

2173

# THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 55. No 22  
NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 28, 1902.

M. S. FOLEY,  
EDITOR AND PROPRIETOR

NOVEMBER						
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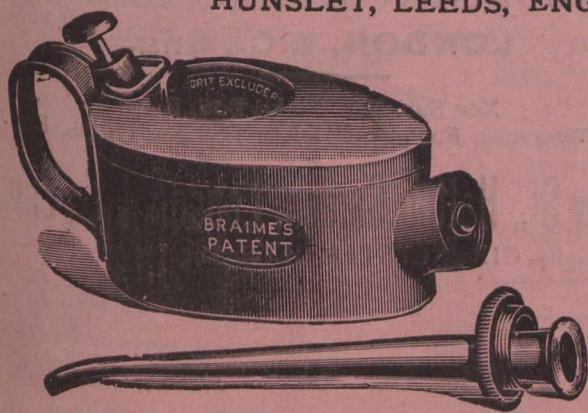
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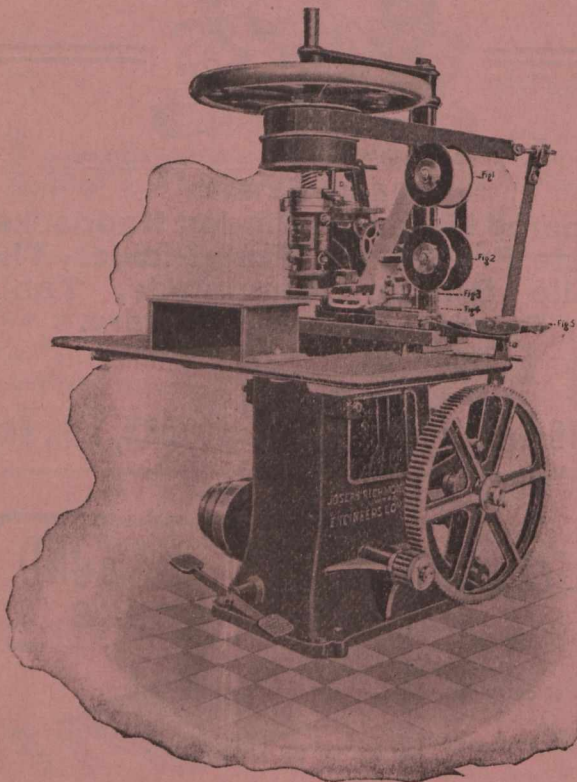
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2173 B

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SOLE MANUFACTURERS  
COLD-AIR-CIRCULATION SYSTEM.

THE CANADIAN  
**JOURNAL OF COMMERCE**  
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Vol 55. No. 22.  
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MONTREAL, FRIDAY, NOVEMBER 28, 1902.

M. S. FOLEY,  
EDITOR AND PROP. RIOTOR

**McINTYRE SON & Co.,**  
MONTREAL.  
IMPORTERS of DRY GOODS.  
*DRESS GOODS,  
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quire a correspondent or agent in the Dominion  
of Canada.  
References kindly permitted. The Editor of this  
paper and the Royal Bank of Canada.

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Are sold by all the Leading Wholesale  
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Sweet Caporal,  
Athlete, Derby.  
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Catharines: about 1/2 mile from Market,  
Churches, Schools, etc., about 90 acres  
fertile loam clay; Fishing Stream, Barns,  
Stables and other Outhouses, all for £1,500.  
Contains large Stone House, Orchard,  
Grove and Lawn, Gothic Stone Lodge.  
Easy Terms. Produces also Grapes, Pears,  
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has been replaced by electric tram through  
the place.  
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Established in 1836.  
Incorporated by Royal Charter in 1840.  
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A. G. Wallis, Secretary. W. S. Goldby, Manager.

COURT OF DIRECTORS:  
J. H. Brodie, Ed. Arthur Hoare,  
John James Cater, H. J. B. Kendall,  
Henry R. Farrer, Frederic Lubbock,  
Richard H. Glyn, George D. Whatman,  
M. G. C. Glyn.

Head Office in Canada, St. James Street,  
Montreal

H. STIKEMAN, General Manager.  
J. ELMSLY, Inspector.

## BRANCHES IN CANADA:

London, Ont., Quebec, Ashcroft, B. C.  
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Hamilton, St. John, N.B., Victoria,  
Toronto, Fredericton, Vancouver,  
Kingston, Dawson City, Rossland,  
Midland, Y.T. Esalo.  
Ottawa, Winnipeg, Man.  
Montreal, Que., Brandon.

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Issue Circular Notes for Travellers, available in all parts of the world.

## BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE PER CENT. upon the paid up Capital Stock of this Institution has been declared, for the current half year, and that the same will be PAYABLE at its Banking House in this City, and at its branches, on and after MONDAY the FIRST DAY OF DECEMBER, next.

The TRANSFER BOOKS will be closed from the 16th to the 30th of November next, both days inclusive.

E. S. CLOUSTON,  
General Manager.

Montreal, 14th October, 1902.

## The Chartered Banks.

## The Chartered Banks.

## THE ROYAL BANK OF CANADA.

Capital Paid-up, \$2,000,000  
Reserve Fund, 1,700,000

## BOARD OF DIRECTORS:

Thos. E. Kenny, Esq., President.  
Thomas Ritchie, Esq., Vice-President.  
Wiley Smith, Esq., H. G. Bauld, Esq.,  
Hon. David MacKeen.

## HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the General Manager, Montreal); W. B. Torrance, Supt. of Branches, Montreal, W. F. Brock, Inspector, Montreal.

Antigonish, N.S. Newcastle, N.B.  
Bathurst, N.B. Ottawa, Ont.  
Bridgewater, N.S. Pictou, N.S.  
Caraquet, N.B. Port Hawkesbury, N.S.  
Charlottetown, P.E.I. Rexton, N.B.  
Dalhousie, N.B. Rossland, B.C.  
Dorchester, N.B. Sackville, N.B.  
Fredericton, N.B. St. John, N.B.  
Grand Forks, B.C. Shubenacadie, N.S.  
Guysboro, N.S. St. John's, Nfld.  
Halifax, N.S. Summerside, P.E.I.  
Londonderry, N.S. Sydney, C.B.  
Louisburg, C.B. Truro, N.S.  
Lunenburg, N.S. Vancouver, B.C.  
Mattland, N.S. Vancouver, East End, B.C.  
Moncton, N.B. Victoria, B.C.  
Montreal, Que. Westmount, P.Q.  
Montreal, West End. Weymouth, N.S.  
Nanaimo, B.C. Woodstock, N.B.  
Nelson, B.C.

Agencies in Havana, Cuba; New York, N.Y.; and Republic, Washington.

## CORRESPONDENTS:

Great Britain, Bank of Scotland. France, Credit Lyonnais. Germany, Deutsche Bank. Spain, Credit Lyonnais. China and Japan, Hong Kong & Shanghai Banking Corporation. New York, Chase National Bank. Boston, National Shawmut Bank. Chicago, Illinois Trust and Savings Bank. San Francisco, Nevada National Bank. Portland, Ore., First National Bank. Seattle, Washington National Bank. Spokane, Exchange National Bank.

## ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

Capital, \$200,000  
Reserve, 45,000

F. H. TODD, President.  
J. F. GRANT, Cashier.

## AGENTS:

London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N.B.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.  
Drafts issued on any branch of the Bank of Montreal.

## THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, \$1,000,000  
Capital Subscribed, 800,000  
Capital Paid-up, 418,000  
Reserve, 150,000

## BOARD OF DIRECTORS:

John Cowan, Esq., President.  
Reuben S. Hamlin, Esq., Vice-President.  
W. F. Cowan, Esq., W. F. Allan, Esq.,  
Robert McIntosh, M.D., J. A. Gibson, Esq.,  
Thomas Patterson, Esq.

## T. H. McMillan, Cashier.

BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Elmvalle, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont., Port Perry, Ont., Tavistock, Ont., Sunderland, Ont.  
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.  
Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

## THE ONTARIO BANK.

NOTICE is hereby given that a dividend of Three per cent. for the current half-year, has been declared upon the capital stock of this Institution and that the same will be paid at the Bank and its Branches, on and after

Monday, the first day of December next.

The Transfer Books will be closed from the 17th to the 30th November, both days inclusive.

By order of the Board,  
C. McGILL,  
General Manager.

Toronto, October 20th, 1902.

## THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Capital, all paid-up, \$2,500,000  
Reserve Fund, 2,250,000

## BOARD OF DIRECTORS:

Wm. Molson Macpherson, President.  
S. H. Ewing, Vice-President.  
W. M. Ramsay, Samuel Finley, J. P. Cleghorn,  
H. Markland Molson, Lt.-Col. F. C. Henshaw.  
JAMES ELLIOT, General Manager.  
A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.  
H. Lockwood, W. W. L. Chipman, Asst. Inspectors

## BRANCHES:

Acton, Que., Alvinston, Ont. Montreal, P.Q.  
Arthabaskaville Aylmer, " Sorel, P.Q.  
Que. Meaford, Ont. St. Thomas, Ont.  
Montreal, St. Catherine St. Branch.  
Montreal, "Market and Harbour"  
Branch, Jacques Cartier Sq.

Brockville, Ont. Knowlton, Que. Smith's Falls, Ont.  
Calgary, Alberta, London, Ont. Sorel, Que.  
Chesterville, Ont. Morrisburg, Ont. St. Thomas, Ont.  
Chicoutimi, Que. Norwich, " Toronto, Ont.  
Clinton, Ont. Ottawa, " Toronto, " "  
Exeter, " Owen Sound, " Trenton, " "  
Fraserville, Que. Port Arthur, " Vancouver, B. C.  
Hamilton, Ont. Quebec, P.Q., Victoriaville, Q.  
Hensall, " Revelstoke B.C. Waterloo, Ont.  
Iroquois, " Ridgetown, Ont. Winnipeg, Man.  
Kingsville, " Simcoe, " Woodstock, Ont.

## AGENTS IN GREAT BRITAIN COLONIES.

London, Liverpool—Parr's Bank, Ltd.  
Ireland—Munster and Leinster Bank, Ltd.  
Australia and New Zealand—The Union Bank of Australia, Limited.  
South Africa—The Standard Bank of South Africa, Limited.

## FOREIGN AGENTS.

France—Societe General.  
Germany—Deutsche Bank.  
Belgium, Antwerp—La Banque D'Anvers.  
China and Japan—Hong Kong and Shanghai Banking Corporation.  
Cuba—Banco Nacional de Cuba.

## AGENTS IN UNITED STATES.

New York—Mechanics' National Bank; National City Bank; Hanover National Bank; The Morton Trust Co. Boston—State National Bank; Kidder, Peabody & Co. Philadelphia—Philadelphia National Bank; Fourth Street National Bank. Portland, Me.—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco—Canadian Bank of Commerce. Portland, Oregon—Canadian Bank of Commerce. Seattle, Wash.—Boston National Bank.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular letters issued available in all parts of the world.

## The Bank of Toronto.

## DIVIDEND No. 93.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT. and a BONUS OF ONE-HALF OF ONE PER CENT. for the current half-year, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after Monday, the First day of December.

THE TRANSFER BOOKS will be closed from the Seventeenth to the Twenty-ninth days of November, both days inclusive.

THE ANNUAL GENERAL MEETING OF SHAREHOLDERS will be held at the Banking House of the Institution, on Wednesday the Fourteenth day of January next. The chair to be taken at noon.

By order of the Board,

D. COULSON,  
General Manager.

The Bank of Toronto, Toronto,  
29th of October, 1902.

The Chartered Banks.

The Canadian Bank of Commerce

DIVIDEND No. 71.

NOTICE is hereby given that a DIVIDEND OF THREE AND ONE-HALF PER CENT. upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Monday, the 1st day of December next. The Transfer Books will be closed from 15th to 30th November, both days inclusive.

The Annual General Meeting of the shareholders of the Bank will be held at the Banking House, in Toronto, on

Tuesday, the 13th day of January next. The chair will be taken at twelve o'clock, noon.

By order of the Board,  
B. E. WALKER,  
General Manager.

Toronto, October 23th, 1902

The Chartered Banks.

Bank of Hamilton.

