

Debentures

Municipal, Government and Railway Bonds bought and sold.
Can always supply bonds suitable for deposit with Dominion Government.]

Stocks.

New York, Montreal, and Toronto Stock purchased for Cash or on margin and carried at the lowest rates of interest.

H. O'HARA & CO.

No 30 TORONTO STREET

Members of the Firm—H. O'Hara, H. R. O'Hara, W. J. O'Hara.
Members Toronto Stock Exchange—H. R. O'Hara, W. J. O'Hara.

J. F. RUTTAN

**REAL ESTATE,
INVESTMENTS,
INSURANCE.**

PORT ARTHUR & FORT WILLIAM.

Post Office Address—PORT ARTHUR, ONT.

ESTABLISHED 1857.

JENKINS & HARDY

**Assignees, Accountants,
ESTATE & FIRE
INSURANCE AGENTS**

15+ Toronto Street, Toronto.
466 Temple Building, Montreal.

J. A. CUMMINGS & CO.

**New York Share
Brokers**

Freehold Loan Building,
56 and 58 Victoria Street, **TORONTO**

Redmond, Kerr & Co.

BANKERS

41 Wall Street, N.Y.

DEAL IN
**HIGH GRADE
INVESTMENT
SECURITIES**

LIST OF CURRENT OFFERINGS SENT ON APPLICATION.
TRANSACTION A GENERAL BANKING BUSINESS.

Receive deposits subject to draft. Dividends and interest collected and remitted. Act as Fiscal Agents for and negotiate and issue loans of railroads, street railways, gas companies, etc. Securities bought and sold on commission. Members of New York Stock Exchange.

—ISSUE—

TRAVELLERS' LETTERS of CREDIT

available throughout the world.

PHILADELPHIA CORRESPONDENTS:
GRAHAM KERR & CO.

Time Saved is Money Made by Purchasing MURRAY'S INTEREST TABLES

REVISED EDITION.

The computations are all made for you at 2½, 3, 3½, 4½, 5, 5½, 6, 6½, 7, 7½ and 8 per cent. on \$1.00 to \$100,000, from 1 day to 365. **Paper far Superior** to other Interest Tables, so these are the **CHEAPEST AS THEY WILL LAST LONGEST.** **PRICE, \$10.00.**

B. W. MURRAY, Accountant's Office,
Supreme Court of Ontario,
TORONTO, ONT.

When writing to advertisers please mention this journal

longer than at points where spring opens up early. For this reason, a factory of 350 tons' capacity can handle approximately as many beets as a 500-ton factory, in a shorter run with correspondingly less expense, because the skilled labor is paid by the year, whether they work or not.

Being situated on navigable water, as we are, all our coal and coke and two-thirds of our beets can be brought in by water. It is estimated that steam coal can be laid down in Wiarton at a saving of a dollar a ton, and coke of \$1.50 per ton, over the cost of at most inland points.

Our limestone can be put into the factory by cable carrier for the cost of quarrying, about 25 cents a ton; while for most of the factories projected in Ontario the cost will be enhanced to \$1.50 per ton by freight charges. The ease with which water can be placed in the factory in great quantity is another valuable economic feature at Wiarton. It has been estimated that Wiarton's savings in cost of coal, coke and limestone will amount to about \$100 a day during operations.

Add to that the high percentage of saccharine matter in our beets, and consider the fact that a difference of one per cent. in sugar content means, at 15 per cent. of saccharine, 105 tons more sugar from 70,000 tons of beets, and that 700 tons of sugar costs approximately nothing but the handling—the cost of working 14 per cent., beets being just as high as 15 per cent. beets—and it will be seen that the projectors of the Wiarton enterprise have well and duly weighed their situation and found it not wanting.

J. P. McCONNELL,

Organizer of the Wiarton Beet Sugar Mfg. Co., Limited.
Wiarton, Jan. 18th, 1902.

Mercantile Summary.

J. E. McADAM, of Renfrew, Ont., formerly a peddler, and doing a small store business for the past five or six years, is reported as having assigned.

operate all terminals; to acquire all existing canals and rights in streams en route from point to point, also for the right to operate electric and steam railways within a radius of fifteen miles of the canal route.

The assignment is noted of L. J. Palmer, general merchant, Conway, P.E.I. A year or two in business he has been disposed to overbuy, and has been slow pay, and sued of late. His liabilities are stated at about \$4,000, principally in Halifax and Charlottetown. \$3,230.

The Huron and Erie Canal Company will apply for incorporation with power to construct a canal not less than eighteen feet deep from a point in Huron or Lambton County, on the east shore of Lake Huron, to a point on the northern shore of Lake Erie, in Elgin County. The company will also ask for power to

TO THE TRADE

GALVANIZING

Of all descriptions done in addition to our extensive Windmill, Pump and Water Material lines. Satisfaction Guaranteed.

Ontario Wind Engine & Pump Co.

LIMITED

Atlantic Ave., Toronto, Ont.

THOMSON, HENDERSON & BELL

BARRISTERS, SOLICITORS, &c.

—Offices—

**Toronto General Trusts Building
59 Yonge St., Toronto, Can.**

D. E. Thomson, K.C.
David Henderson

W. N. Tilley.

George Bell
John B. Holman

LINDSEY & WADSWORTH

Barristers, Solicitors, Notary, &c.

Freehold Loan Building, Corner,
Adelaide and Victoria Streets,
Suite 77 and 78.

TORONTO.

G. S. LINDSEY, K.C.

W. RIDOUT WADSWORTH

LIDLAW, KAPPELE & BICKNELL, Barristers and Solicitors

Offices—Imperial Bank Buildings, 34 Wellington
Street East, TORONTO, Ont

Wm. Laidlaw, K.C.
James Bicknell.

George Kappele.
James W. Bain.

Charles Kappele.

Cable Address "LAIDLAW," Toronto

GIBBONS & HARPER,

Barristers, Solicitors, &c.

Office—Corner Richmond and Carling Streets,
LONDON, ONT.

GEO. C. GIBBONS, K.C.

FRED. F. HARPER.

Tupper, Phippen & Tupper Barristers, Attorneys, &c. WINNIPEG, CANADA

J. Stewart Tupper, K.C.
William Tupper.

Frank H. Phippen
George D. Minty.

Gordon C. McTavish.

Solicitors for: The Bank of Montreal, The Bank of British North America, The Merchants Bank of Canada, National Trust Co., Ltd., The Canada Life Assurance Company, The Edinburgh Life Assurance Company, The Canadian Pacific Railway Co., The Hudson's Bay Company.

BOWSER, GODFREY & WALLBRIDGE BARRISTERS, SOLICITORS, &c.

**Bank of British North America Building
VANCOUVER, B.C.**

W. J. Bowser, K.C. J. J. Godfrey. D. S. Wallbridge

JOHN LOW

Member of
the Stock Exchange.

58 St. Francois Xavier Street, MONTREAL

Stock & Share Broker.

ESTABLISHED 1845.

L. COFFEE & CO., Grain Commission Merchants

THOMAS FLYNN,
JOHN L. COFFEE.

Board of Trade Building
Toronto, Ontario