation in this city.

"What is your opinion of the high pressure system just completed here?" was the initial question.

To this Mr. Heaton replied: "In dealing with the high pressure system the first consideration is as to its efficiency. It can be said emphatically that it has proved absolutely to be the best fire fighting public service that has so far been devised. So much is this the case that in New York City, after practical experience, they have just voted a further sum of two million dollars for its expansion. The verdict is the same in every great city in which it has been installed. The feature of it is a separate and distinct supply of water at high pressure thru a large pipe which will simply drown out a fire with the deluge of a small Niagara and thus avert a conflagration.

"Generally speaking the high pressure system is laid to cover that part of a city where large concentrations of values are to be found, and where large area buildings exist—in other words in the commercial centres. By drowning out a fire in the business centre and thus preventing a conflagration, serious loss is prevented both to the fire insurance companies and the public.

"The high pressure system has been developed since the Baltimore conflagration. Philadelphia was the first city in the United States to take it up. It was found there that the domestic supply of water serfously diminished the power for fire protection, and the fire protection supply interfered with the domestic supply. In consequence it was decided to construct a distinct and separate system for each, and high pressure was made the distinctive feature of the fire protective supply."

"What do you expect the result to be in Toronto of the high pressure system?"

"If the system proves adequate here as it certainly has proved in preventing serious fires elsewhere, both the people and the insurance companies must benefit. The benefit to the insurance companies must of course in the final stage also bring a further benefit to the people in the reduction of fire insurance rates, charged by the companies in the districts covered by that service."

"What has been the practical effect in Canada where the high pressure system has been introduced?"

"There are only two cities in Canada so far where it has been introduced. Winnipeg led the way and the underwriters there have notified the city council that there will be a substantial reduction of the rates, if, on inspection, the system is found efficient. This has led Col. Ruttan, city engineer of Winnipeg, to express himself in very strong terms on the delay which the insurance companies have shown in recognizing their duty in that city. He states that the high pressure system has unquestionably done good service. It has been in operation for practically a year, and yet the companies even now are not prepared to state what they will do. In their own language it must be 'inspected and found efficient.'

"Toronto," proceeded Mr. Heaton, "is the only other city in Canada in which the system is completed."

"What do you expect in Toronto?"

"Unquestionably equal value from a fire protection point of view."

"What effect is it likely to have on insurance rates?"

"I am not in a position to say what the insurance companies will do, but if Col. Ruttan's complaint is well-founded it is not likely that a reduction in rates in Toronto will be realized for some time to come. It will likely then only be secured on the vigorous action of the citizens and persistent agitation of the various trade organizations and the board of trade."

"As a matter of fact were not the citizens of Toronto promised large reductions in rates if the city adopted a high pressure system?"

"The insurance companies as a rule are careful not to pledge themselves in anticipation of any improvement to any definite action. But it was certainly understood that the surcharge placed upon the rates after the Toronto conflagration would not only be taken off, but even something better."

"From your experience can you express any opinion as to the course the Underwriters' Association will take?"

"Unfortunately, their course of action is not founded on any rule or practice, and there is no guarantee that the past will be any indication of the future. I think it likely, however, that a reduction in rates will be lost sight of in a rearrangement of rates—a system in the past which has been quite common in the Underwriters' Associations dealing with the public. If the past is to be any criterion of the future 'the rearrangement' will not please everybody. The effect of a proceeding of this kind is usually that the companies obtain just as much money as they had done. The rates are scientifically rearranged in a way that leaves most people under the impression they are as badly off as they were before."

Suicides to Avoid Arrest.

NEW YORK, Oct. 20.—To escape punishment for stabbing one of his fellow passengers of the steamer Kroonland, H. Muller, a steerage passenger, jumped overboard from that steamer as she was passing out thru the English Channel.

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Dr. McLaughlin: Abingdon, Ont., June 15, 1908.

Dear Sir:—I am very pleased to say that I have derived great benefit from your Belt. I have given it a good trial and am glad to say that I am not troubled at all with by back now, and shall certainly recommend it to any of my friends suffering from trouble of the back. You are at liberty to make what use of this you see fit. Thanking you for the prompt manner in forwarding the Belt and the interest you have taken in my case, I remain, yours thankfully, SIDNEY GRANT.

MR. HARRY A. ARNETT, Wareham, Ont., says: "I have tried your Belt and it has entirely cured me of my Rheumatism. I thank you very much."

MR. ALEX. COLTER, Blind River, Ont., says: "I have much pleasure in saying that I was cured by your Belt. I have not used it for over a year now, and the pains in my chest have not returned, neither am I bothered with the severe pains in the stomach as formerly. I have recommended your Belt to others, and wish you all the success you deserve."

My Belt cures Varicocele, Rheumatism, Kidney Trouble, Lame Back, Sciatica, Stomach Troubles, Nervous Debility, Lost Vitality, and every indication that you are breaking down physically.

If you are a sick man and discouraged with drugging your system in search for relief with no result, try my Belt. If it fails to cure you, it costs you nothing. Reasonable security is all I ask. Remember my terms are

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