NOTICE is hereby given that a dividend of five per cent. (5 p.c.) on the paid-up capital of the Bank for the half year ending 29th November, has been declared, and that the same will be payable at the Bank and its branches on and after 1st December.

The transfer books will be closed from 17th to 29th November, both inclusive.

By order of the Board,  
J. TURNBULL,  
General Manager.

Hamilton, 22nd October, 1902.

The Chartered Banks.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.

Capital Paid-up.....\$2,000,000.00  
Reserve Fund.....2,800,000.00

Head Office, - HALIFAX, N.S.

DIRECTORS.

JOHN Y. PAYZANT, - President  
CHARLES ARCHIBALD, - Vice-President  
R. L. BORDEN, - J. WALTER ALLISON  
Geo. S. CAMPBELL, - HECTOR McINNIS.  
General Office, - TORONTO, Ont.

H. C. McLEOD, Gen. Manager.  
D. WATERS, Chief Insp'r. Geo. SANDERSON, Insp'r.

BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Dartmouth, Digby, Glace Bay, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stellarton, Sydney Mines, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. John, St. Stephen, St. Andrews (sub. to St. Stephen), Sussex, Woodstock.

In P. E. Island—Charlottetown and Summerside. In Quebec—Montreal and Paspébiac. In Ontario—Arnprior, Berlin, Hamilton, Ottawa, Toronto.

In Manitoba—Winnipeg. In Newfoundland—St. John's and Harbor Grace. In West Indies—Kingston, Jamaica. In United States—Boston, Mass.: Chicago.

THE QUEBEC BANK.

HEAD OFFICE, - - - QUEBEC

Founded 1818. Incorporated 1832.

CAPITAL AUTHORIZED - \$3,000,000

" PAID-UP - 2,500,000

REST - 300,000

DIRECTORS:

JOHN BREAKAY, - President.  
JOHN T. ROSS, - Vice-President.  
Gaspard Lemoine, W. A. Marsh, Vesey Boswell,  
F. Billingsley, Edson Fitch.  
THOMAS McDUGALL, - Gen. Manager.

Branches.

Quebec, St. Peter St. Pembroke Ont.  
do Upper Town. Thorold, Ont.  
do St. Roch. Three Rivers, Que.  
Montreal, St. James St. Toronto, Ont.  
do St. Catherine St. E. Shawenegan Falls, Q.  
Ottawa, Ont. St. George, Beauce, Q.  
St. Romald, Que. St. Henry, Que.  
Thetford Mines, Que. Victoriaville, Que.

Agents.

London, Eng., Bank of Scotland,  
Boston, National Bk. of the Republic.  
New York, U.S.A. Agts. Bk. of Brit. North Amer.  
do Hanover National Bank.

HALIFAX BANKING CO

Incorporated 1872.

Capital Paid-Up, .. \$600,000

Reserve Fund, .. 500,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBE UNIACKE, .. President.  
C. W. ANDERSON, .. Vice-President.  
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE  
H. N. WALLACE, .. Cashier.  
A. ALLAN, .. Inspector.

BRANCHES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson Bank and Branches. New York—Fourth Nations Bank. Boston—Suffolk National Bank London. England—Parr's Bank, Limited.

The Traders' Bank of Canada.

DIVIDEND No. 34.

NOTICE is hereby given that a Dividend of Three per cent. for the current half year, being at the rate of SIX PER CENT. per annum, has this day been declared upon the paid-up Capital Stock of the Bank, and that the same will be payable at the Head Office and its Branches, on and after

MONDAY, the 1st DAY OF DECEMBER next. The Transfer Books will be closed from the 17th to the 29th of November, both days inclusive.

By order of the Board,  
H. S. STRATHY,  
General Manager.

The Traders' Bank of Canada,  
Toronto, 21st October, 1902.

Eastern Townships Bank.

(Established 1859.)

Capital Authorized.....\$200,000.

Capital paid up.....\$1,955,235

Reserve Fund.....1,200,000

BOARD OF DIRECTORS:

WILLIAM FARWELL, President.  
Hon. M. H. COCHRANE, Vice-President.  
Israel Wood, J. N. Galer, N. W. Thomas,  
G. Stevens, C. H. Kathan, H. B. Brown, K.C.,  
J. S. Mitchell.

HEAD OFFICE, SHELBROOKE, Que.  
JAS. MACKINNON, General Manager.

Branches: Province of Quebec.—Montreal, Bedford, Coaticook, Cowansville, Grandy, Huntingdon, Magog, Ormstown, Richmond, Rock Island, St. Hyacinthe, Sutton, Waterloo, Windsor Mills, Province of B. C.—Grand Forks, Phoenix.

Agents in Canada, Bank of Montreal and Branches. Agents in London, Eng., National Bank of Scotland.

Agents in Boston, National Exchange Bank. Agents in New York, National Park Bank. Collections made at all accessible points and remitted.

The BANK OF OTTAWA.

Capital (Fully paid up) - - - \$2,000,000

Rest, - - - 1,765,000

BOARD OF DIRECTORS:

CHARLES MAGEE - - - President,  
GEORGE HAY, - - - Vice-President  
Hon. Geo. Bryson, Alex. Fraser, John Mather,  
David MacLaren, Denis Murphy.

HEAD OFFICE, Ottawa, Ont.  
Geo. BURN, Gen. Mgr.—D. M. FINNIE, Ottawa Mgr.  
L. C. OWEN, Inspecting Officer.

Branches: Ontario—Alexandria, Arnprior, Avonmore, Bracebridge, Carleton Place, Cobden, Hawkesbury, Keewatin, Kemptville, Lanark, Mattawa, Maxville, North Bay, Ottawa, Wellington street, Bank street, Rideau St., Somerset street, Parry Sound, Pembroke, Rat-Portage, Renfrew, Smith's Falls, Toronto, Vankleek Hill, Winchester, Quebec.—Granby, Hull, Lachute, Montreal, Shawinigan Falls, Manitoba—Dauphin, Emerson, Portage la Prairie, Winnipeg, Saskatchewan—Prince Albert.

AGENTS IN CANADA.—BANK OF MONTREAL  
FOREIGN AGENTS.—New York, The Agents Bank of Montreal, National Bank of Commerce, Merchants National Bank, Boston: National Bank of the Republic, Colonial National Bank, Massachusetts National Bank, Chicago: Bank of Montreal, St. Paul: Merchants National Bank London: Parr's Bank Limited. France: Comptoir National d'Escompte de Paris. India, China and Japan: Chartered Bank of India, Australia and Japan.

UNION BANK OF CANADA.

DIVIDEND No. 72.

NOTICE is hereby given that a dividend of Three and One-Half per cent. upon the paid up Capital Stock of this Institution has been declared, for the current half-year, and that the same will be payable at its Banking House in this City, and at its Branches, on and after

Monday, the First Day of December next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board.  
E. E. WEBB,  
General Manager.

Quebec, October 21st, 1902.

BANK OF HOCHELAGA.

NOTICE is hereby given that a dividend of Three and one-half per cent. (3½ p.c.) for the current half year, equal to seven per cent. (7 per cent.) per annum, on the paid-up capital stock of this Institution, has been declared, and that the same will be payable at its head office or at its branches, on and after

Monday, the First day of December next. The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,  
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General Manager.

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Imperial Bank of Canada.

Capital authorized \$4,000,000
Capital (paid up) \$2,888,932
Rest 2,438,695

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Monday, the 1st Day of December
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By order of the Board,

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Toronto, 24th October, 1902.

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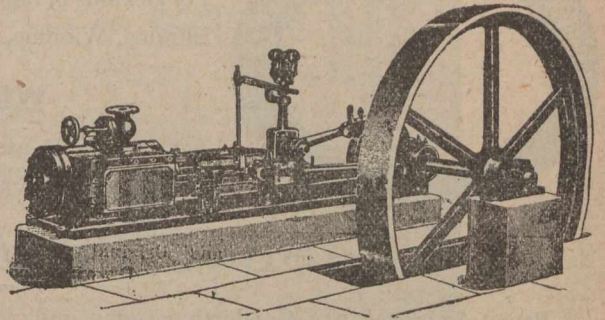
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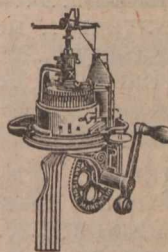
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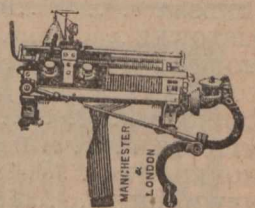
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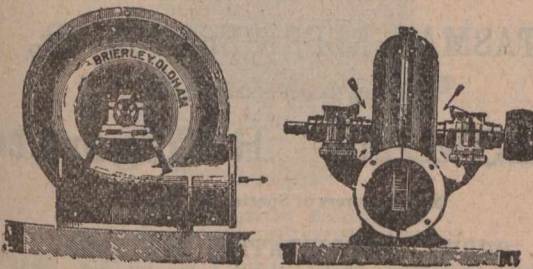
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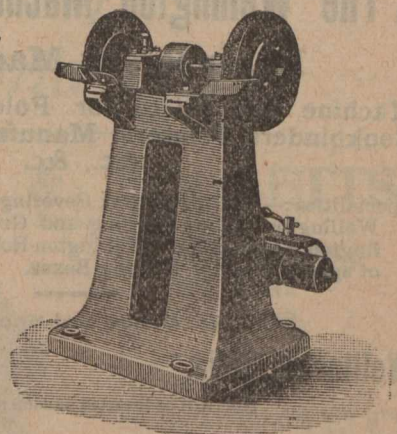
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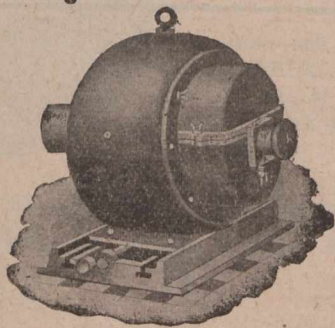
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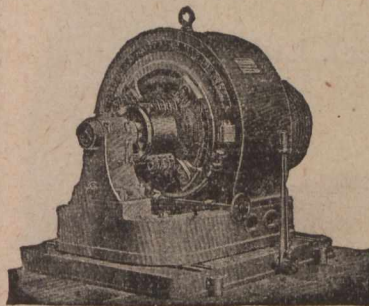
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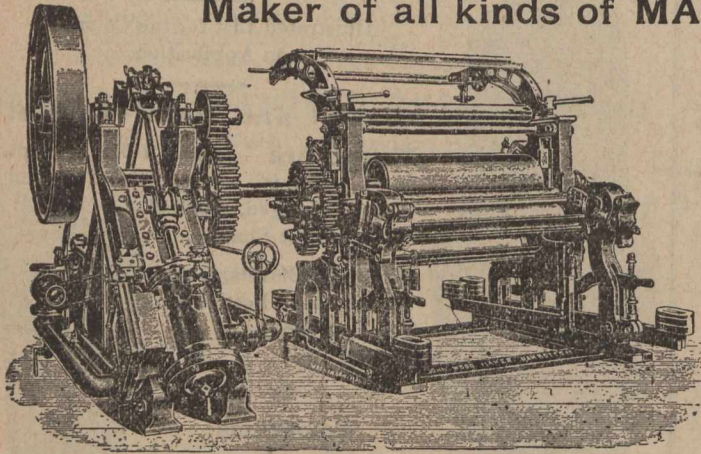
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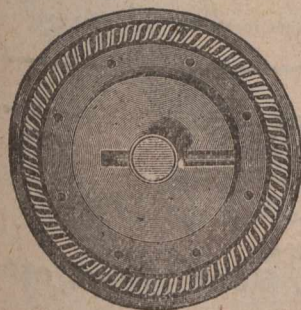
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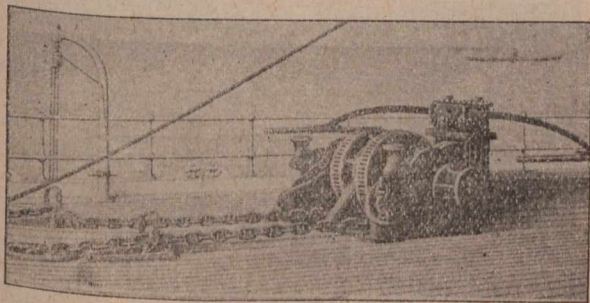
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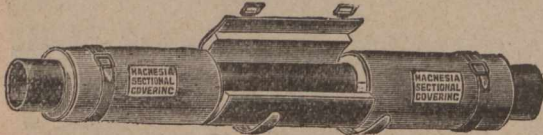
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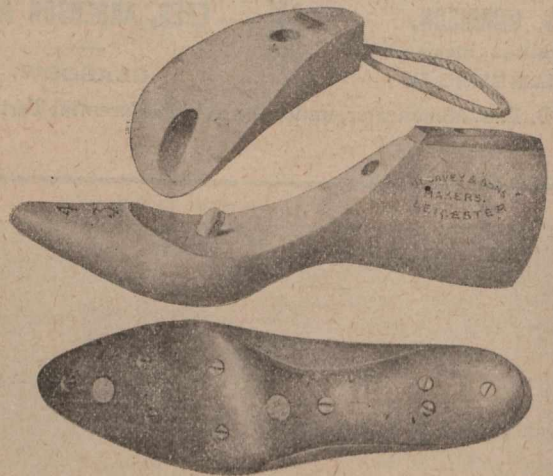
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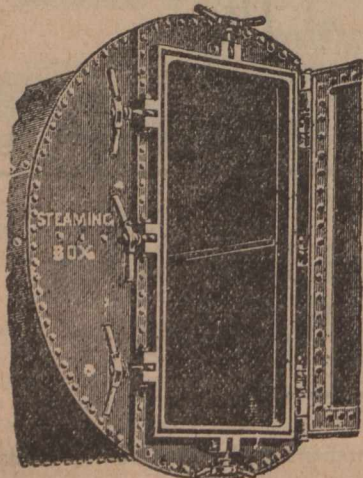
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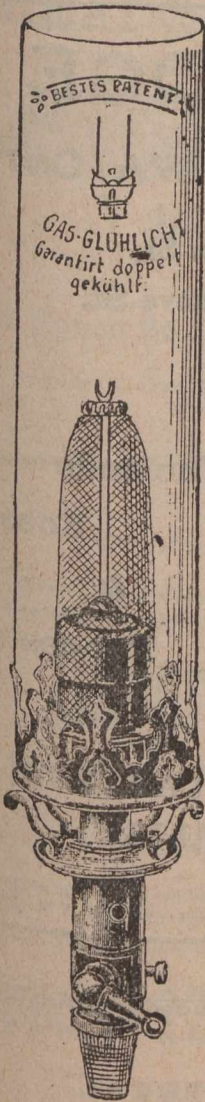
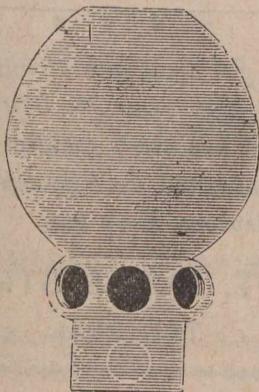
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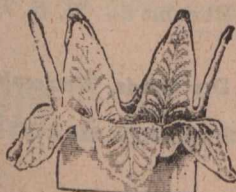
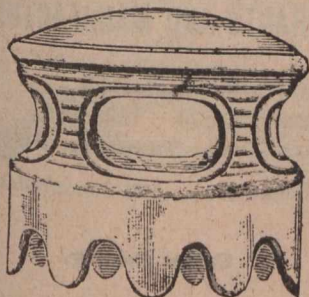
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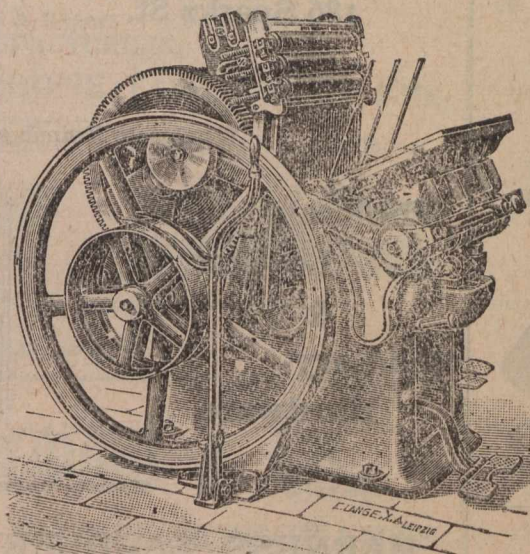
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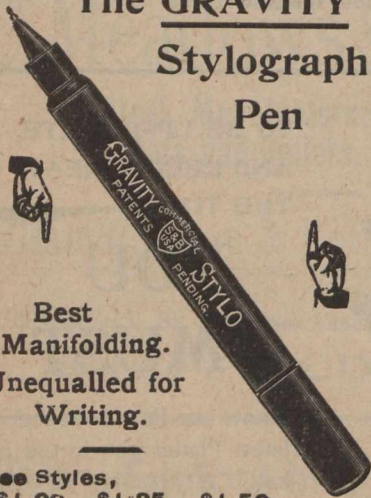
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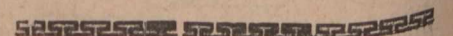
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**Commercial Summary.**

Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the best advertising medium in Canada—equal to all others combined, while its rates do not include heavy commissions.

—Winnipeg City Council is establishing free skating rinks.

—The Ontario Government will take steps to assist farmers to obtain labor.

—Heavy shipments of pig iron are being made from Britain to the United States.

—The new Pacific cable has been successfully tested and taken over by the Cable Board.

—A new Canadian Pacific Railway Company's steamer, for service between Vancouver and Victoria, B.C., was launched on the Clyde.

—The Canadian Northern Railway Company has sent out two surveying parties to locate a route from Fort William, Ont., to White River.

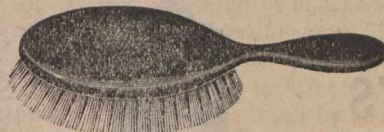
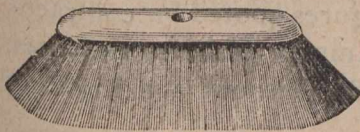
—It was officially announced in London that the Grand Trunk Railway and allies will build a new transcontinental line from North Bay, Ont., to the Pacific.

—London advices state that the Great Eastern, South-Eastern and the Brighton Railways have given notice that they will apply to Parliament next year for permission to use electric traction.

—Royal assent has been given to all the bills relating to Charles T. Yerkes' "tube" railroad plans for London. The bills providing for the construction of the roads cover an aggregate of 100 miles of underground and surface tracks.

—Business at Granby, Que., has, it is reported, grown so fast that J. D. Quinn, who formerly held the dual office of collector of customs and excise officer, has been obliged to resign the former. The new collector of customs is Mr. W. D. Miner.

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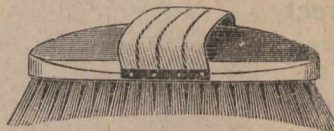


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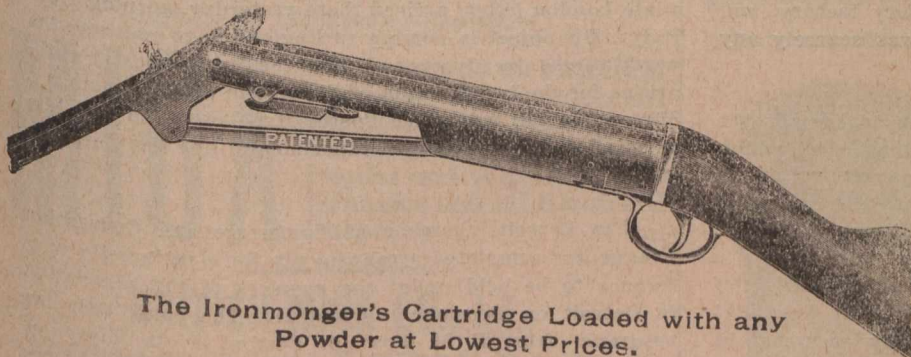
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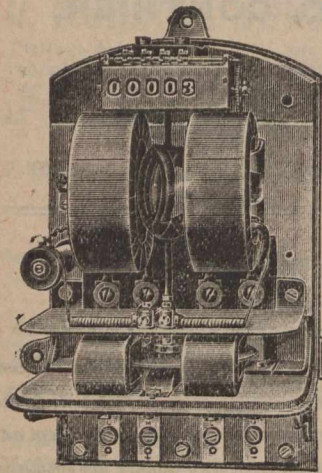
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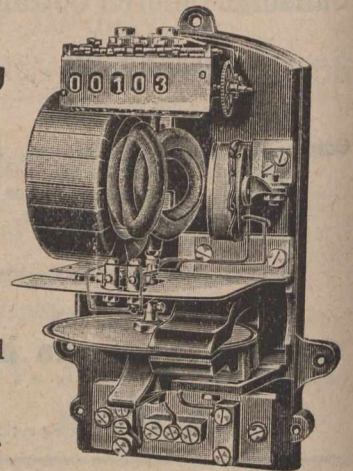


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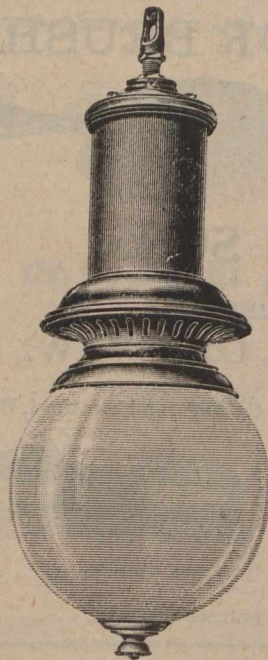
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houses in the Dominion, respecting agencies.

—Herr Frederick Alfred Krupp, the head of the gun-making works, and the wealthiest man in Germany, is dead.

—Mr. Geo. Johnson, Dominion Statistician, is preparing a series of descriptive tables to be shown at the Japan Industrial Exhibition in illustration of the progress of Canada in recent years.

—The Union Hat Works, which moved from St. Johns, Que., to Brockville, Ont., some time ago, were formally opened on the 21st inst. with a reception and concert in aid of the local hospitals.

—Three bonus by-laws were submitted to the ratpayers of Walkerton, Ont., and carried by large majorities. One was for a bobbin factory, one for a hosiery factory, and the third for a biscuit factory. There was scarcely any opposition.

—The United States demand for English coal is not yet over. Inquiries, chiefly for unscreened steam coal, which have been circulating in the Newcastle market for a couple of weeks, have resulted in business to the extent of 20,000 tons for this and next month's shipments.

—The Department of Trade and Commerce has been notified by the British Consul in Mexico that President Diaz has issued a decree reducing the duty on wheat to 50 cents per 100 kilos, or about 15 cents per bushel. The reduction was made owing to threatened scarcity of wheat and will remain in force until April 1st, 1903.

—It is stated at Toronto that plans have been received by the Public Works Department for an extension of the Sandwich, Windsor & Amherstburg Electric Railway south,

a distance of five and one-half miles along the Detroit River. This will carry the line from Ojibwa through the French-Canadian settlement to the town line between Sandwich West and Anderdon Townships.

—The friends of the St. Lawrence route in London are gratified at the judgment of the Liverpool stipendiary regarding the stranding of the Elder-Dempster liner Montegle. The stipendiary censured the master for inefficiency, and suspended his certificate for three months, declaring the stranding was in no way contributed to by nature, or lights at Cape Gaspe, Rosier, Fame Point, or the absence of warning on the coast of Quebec.

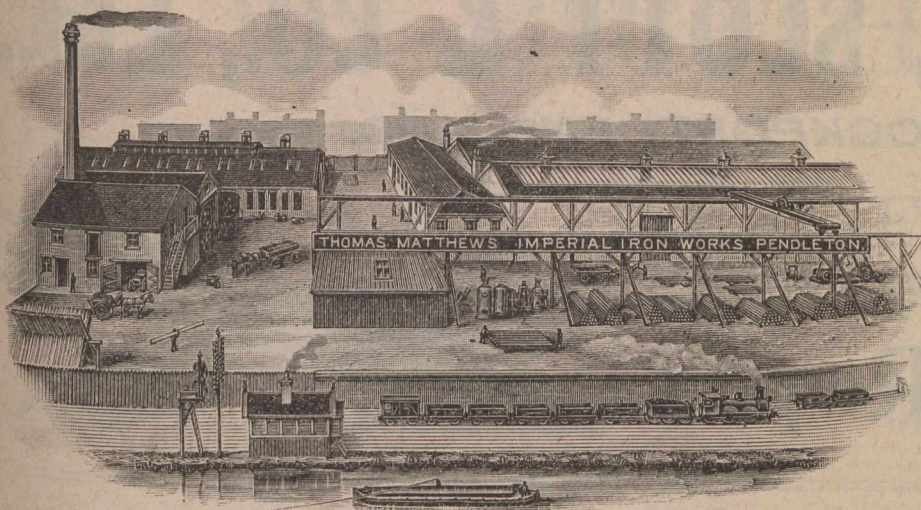
—Signor Piscielli, the inventor of the remarkable system of despatching letters, known as "The Electric Post," says a late London letter, arrived there yesterday morning from Italy. His object in coming to England is to continue the negotiations already opened with the British postal authorities for the introduction of his system into this country. Signor Piscielli wants the Postmaster-General to give him permission to construct an experimental line and despatch letters by it.

—The Detroit Chamber of Commerce and Convention League has completed arrangements for a reciprocity conference to be held under the auspices of the association in Detroit on December 10 and 11. The committee has assurance from E. M. Foss, of Boston; F. D. Pavey, of New York City; John Charlton, M.P., of Canada; Gov. Cummins, of Iowa, and Gov. W. E. Stanley, of Kansas, that they will be present and deliver speeches on the question of reciprocity with Canada.

—Plans have been received at the Department of Public Works showing the located line of route of the Toronto,

Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826



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Lindsay & Pembroke Railway for a distance of twenty miles through the Townships of Monteaige and Carlow. The plan shows a line heading in a north-easterly direction toward Pembroke, which will be only fifty miles from the farther end. This is an extension of a line already constructed east from Lindsay, and is another stage of the short route from Toronto to Ottawa.

—A large number of motor omnibuses of a new type will, it is stated, soon be upon the streets of London. They are being built near Edinburgh for a London syndicate and will have a maximum speed of fourteen miles an hour. They will be fitted with two powerful brakes and will be upholstered in red leather. Large windows will be used, which may be removed in hot weather. When empty the vehicle weighs 3,200 pounds. It will form a pleasing contrast in elegance and comfort to the present horse bus.

—Consul-General Bittinger, reporting to the State Department at Washington, U.S., from Montreal, says that millions of dollars of United States capital have recently been invested in the Dominion in agricultural and timber lands, and mining and manufacturing industries. Canada's internal development in the last few years, he says, has been remarkable. In addition to these investments Consul-General Bittinger adds that many United States syndicates have been looking over the ground in Canada in the last few months.

—The President of the Argentine Republic has sent a telegram to London, in which he accepts the conditions named by Right Hon. Robert William Hanbury, president of the Board of Agriculture, under which Argentine cattle may be imported in England. The conditions are that

Argentine shall adopt the British Diseases of Animals Act, inspect her own flocks, and prohibit the moving of inflected animals from the districts in which they are located. It is expected that this will result in the importation of cattle from Argentine within three months, and that it will materially affect the importations from the United States and Canada.

—Port Colborne, Ont., advices report the recent presence there of Hon. A. G. Blair, Minister of Railways and Canals; Mr. Collingwood Schrieber, Deputy Minister, and Secretary Payne. Messrs. German, Gigson, Weller, Hogan, Lawlor and Reeve Carter accompanied the ministers to the break-water, which they inspected, also the new elevator piers outside and inside the harbor, and the other harbor improvements, which will be completed as soon as possible. It is also proposed to light the Welland Canal with electricity, about four hundred lights in all, 150 to be used in lighting the 25 locks, and the balance along the other portions of the canal.

—The near approach of the close of navigation, says a late Winnipeg letter, and the fact that despite the present heavy movement of grain to the lake front, grain purchased from now on at country points along the C. N. R. will

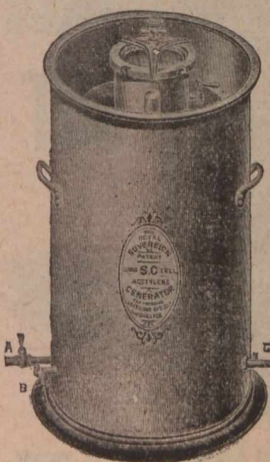
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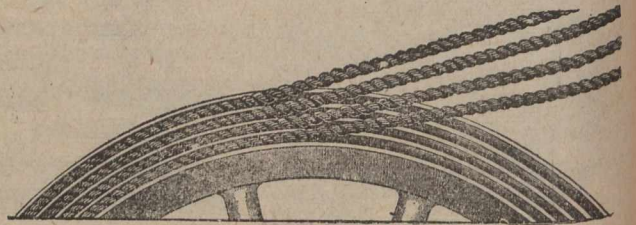
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not be got out of the country and moved to those ports in time to take advantage of the lake freights, has resulted in a general reduction of two cents a bushel in the price paid by buyers to farmers for wheat. On Saturday the North-West Grain Dealers' Association notified the trade of the reduction to be made, and buyers at all points have been made acquainted with the change in prices. The reduction is general throughout the West.

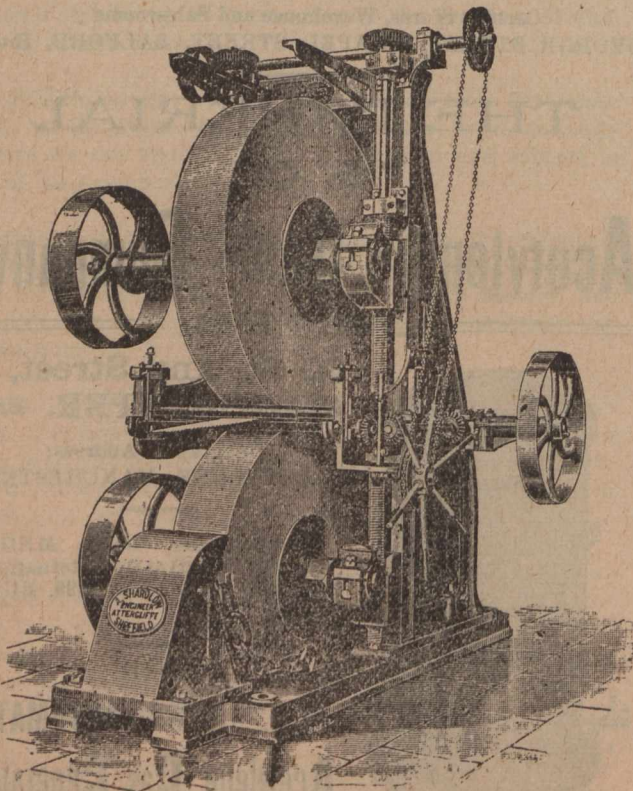
—A representative of one of the largest canneries on the British Columbia Coast, had an interview with the new Minister of Marine and Fisheries, at Ottawa, some days ago, urging that the Canadian fisheries regulations be amended so as to permit traps to be used in catching salmon. Up to the present time traps have not been used in Canadian waters, but are extensively operated in the United States limits, with the result that the salmon fishery in the Fraser River is threatened with depletion. It is said that if traps are advantageously placed off the southern coast of Vancouver Island no salmon at all would reach the fishermen on the United States waters.

—Kingston, Ont., notes—In 1887 the city acquired the water-works system when there were 900 consumers, with an annual revenue of \$25,000. Now there are 3,500 consumers with a revenue of \$30,000. Consumers get their water supply for one-third the cost as under the old system. Of the present revenue \$5,800 goes towards redeeming debentures. When these have been all paid off, the consumers will get their supply for about one-half the present cost.—Preparations are under way by the Kingston Cereal Co. towards converting the plant of the Frontenac Milling Company so as to produce cereal foods. Other machinery is to be erected, doubling the capacity of the present output of flour, meal, etc.

—The importation of settlers' effects into the Dominion during the last fiscal year shows an increase of \$1,774,044, as compared with 1899. The increase in settlers' effects from the United States alone amounts to \$1,567,502. This indicates how large a movement of population has been

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going on from the United States to Canada. The figures for the past four years are as follows:—

	Total	United States.	Great Britain.
1899.. . . . .	\$2,805,956	\$2,183,861	\$458,888
1900.. . . . .	3,065,410	2,385,724	657,344
1901.. . . . .	3,740,000	2,915,000	801,000
1902.. . . . .	4,580,000	3,751,363	802,313

—Mr. Wm. Hutchison, Dominion Exhibition Commissioner, has about completed the collection for the Japan Exhibition, to be held in Osaka next year. These will constitute over six carloads, representing everything produced or manufactured in Canada. Mr. Hutchison, who will leave for Japan about the first of the new year, will take with him a complete baking outfit, for the purpose of demonstrating how Canadian flour can be manufactured into first-class bread. Mr. W. Jamieson, baker, Wellington street, will accompany Mr. Hutchison, and will have charge of this part of the exhibition. It is intended by practical demonstrations to show the Japanese that Canadian flour makes equally as good and better bread in some grades than the American product, which at present has the preference on the Japanese market.

—The Washburn-Crosby Milling Company of Minneapolis bonded its Humboldt mill for an indefinite period to grind nothing but Canadian wheat. The bond demanded by the customs officials and given is for \$50,000. The custom heretofore prevailing was to ship the grain of the Canadian northwest, bonded, through the United States to Liverpool. The grinding of the grain in Minneapolis, instead of in England, will create a great saving in the expense of transit to Europe. A bond of \$30,000 was also given at the customs house by the Great Eastern Elevator Company of Minneapolis, for the storage in Minneapolis of Canadian oats. This grain eventually will be ground into oatmeal in this State, at some mill yet to be designated, and used entirely for export business.

—Mr. Lawrence Loughrin, Chief Fire Ranger in the Temagami Forest Reserve, has reported to the Crown Lands Department a very successful year, so far as freedom from fire is concerned, throughout the 1,500,000 acres in the reserve. Only one fire of any consequence occurred, and it was extinguished before any material damage was done. It started from a camp fire left by some Pittsburg tourists, who were afterwards apprehended under the regulations and fined. The rangers are also ex-officio game wardens, and owing to the open moose season they were on duty later than usual. The engineers of Temiskaming & Northern Ontario Railway are now at work within the boundaries of the reserve, and Mr. Loughrin remarks that by the composition of the force he had concluded the School of Science had practically moved up there.

—Negotiations are on foot, says a Berlin cable, for the formation of a German-American combine for the purpose

of introducing and controlling the supply of smokeless fuel in the United States. The corporation will include the Jaeger Machine Works, of Cologne, the Buckau Machinery Company, of Magdeburg, and the Zeitzer iron foundry, of Saxony—three wealthy corporations, which control the output of the highly-perfected machinery necessary

Telegrams: "MOTOR, LEYLAND," ENGLAND.

## HIGHEST AWARDS.

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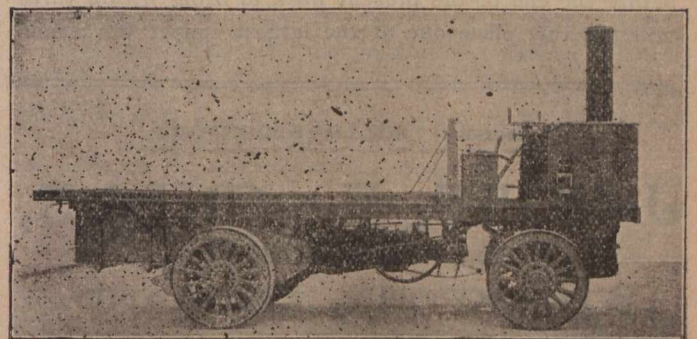
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for the production of fuel briquettes. These firms will be joined in the new company by the American railway and mining interests, which intend by the aid of the German machinery to utilize the enormous deposits of peat, lignite and brown coal in various parts of the United States.

—After several months' negotiations, the Austrian and Hungarian iron and steel industries have, it is reported, succeeded in forming a gigantic combination, comprising twenty-three separate establishments, the capital of which aggregates \$70,000,000. The new organization is not a trust, but a cartel, or combination, under which each establishment is worked separately, though all are supervised by a central board, which regulates the output and fixes prices. This cartel includes practically every important iron and steel interests in the dual monarchy, such as the production of raw iron, bars, plates, rails, nails, and wire. The agreement will be effective for ten years, expiring June 13, 1912.

—Buffalo advices state that a deal has been on foot during the last week and undoubtedly will be completed before the end of the present week to bring within three miles of this place one of the largest copper works and

steel plants in the world. To-day part of the proposed plan was carried out, when the representatives of the H. C. Frick Company of Pittsburg closed a contract for a 100 acre farm. Mrs. Litz, the owner of the property, left for Buffalo to turn over the deeds of the property. The Litz farm will be the site of the copper smelting works. The plant will cover 75 acres. Negotiations are under way for the purchase of additional land adjoining the Litz farm for the steel plant, the whole property having a water frontage on the Niagara River of nearly a mile. The two most prominent men whose names have been mentioned with the deal are H. C. Frick of Pittsburg and Thomas W. Lawson of Boston.

—Quotations at Berlin, Germany, for fat 600-pound horses for slaughtering have fallen, it is stated, from \$37.50 to \$40 to \$25, and for fair to middling and lean from \$25 to \$18.75 to \$20, in consequence of the exposures of the large quantities of horse meat sold as beef or used for making sausages. Horseflesh has long been a regular

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Telegraph: “Diluteness,” London.

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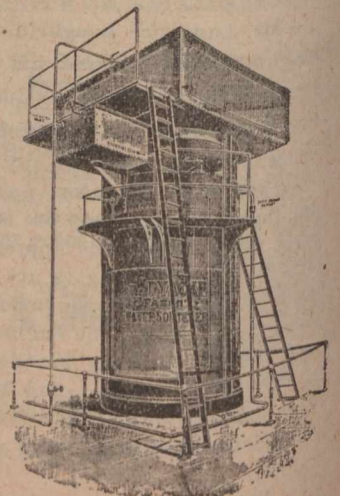
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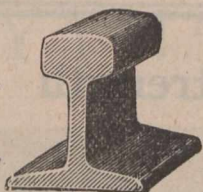
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article of food, but municipal ordinances in most cities require that it shall be sold as such. The extraordinarily high prices of meat, however, have caused extensive evasions of the law, and a great increase in the sale of horse steaks and soup bones as beef. While the German frontiers are closed to the importation of live cattle, the prohibition does not apply to old, broken-down horses, which are brought by shiploads from England, especially to Hamburg and Bremen, and are fattened for butchering. It is predicted that a sharper enforcement of the horse meat ordinances is likely to result in a slight increase in the prices of meat, and particularly of sausages.

—The mine workers, through their representatives, says a Scranton, Pa., letter, have agreed with the mine owners to attempt to adjust the differences existing between them outside the anthracite coal strike commission. The proposition was made on a compromise basis, and negotiating, it is expected, will be at once entered upon, with a reasonable hope of settlement with the aid of the arbitrators. The rough proposition which is to form the basis of negotiations is a ten per cent. increase in wages, a nine-hour day, and trade agreements between the miners and the company by whom they are employed. The only one of the four demands not touched upon is that of weighing of coal by the legal ton. While both sides have expressed a willingness to settle their difficulties among themselves, it is not to be construed that it carries with it the acceptance of the terms proposed. They are mentioned only as a basis, it is understood, from which a settlement is to be effected. It is possible that the foundation already laid can be wrecked by either party holding out too strongly against some question and thus leave the whole matter in

the hands of the commissioners, who in the meantime will act as a sort of board of conciliation, rather than as a board of arbitration.

—The following are among recently incorporated companies:—The H. D. Metcalfe Co., Montreal, to purchase and deal in grain and cereals of every description, capital \$100,000; the Yukon Hardware Co., Dawson, capital \$75,000; the People's Gas Supply Co. of Ottawa, capital \$20,000; the Canada Permanent & Western Canada Mortgage Company will seek to have its present powers enlarged so as to be able to lend money on the security of or purchase or invest in the securities of any chartered or incorporated company, British or foreign. Parliament is to be asked at its next session to permit the passage of legislation for the following purposes:—"To rearrange the bonded indebtedness of the Central Ontario Railway, and to confer upon the bondholders in lieu of the shareholders of the company the right to vote at all shareholders' and other meetings of the company. To incorporate the purchaser or purchasers of the Central Ontario Railway at the sale to be held pursuant to the judgment of the High Court of Justice in the action of the Toronto General Trusts Corporation suing on behalf of themselves and also on behalf of the bondholders of the Central Ontario Railway, plaintiffs, vs. the Central Ontario Railway, defendants, as a railway company under the name of the Central Ontario Railway, or some other name, with the powers ordinarily vested in railway companies under the provisions of the railway act. To authorize the sale of the Central Ontario Railway and undertaking or any part thereof."

—The largest financial transaction ever carried through in New Brunswick, says a late St. John dispatch, was completed by John F. Stairs and Max Aikin, of Halifax; Alex-

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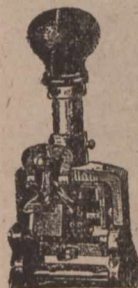
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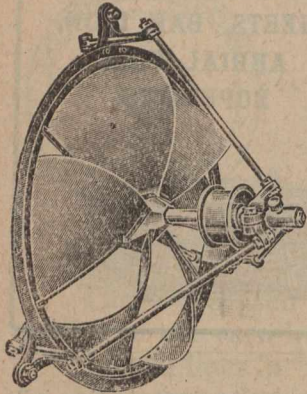
Manufacturer and  
 Exporter of  
**A.B.C. 3, 4 and 5 Action**  
**Hand Numbering Machines**  
**Patent "Excelsior" Counter**  
 FOR PRINTING PRESSES.  
**PATENT AUTOMATIC**  
**Type-High Numbering Machines.**  
**Automatic Chases** for Printing and  
 Numbering Cheques in one operation, and every description of



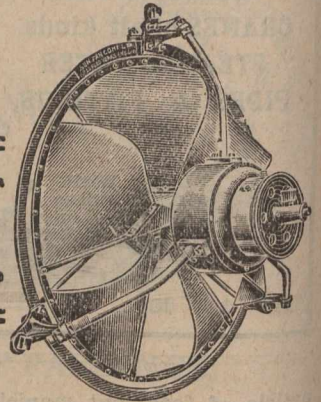
**Numbering, Dating and Perforating Machines.**  
**WRITE FOR PRICES.**

# "Sun" Ventilating Fans

Highest Efficiency, Strength and Lightness



Belt Driven.



Electrically Driven.

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.

For Ventilating, Drying and All Cooling Purposes

"Sun" Fan Co. Ltd.,

GENERAL BUYING AGENTS WANTED.

Special prices to Canadians under the New Tariff.

40a Thornton Road. BRADFORD, ENG.

ander Gibson, "the lumber king," H. H. McLean, solicitor, Bank of Montreal, and director of the H. Gibson Company, and D. MacLaren, of Jardine and Company, Liverpool, England, who is also a director, here some days ago. These arrangements include the organization of a new company to take over the Gibson properties, which include the Canada Eastern Railway, 13 miles (the same line that Mr. Blair proposed to buy for a million dollars), the cotton mill at Marysville, said to be the largest single building of the kind in Canada, the whole town of Maryville, comprising

about two hundred dwelling houses, three churches, two hotels, a public hall and various shops, a brick-yard; also the lumber mills at Marysville, the largest in the province, with a lumber mill and grist mill at Blackville, and about 200,000 acres of freehold lumber lands. The whole property is to be capitalized at \$6,000,000, including preference stock, common stock, and bonds, probably three millions of common, two millions of preference and one million of bonds. Part of the stock will be offered to the public, and the securities listed on the Montreal Exchange. It was practically decided that Alex. Gibson would be provisional president, and that other directors would include John F. Stairs and B. Harris, of Halifax, and H. H. McLean, of this city. Negotiations for the sale of the Canada Eastern to the C. P. R. are suspended, but are not broken off.

—An important concession was granted by the Ontario Government recently, involving a large fishing enterprise, which will yield a good revenue to the Province. The con-

## CROSS & CO.,

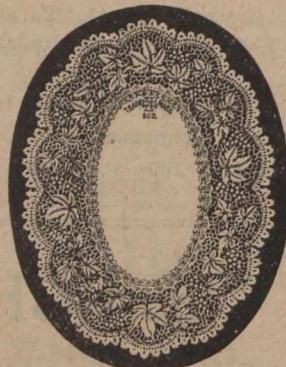
(FREDERICK ESCOTT & HENRY CROSS.)

Manufacturers of Table Stationery.

Trade Mark.

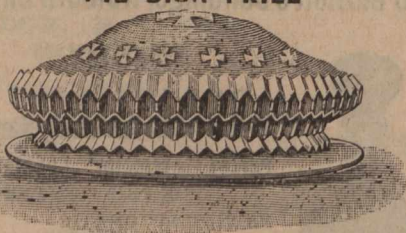


THE "CROSS" BRAND.



PIE DISH FRILL

- Dish Papers,
- Dessert Papers,
- Ham Frills,
- Outlet Frills,
- Souffle Cases, &c.



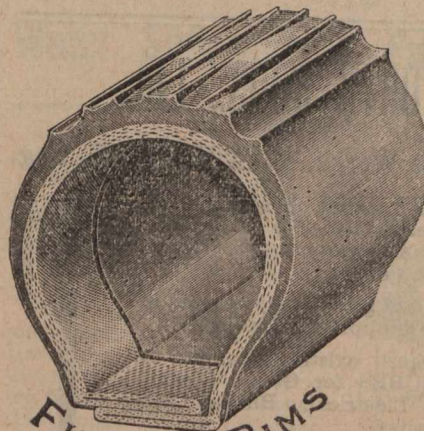
Every description of Laced, Embossed and Pleated Paper Goods for Table Decoration.

Made in London from British Materials by British Workpeople Only.

33 Tabernacle Street. - LONDON. E.C., England.

## THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



FITS ALL RIMS

IT IS the simplest and most easy tyre to attach or detach. Self gripping. It is manufactured of the very best material the English Market can offer. The Para rubber superfine is specially prepared to stand all extremes of climate. It is fitted to Cycles—Motor Cycles—Carriages of every description.

Eighteen Months' Guarantee with every Tyre.

F. TONI & CO.,

20 HANWAY STREET WORKS, OXFORD STREET,

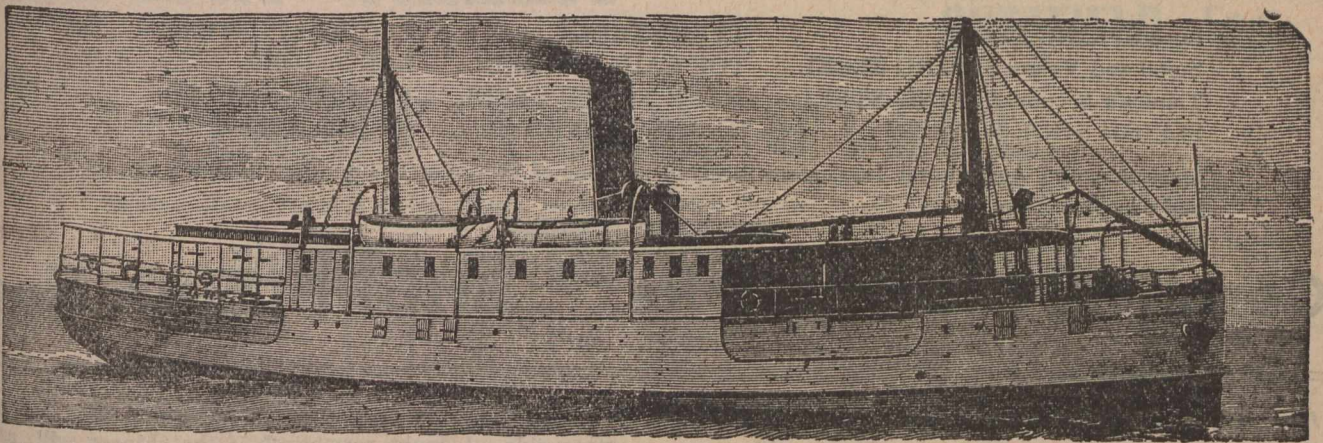
LONDON, W.C., ENG.

Special Rates to Canadians under the new tariff

Section showing arrangement of

# Lytham Shipbuilding & Engineering Co.

## LYTHAM ENGLAND.



Builders of Light Draft Twin-Screw Steel River Passenger Steamers as supplied for  
H. M. Indian Government.

STEAM LAUNCHES UNDER CONSTRUCTION FOR SALE. STEEL STEAM BARGES. TWIN & SINGLE SCREW  
STEAM TUG BOATS. Telegraphic Address: Sternwheel, Lytham.

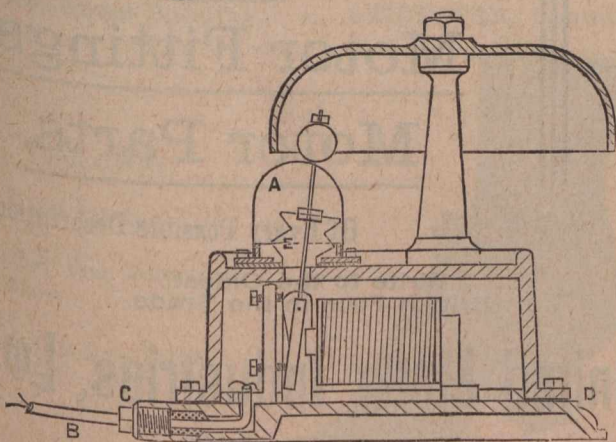
cessionaires are the Canada Fish Company, whose incorporation with \$1,000,000 capital, and head office in Toronto, was announced only a few days ago. The waters affected are those of Lake Nepigon, that fine body lying to the north of Lake Superior, a little east of Port Arthur. The company secure an exclusive privilege for net fishing for a term of twenty years, but they are forbidden to take bass or speckled trout, two game varieties for which the region is famous, and the rights of everyone to angle are not to be interfered with in the least. In return for this privilege the company will pay a bonus on a graduated scale, ranging from \$2,000 to \$20,000 a year, in addition to the usual license fee, based on the amount of apparatus or plant in use, and they undertake to build a railway connecting with the Canadian Pacific, which crosses Nepigon River close to Lake Superior, northward to the shores of Lake Nepigon, a distance of about forty miles. It is provided that no nets shall be set on spawning grounds nor within a mile of the mouth of any river or stream, nor within a mile of the outlet of the lake into the Nepigon River. The catch of fish is limited to 500 tons a year for the first three

years, and 1,000 tons a year for each subsequent year of the term. The company acquire no territorial rights, and the location of any fishing station is to be subject to the permission of the Commissioner of Crown Lands, and they are to be liable for all damages from fire resulting from their operations. The fishery wealth of Lake Nepigon has long been considered important, but its commercial value has been practically nothing, owing to the lack of railway facilities. The company which receives the concession will overcome this difficulty by building a railway. The provisional directors of the new company, who are all Toronto men, are as follows:—J. G. Strong, B. E. Bull, W. R. Williams, H. G. Osterhout, W. G. Francis.

—The acting head of the fruit branch of the Department of Agriculture, Mr. McNeill, states that the inspectors at Montreal are about through with their work for the season, and they have inspected about 1,200 lots of apples. Out of these only about ten prosecutions originated, showing that on the whole the honesty of the packer has been

### Watertight Electric Bells.

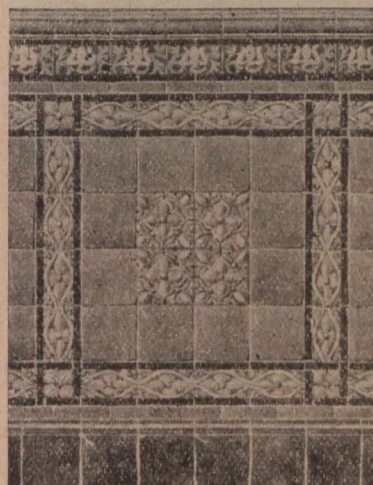
Section showing arrangement of



**MERCIER'S PATENTS LIMITED,**  
SALFORD, MANCHESTER, ENG.

### GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall  
Decorations, Mosaics  
and Faience.

Swan Tile Works,

Liverpool E., Eng.

Special prices to Cana-  
dians under the New  
Tariff.

# AUSTIN & DODSON, LIMITED,

Manufacturers of

## SPRING STEEL

FOR  
COACH, CARRIAGE, CART  
WAGON and VAN SPRINGS.

Loco SPRING STEEL.

Spiral and Volute SPRING STEEL.

Timmis's Section SPRING STEEL.

SLEIGH SHOE STEEL.

TYRE STEEL.

TOE CAULK STEEL.

RAKE TOOTH STEEL.

HARROW TINE STEEL.

PLOUGH PLATES.

LAND SIDES.

PLOUGH MOULDS.

SPRING STEEL SHEETS.

Machinery and Agricultural Implement Steels in sections of every description, lists of which can be had on application.

## Cambria Steel Works, SHEFFIELD, Eng.

fairly good. This, he states, is encouraging, nevertheless the dishonesty and short-sightedness still met with among fruit-growers are a great detriment to the progress of the fruit industry. Our agent at Winnipeg, Mr. J. J. Philip, writes he is amazed at the poor quality of some of the apples that are sent up there, and he forwards samples of scrubs for examination. Recently four carloads of apples sent from Ontario to Winnipeg were condemned by the inspector, and the consignees refused to receive them. They will involve a loss of over \$1,000 to the shippers. The people of Manitoba are accustomed to receive the choicest fruit from California, Oregon and British Columbia, put up in dainty packages, and consequently it is simply suicidal for Ontario to attempt to market poor fruit in Manitoba. The result is that trade is now going to the west which ought to have been controlled by the east. Here is a report I have received from Mr. John Brown, our inspector at Glasgow. He states: "I have examined a parcel of XX Baldwins shipped by —, Ontario. There are over 160 barrels of this variety, so small as to be quite useless

for trade here; in fact, they should never have left the other side. I doubt very much if the shipper will, after paying freight, etc., get anything for them at all. It is this class of apple that does more to hurt the trade on the other side than anything else, as we usually have plenty of trash of our own without importing any. It is a pity that consignments of this kind could not be stopped before leaving Canada." The fruit inspectors of the Department of Agriculture dealt recently with a number of consignments of fruit at the Ottawa Fruit Exchange. Sixty barrels of Fameuse apples, shipped from St. Joseph du Lac, were declared to be "falsely marked" and "falsely packed," although they were branded by the shipper as of No. 1 quality. A lot of Baldwins shipped from Cherry Valley were pronounced "very inferior." It is said that prosecutions will follow.

--The Montrose Paper Company has been granted a charter of incorporation by the Ontario Government to carry on the business of manufacturing and selling paper and paper specialties. The head office is Thorold, and the capital stock \$100,000. The provisional directors are W.

LIGHT **LIFU** CARS.

BEST STEAM CAR ON THE MARKET.

ENGLISH-BUILT THROUGHOUT.

MADE IN THREE SIZES.



FOUR-SEATED Double Phaeton,

TWO-SEATED

with removable third seat,  
for doctors' use.

LIGHT VANS

To carry up to one ton.

The Steam Car Co.,  
House's System Limited.

REGISTERED OFFICES :

88 CHANCERY LANE, LONDON W.C., Eng.

FOR

Motors,

Motor Accessor-  
ies,

Motor Fittings,

Motor Parts,

Of Every Possible Description.

Write to the Oldest  
British Firm in the Trade.

United Motor Industries, Ltd.

42 Great Castle St.,  
LONDON, W., ENGLAND.

Special Terms to Canadian Buyers.

# EDGAR ALLEN

& CO., LTD.,

Imperial Steel Works,

SHEFFIELD, Eng.

MANUFACTURERS OF

## BEST TOOL STEEL,

Crusher Jaws, Cams, Tappets, Heads, Machine-Moulded Gearing, Truck and Skip Wheels and Axles, Miners' Drill Steel, Steel Castings, Files, &c.

## TURNER'S PATENT IRON-FIBRED STEEL.

G. Finlay and G. B. Burson, of St. Catharines, and Thomas W. Brown, of Ballston, New York.—A charter, without personal liability, has been granted the Indian Joe Mining Company. The capital stock is to be \$500,000, and the head office Toronto. The incorporators are W. L. Cheeseworth, A. Painter, G. F. Garwood, H. H. Fryling, and C. A. Woodruff, all of Newark, N.J.—Letters patent have been issued incorporating T. W. Manes, J. M. Spence, Thomas Crawford, J. W. St. John, and E. Spence, as the Manes Tailoring Company, to manufacture and deal in all classes of clothing. The capital is to be \$40,000, and the head office Toronto.—The Orillia Curling Association, Limited, has been incorporated to take over the assets of the Orillia Curling Club. The capital will be \$10,000.—The Grey and Bruce Portland Cement Company, of Shallow Lake, has been given power to increase its capital stock from \$199,000 to \$500,000. Supplementary letters have also been issued to the Canadian Electro-Chemical Company to increase its capital stock from \$100,000 to \$300,000.—Licenses have been granted to the following extra-provincial companies to do business in Ontario:—The Poulin Lumber Company, of Canada, the Canadian Woollen Manufacturing Company, of Canada, the Corporation of Colonial and General Agencies, of Great Britain, the Novi Modi Costume Co., of Quebec.—Notice is given that while permits are no longer necessary for persons going to Cape Colony or Natal, they are still required for the Transvaal and Orange River Colonies.

### Sedgley, Tyler & Co.,

Wholesale and Export Manufacturers,

Fleet Street Building, - LEICESTER, England.



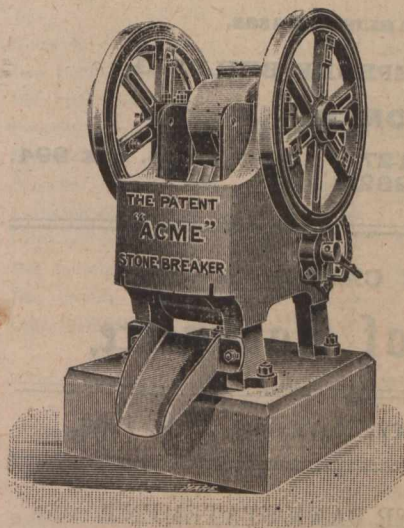
SPECIALITIES :

- Popular Prices.
- Ladies' Fine Boots and Shoes.
- School Boots:—Boy' and Girls'.

These Shoes are made for the Canadian market, under the New Preferential Tariff of 33 1/2 p.c. in favour of Canadians.

—Mr. Robert Meighen, President of the Lake of the Woods Milling Company, when his attention was called recently to a despatch from St. Paul, Minn., concerning the action of the Washburn-Crosby Milling Company in bonding their mill to grind Canadian wheat for export, said:—"Their laws permit them to do this just as our laws permit us to grind American wheat in bond. We do not need to do this, as we have plenty of Canadian wheat to keep our Canadian mills busy. It would seem, however, that the Americans have not a sufficient quantity of No. 1 hard wheat to keep their mills going, and have to draw on the Canadian harvest or close their establishments. To my mind, this action of the American company indicates a shortage this year in the yield of first-class wheat in the United States."

Telegrams :—GOODWIN, IRONFOUNDER, LEICESTER.  
CODE:—5th EDITION, A.B.C.



The Patent "ACME" (Reg.)

## Stone Breaker

Portable and Stationary.  
The Best Machine for all purposes.

Goodwin, Barsby & Co.  
ENGINEERS,  
LEICESTER, - England

## The Sizing Materials Company

Manufacturers of  
all kinds of

Chemicals and Materials used  
by Warp Sizers and Finishers.

10 Marsden St., - MANCHESTER, Eng.

**THE STANDARD ASSURANCE CO. ESTABLISHED 1825.**

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$50,136,000  
 Investments in Canada, - - - - - 14,930,000

[WORLD WIDE POLICIES.]

Thirteen months for revival of lapsed policies without medical certificate of five years' existence.  
 Loans advanced on mortgages and Debentures purchased. Agents wanted.

D. M. McGOUN, Manager.

J. HUTTON BALFOUR, Secretary.

**W**ITH stronger policy reserves than those of any other Company from America, the **CANADA LIFE ASSURANCE COMPANY,** enters Great Britain in January next.

**INSURANCE COMPANIES** placing orders for Printing should make it a point to get our figures before closing their Fall contracts. We have facilities for handling Insurance work to the best advantage and are thus enabled to give our customers the benefit. If you are interested in any way write, or come and see us,

JOURNAL OF COMMERCE JOB DEPT.,  
 111 St. James Street, MONTREAL.

**NORTHERN ASSURANCE CO'Y. INCOME AND FUND 1901**



Capital and Accumulated Funds, :: \$42,990,000  
 Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds ..... 6,655,000  
 Deposited with Dominion Government for the security of policy-holders ..... 238,000

Head Offices:-London and Aberdeen.  
 Branch Office for Canada, Montreal, 1730 Notre Dame St.  
 Manager for Canada.-ROBERT W. TYRE.

Insurance.

**PHENIX ASSURANCE CO'Y., Ltd. OF LONDON, ENG.**

Established in 1783. Canadian Branch Established in 1864.

No. 164 St. James St.

MONTREAL, P. Q.

**PATERSON & SON,** Agents for the Dominion

City Agents:

E. A. Whitehead & Co. English Dept.  
 A. Simard. French Dept.  
 S. Mondou. " "  
 E. Lamontagne, " "

**Caledonian... INSURANCE CO.**

The Oldest Scottish Fire Office.  
 Canadian Head Office, MONTREAL.

**R. WILSON-SMITH**  
 FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,  
 151 ST. JAMES STREET, MONTREAL.

FIRE. LIFE. MARINE.

**G. ROSS ROBERTSON & SONS, General Insurance Agents and Brokers**

ESTABLISHED 1865.

BELL TELEPHONE BUILDING,  
 MONTREAL.

Telephone - Main 1277. P. O. Box 994.  
 Private Office, " 2822.

**THE CANADIAN Journal of Commerce.**

MONTREAL, FRIDAY, NOVEMBER 28TH, 1902.

THE OCTOBER BANK STATEMENT.

Expansion in October has been the feature of all bank statements since they have been published. The operations of harvesting all over the country call for considerable outlays of cash, for labour, and for purchases of produce in field and orchard and vineyard. These disbursements have to be supplemented when the harvest is gathered, by money spent in acquiring control over the crops, and in the work of moving them to market. Naturally then the larger the yield of grain, of fruit and of roots, the greater the volume of money required to conduct the business arising out of harvesting.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO, JAS. BOOMER, Manager.

T. D. RICHARDSON, Assistant-Manager.

EVANS & JOHNSON, Resident Agents, MONTREAL.

1723 Notre Dame St.

**A Good Position Open.**

THE IMPERIAL LIFE ASSURANCE CO. offers a most advantageous contract to a good representative for

**Granby & Vicinity**

Only men of good character, possessing energy and business ability will be considered for this vacancy.

**E. S. MILLER, Provincial Manager,**  
 260 St. James Street, - - MONTREAL.

This year the demand for currency exceeded all precedents. The addition made in October to the circulation was, \$4,963,172, and the increase between July 31st and October 31st was from \$52,070,065 to \$65,928,973, an advance in three months of \$13,858,908. A large portion of this will remain in the hands of farmers and others until the Christmas season, when it will be drawn out by the magnetic attraction of displays of store goods, which are now being prepared to draw currency into store tills. Thence the notes will find their way home to the issuing banks, and after New Year's Day the circular-

# Mutual Reserve Life Insurance Co.,

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

## THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

**An Increase in Assets. An Increase in Income  
An Increase in Surplus**

...AND...

**An Increase in Insurance in Force.**

**Net Surplus, - \$1,187,617.68.**

Total Death Claims Paid since Organization, over  
**FORTY-EIGHT MILLION DOLLARS.**

**EXCELLENT POSITIONS OPEN** in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the **MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U. S., Canada, Great Britain or Europe.

Home Office, Mutual Reserve Building, - - NEW YORK CITY

Montreal Office, - - La Presse Building.

T. W. P. PATTERSON, Gen. Man.

# Union Assurance Society OF LONDON.

(INSTITUTED IN THE REIGN OF QUEEN ANNE, A. D. 1714.)

Capital and Accumulated Funds exceed, - \$16,000,000.00.

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL

T. L. MORRISEY, Manager.

tion will decline, until lumbering operations create a demand.

The urgent demand for currency in October and early in this month gave bankers no little worry, they began to experience what is felt by their customers when notes are falling due and receipts are inadequate. The larger number of banks reached the limit of their circulation in September, they then had to rely upon the notes of those banks of large capital whose note issues, when at their maximum, usually leave a considerable margin for increase. This season there were so many banks needing currency that the notes of their neighbours were utilized until even the Bank of Montreal, which has the power to issue notes to the extent of \$12,000,000, was close upon the limit.

The total circulation in October of all the banks was within \$5,200,000 of the legalized amount. If this sum were distributed in due proportion amongst the bank offices in Canada it would leave many of them with cupboards as bare as Mother Hubbard's. To enlarge the note issuing power of the banks is a necessity, the need will not be directly felt until late in the Summer, and in the Fall of 1903, but it will be wise of bankers to lose no time in making arrangements to meet conditions that may then arise and give them grave anxiety and inconvenience.

The Bank of Montreal will increase its capital next year to \$15,000,000, thus adding \$3,000,000 to its note

issuing powers. If this example be followed by other banks so as to increase the aggregate circulation limit by, say, \$10,000,000, the situation would be relieved. If, however, the banks do not take this course, there will have to be an arrangement made for their acquiring a large volume of Dominion notes of such denominations as are called for by the public. This step should be promptly considered by bankers and if approved, the necessary steps should be taken early to secure Government approval and to enable the notes to be prepared for the banks in good time.

The deposits changed very little in October, as usual; their time will soon come. Current loans in Canada rose from \$303,518,223 to \$314,300,587, an increase of \$10,782,364, which, like the circulation, is a record breaker and maker. Call loans in Canada were reduced from \$52,139,367 to \$51,247,417. Stock operators have been feeling the squeeze very acutely, so severely indeed as to have driven several unfortunates here and in Toronto into a rash entry into the land where there is no speculating.

The Bank of Montreal will hold a meeting early in Jany. to consider the increase of capital, the dividing of its shares so as to be \$100 each at par, and holding the annual meeting at the close of the calendar year. All three proposals are wise, and will be popular.

We append our usual comparative statement and on a later page will be found the bank statement for October complete:

### THE BANK STATEMENTS.

	Oct., 1902.	Sept., 1902.	Oct., 1901.	Oct., 1892.
Capital authorized . . . . .	81,332,566	81,626,666	75,826,666	75,958,685
Capital subscribed . . . . .	71,937,566	72,162,016	68,574,666	63,138,543
Capital paid-up . . . . .	71,137,510	71,084,350	67,648,410	61,809,372
Reserve fund . . . . .	41,322,497	41,130,286	36,961,244	24,832,474

### LIABILITIES.

Notes in circulation . . . . .	65,928,973	60,965,801	57,954,779	38,688,429
Due Dominion Government . . . . .	2,823,253	3,287,338	2,329,488	2,524,785
Due Provincial Govts. . . . .	3,373,546	3,588,244	3,021,313	3,993,381
Deposits on Demand . . . . .	113,176,952	112,001,084	98,508,815	66,427,727
Deposits after notice . . . . .	248,512,677	247,813,411	229,913,309	99,934,970
Deposits outside Canada . . . . .	35,389,263	38,041,688	32,144,482	.....
Loans on bks in Canada, sec. . . . .	605,792	549,635	776,283	150,000
Depts. on demand in Can. bks. . . . .	4,202,361	3,883,122	3,374,424	3,102,931
Due agencies in U.K. . . . .	4,142,554	3,596,826	4,754,116	4,321,180
Due agencies abroad . . . . .	1,022,135	1,931,261	1,243,118	140,977
Other liabilities . . . . .	13,599,921	12,453,860	11,518,816	209,394
Total liabilities . . . . .	492,877,507	488,112,355	445,439,014	219,701,774

### ASSETS.

Specie . . . . .	13,304,301	12,501,727	11,520,830	6,708,841
Dominion Notes . . . . .	23,786,411	23,145,990	21,556,441	11,813,254
Deposits securing circulation . . . . .	3,611,041	2,792,166	2,568,918	1,761,259
Notes & cheques on other bks. . . . .	17,884,316	19,165,894	15,762,871	8,954,339
Loans to other bks in Can., sec. . . . .	849,125	549,633	641,118	150,000
Depts. on demand in Can. bks. . . . .	4,893,976	4,560,500	4,462,107	3,637,835
Due from bks., etc., in U.K. . . . .	5,879,914	6,348,566	7,387,327	1,221,909
Due from foreign bks., etc. . . . .	13,075,900	15,299,173	14,023,814	22,792,466
Dom. and Prov. Govt. secs. . . . .	9,187,511	9,680,043	10,829,562	3,328,496
Can. municipal & other pub. sec . . . . .	15,022,482	14,419,232	14,320,074	8,523,496

(Not Dominion.)

Railway and other secs. . . . .	35,088,098	35,864,715	30,842,840	8,137,590
Call loans in Canada . . . . .	51,247,417	52,139,367	39,324,335	20,392,077
Call loans outside Canada . . . . .	47,510,849	49,853,547	43,883,948	.....
Current loans in Canada . . . . .	314,300,587	303,518,223	289,469,839	194,123,365

Current loans outside Canada.	35,356,704	.....	28,842,898	.....
Loans to Govt. of Canada	.....	.....	.....	.....
Loans to Provincial Govts.	4,136,550	3,759,210	2,881,028	2,372,527
Overdue debts	1,883,975	1,969,702	1,979,992	2,452,155
R. E. besides bk. premises	876,026	826,668	1,885,871	1,097,134
Mortgages on real estate	772,829	815,968	727,954	846,797
Bank premises	7,366,484	7,161,593	6,701,421	4,643,493
Other assets	10,292,288	10,683,869	10,696,776	1,643,493
Total assets	616,325,970	610,927,964	559,310,149	304,917,753
Loans to directors & their firms	10,701,524	10,223,365	11,267,028	7,083,150
Average specie for month	12,727,314	12,761,962	11,796,730	6,671,435
Av. Dominion notes for mo.	23,876,795	22,751,072	20,135,049	11,641,280
Grt'st circulation during mo.	67,535,392	61,682,502	59,000,172	39,024,285

### RAILWAY STATISTICS, ETC.

Certain quiet movements on the London Stock Exchange, in which Canadian Grand Trunks appeared to be the centre, led to some speculative talk in the street lately, and eventually found expression in the papers. What are termed the "junior securities" of the Grand Trunk advanced under a demand attributed in some places to a desire for controlling votes; others and the manority held the belief and proved that the buying was for investment. The fact that the Canadian Pacific was closely pressed during the present autumn in providing for the movement of the crops of the North-West—which must continue to increase from season to season—was freely commented on in the connection, gradually leading up to admissions that as this state of blockade could not last, and the Grand Trunk was the most promising means of remedy, the prospects were good for a parallel line to the Pacific Coast, especially as more recent surveys showed the existence of a favourable route and territory farther to the north. Large blocks of these junior stocks were being lifted off the market at each settlement, and the bull account, notwithstanding the large purchases made during the last few months, has been handled with an ease which could only prevail in the market when buyers are taking up their stocks—as though confident in the near future. There was other evidence to show that powerful influences were bending their energies upon the acquisition of the cheaper varieties, for the first preference scarcely moved from the position it had assumed at 108½, at which price the yield is 4½ per cent., a return attractive enough in a stock which has many things to recommend it for security and stability. The second preference should be over par if the third preference is worth 46½, but in the proviso lay some doubt. "Doubtless the policy of directors in liberally spending revenue money on the line in these times of Canada's phenomenal prosperity will bear rich fruit when the land falls upon lean days, and the well-known conservatism of the Grand Trunk board should give pause to the optimist who gaily talks about a dividend on the third preference stock. Yet there is no gainsaying the remarkable exuberance of the company's traffics. That announced the other day, for instance, constituted a fresh record as

regards the whole of the Grand Trunk system. No sign of contraction appears at present, either in the receipts of this undertaking or of the Canadian Pacific."

At the close of our own fiscal year (30 June, 1901), six months earlier than that of the United States, the figures for Canada show (all railways) the following results: The number of companies making returns was 120. There were 18,969 miles of railway completed, 18,812 miles being in operation. The paid up capital amounted to \$1,081,861,558. The gross earnings were \$78,667,032, and the total working expenses \$53,803,889, making the net earnings \$24,863,143; of passengers 139,320,378, and 37,287,297 tons of freight were carried; 19 passengers were killed.

The Federal government expenditure on railways prior to and since the date of confederation (July 1, 1867) amounts, on capital account, to \$131,559,977 (including \$25,000,000 granted to the Canadian Pacific Railway for its main line), which, together with \$296,872 expended on the Nova Scotia Railway and the European and North American Railway, and transferred to the Consolidated Fund, and for railway subsidies charged against the Consolidated Fund the further sum of \$25,737,891, makes a total expenditure of \$157,594,740. In addition, there has been an expenditure since confederation for working expenses \$87,130,523, covering the maintenance and operation of the government roads, or a grand total of \$244,725,263; of which amount the sum of \$13,881,460.65 was paid out before confederation. The grand total includes the annual subsidy of \$186,600 to the Atlantic & North-west Railway Co. for 20 years, from July 1, 1899, which is paid through the Finance Department. It does not include the annual payment of \$119,700 as interest at 5 per cent. on the sum of \$2,394,000, payable to the Province of Quebec for the line from Quebec to Ottawa, which sum has been transferred to the public debt.

In the year 1901 there were 198,787 miles of completed road in operation in the United States, according to Poor's Manual, an increase of 4,454 miles as compared with the previous year, the increase in Canada was 658 miles for the fiscal year. Out of the total mileage, statistics of operations were received representing 194,512 miles, and on these the passengers carried numbered 600,485,790, and the freight moved amounted to 1,084,066,451 tons. The total traffic revenue was \$1,612,448,826, the working expenses \$1,092,154,099, and the net revenue \$520,294,727, while the surplus over fixed charges amounted to \$111,308,194. This surplus is larger than that recorded for any previous year, but it has been understood that the railways were taxed to their utmost capacity to deal with the business offered. Of more interest than the mere statement of "record" statistics is it to trace the effect of the re-grouping and consolidation that has been carried out upon such an enormous scale within the past two years. One effect, as pointed out by an English contemporary, had been to pile up the bonded indebtedness of the roads by the conversion of preference stocks into bonds, or the creation of the latter instead of the former. Poor's statistics lend some weight to this contention, for in 1901, as compared with 1899, the total capital stock of all the railroads in the United States amounted to \$5,978,796,249, against \$5,742,181,



181, a growth of \$236,615,068, while in the same period the bonded debt rose from \$5,644,858,027 to \$6,035,469,741, an increase of \$390,611,714. The increase in bonded debt was thus fully one-third greater than that in capital, and while the capital stock per mile actually declined from \$30,579 to \$30,521 in the two years, the bonded indebtedness rose from \$30,061 to \$30,811 per mile. "The evil of the system is claimed to be that while in favourable times the smaller charge for interest on bonds gives a larger surplus for distribution on the capital stock, with all the resulting possibilities of market inflation; in times of depression it may be impossible, if the bonded debt has been unduly inflated, to meet the fixed charges, and the road becomes subject to all the troubles of foreclosure, receivership, and re-organization."

In view of the announced intention of the Grand Trunk to extend its operations to the Pacific Coast, which every patriotic Canadian hails with delight, the figures quoted above will not be without interest for our readers.

#### "GOT TO BEHAVE THEMSELVES."

Governments, and their representatives the world over, who, during the last quarter of the XIXth century, had convinced themselves that the United States was not ever likely to meddle in affairs beyond their own territory, may have occasion to change their opinions long before the first quarter of the XXth century shall have expired. The imbroglio with Spain—it can hardly be called by any stronger name—was the first practical announcement that a new order of things had been entered upon, and he who had signally distinguished himself in the Cuban campaign is now the most influential personality, the greatest force among the victors, impressed evidently with the conviction and the intention that the Republic shall be a weighty factor in the world's affairs, the most powerful President, probably, that ever occupied the White House. In a recent address, while eulogizing peace, he declared that while the U. S. would help the weaker powers, if they would only deal honestly and fairly—"observe that, gentlemen of Spanish America," remarks the London Spectator—with the Great Powers he wished only for an "honourable" rivalry. "But remember," he went on to say, "that we shall be a potent factor for peace largely in proportion to the way we make it evident that our attitude is due, not in inability to defend ourselves, but to a general repugnance to wrongdoing. The voice of the just man armed is potent. We need to keep in a condition of preparedness, especially as regards our Navy, not because we want war, but because we desire to stand with those whose plea for peace is listened to with respectful attention." Words like those from the head of the richest Republic in the world are, quoth the Spectator, worthy the 'respectful attention,' not only of swashbucklers, but of the most serious diplomatists.

#### THE TRADE OF THE ST. LAWRENCE ROUTE.

As the season of navigation of the St. Lawrence is now practically closed, it may profit us to look back on its results and at the same time take a forward survey at the prospects for the future.

As regards the trade that has been done in the season just closing, it must be admitted that, taking all things into consideration, it should be satisfactory. Montreal is, of course, the principal centre of the trade, and notwithstanding the demoralizing condition of the port owing to the procrastination and slowness in the prosecution of the reconstruction of the harbour, and the facilities for handling the business, it is gratifying to learn that the outcome is on the side of an increased volume of traffic.

The difficulties in the way of doing the business in the harbour during the last few years can only be fully appreciated by those having the management of it, and the end of the inconvenience is not yet in sight, but, with faith and patience, will doubtless be overcome some time ere long. When that time comes, as we are assured it must, the business of the St. Lawrence through the port of Montreal will surely increase by leaps and bounds. It cannot be otherwise with the rapid increase of population and the development of the productive powers of the western portion of the country.

To obtain the full benefit of all the evidences of prosperity we see in the West, Montreal will have to be more alive and stirring in providing modern facilities for handling the growing traffic than has been shown of late years. There has been hitherto, too much talk and divergence of opinion to allow of much headway in real progress.

What is required now is unanimity of purpose to obtain the requisite facilities for economical handling and speedy despatch of freight. In these respects matters move all too slowly, but, perhaps we should not despair of improvement in the future, to the imperfect aids to navigation.

Notwithstanding the reduction in some of the harbour dues, the revenue increases year by year, and that is a cause for congratulation, as it is the basis on which to estimate the future. There is this to be said, however, in connection with the financial aspect: The Harbour Commissioners have now drifted into the habit of neglecting to publish their annual reports within a time to be made useful. That for 1901 is not yet out, and, as far as we can learn, not likely to be issued for some time. That should not be, and is not creditable to the Commissioners who are custodians of the public funds and should account for them as such.

The season has passed without any serious accident to shipping between Quebec and Montreal. This may be attributed partly, perhaps, to the improved condition of the channel, but also to the greater care of the pilots. The incompetence of some of them in the past was indisputable, and led to many losses. Below Quebec, however, we regret to say that there have been an increased number of accidents, and of more or less gravity.

These constantly recurring accidents in the river below Quebec seriously affect the reputation of the St. Lawrence route, and afford an argument for the discrimination in Marine Insurance rates against it. Hitherto the chief support has been derived from the faulty character of the aids to navigation provided by the Government—or the absence of them. For years back the different governments of the Dominion have been diligent in so improving the system of aids to navigation

that, although not yet perfect, not one of the accidents in the St. Lawrence this year can be—or indeed is—attributed to defects or absence of these aids to navigation.

All of the accidents this year below Quebec have been attributed to incompetence or carelessness on the part of persons in charge of the vessels, only two of whom have so far been called to account, and yet there are a dozen of them. The underwriters should direct their attention for the future to the character of the men in charge of the ships rather than blame the magnified dangers of the St. Lawrence route, or the imperfect aids, so long dwelt upon, as provided by the Government.

It is a matter of sincere regret that the last of the Allan Line—the Sicilian, leaving for the sea this season, should have struck some unknown obstruction within two hours after leaving Quebec, on Monday morning last, compelling her to return to Quebec water logged. The cause of that unfortunate circumstance is yet shrouded in mystery. The ship was well officered and in charge of one of the best pilots of the lower river. The weather was sufficiently clear to see the shores and landmarks on both sides of the river, the ship was in the usual channel all right, and yet she was disabled by striking something unknown. The cause for this will doubtless be found and prompt remedy applied.

As regards the outlook for the trade of the St. Lawrence route, it is admitted to be of the brightest. So far as human ken can perceive nothing can henceforth check the wonderful development and expansion of the West. That expansion and growth will necessitate further provision to meet the requirements of transportation facilities, greater than now exist, if that trade is to be permanently directed in this direction.

We are firmly convinced that the enterprise of Canadians will ensure these facilities. The existing Canadian water route transportation companies in Montreal and on the Lakes seem to be waking up, though some of them are still slumbering, and, in addition to the fine vessels they now own, are preparing to increase their fleets to meet the situation and the probable demands of the future.

We are assured on Ministerial authority, that the long-talked-of Trent Valley waterway will be open, completed and ready for traffic from Lake Huron to the Bay of Quinte in 1903. That will be a valuable auxiliary to the St. Lawrence route that must of necessity centre in Montreal.

The Georgian Bay waterway, through Ottawa to Montreal, is also destined to be an important factor in the future of this great transportation question. In addition to the literature of the past which has been freely circulated, we have to acknowledge the receipt of a pamphlet, recently published, giving further information, details and estimates regarding this projected work. Embodied in it is a report from Mr. George Y. Wisner, consulting engineer, who verifies the total cost of a 20-foot waterway from Georgian Bay to Montreal, to be, as has before been estimated, about \$80,000,000. This is not a large figure for a work of its magnitude and importance, not only to Canada, but also to the Western States, who are seeking for a waterway outlet for their trade to tidewater. The Erie Canal, the only waterway that country now possesses, is wholly insufficient to meet the requirements, and it is proposed to

enlarge it and make it 10 feet deep at an estimated cost of \$80,000,000. Even if that is done it will be a mere ditch compared with our present St. Lawrence canals, and more especially with the contemplated Georgian Bay project, which, from appearances, is likely to be built and in operation before the enlargement of the Erie Canal can be completed.

But it is not only in our waterway system of inland transportation that there are signs of encouragement for the future. Our railroad interests are all alive and preparing to meet the coming great expansion of trade. Both of our great national lines have made great efforts to meet present requirements, and have done well in this respect. Taking everything into consideration the Canadian Pacific has done all that could reasonably be expected towards moving the great grain crop of this year, and more will surely be accomplished in the future. It has done much for the advancement and prosperity of Canada, and its management is deserving of all commendation, and the company of congratulation for its success.

Other railways, such as the Canada Atlantic, have developed a capacity for competing for trade which is as important as it is gratifying, although it has not as yet a direct entrance into Montreal. This has yet to come, but in the meantime the Coteau Landing serves a fairly good purpose as a feeder to Montreal.

The latest project to promote the trade of the country and to hasten the full development of our great North-West comes from our great pioneer railway, the Grand Trunk, which has announced its intention of extending its already far-reaching system from Lake Nipissing to the Pacific Coast. Although not unexpected by those in the confidence of that company, the announcement took many people by surprise. The proposition is to run the road generally from one hundred to two hundred miles north of the Canadian Pacific, and open up for settlement a most valuable region now lying waste. All will hope that this new project may be carried out and prove as successful in every respect as has been the Canadian Pacific—the pioneer in the development of a great and fertile West. Of course, there must be legislation before so large a project can be undertaken, and Parliament will have something to say on the subject.

The Canadian Pacific was pushed through and completed under the auspices of the Conservative party, and the aid granted to it was opposed tooth and nail by the Liberals of the day, who agreed in proclaiming that the western country was valueless, that the expenditure called for would be ruinous to the east, that the traffic would not pay for the axle-grease—and much more in similar strain. When we recollect this, and that it is scarcely twenty years since the battle was fought, not more than fifteen years since the road was opened, and that it has resulted in building up a large and productive country with flourishing towns and cities and a prosperous and paying railway traversing the continent, it looks like the irony of fate that the Liberal party now in power should be asked practically to confess that their forebodings were ill-founded by their obligations to promote in every way they can this project of the Grand Trunk—which cannot fail to be of vast benefit to the country at large—on the lines as proposed, and will not injure the Canadian Pacific road, which, as the pioneer in that direction, is entitled to full consideration.

CONTINUED INCREASE OF BRITISH EXPORTS TO CANADA.

We recently gave details of British exports to Canada, taken from the Board of Trade returns, which showed considerable increase this year over 1901. The trade of this country with Great Britain is so important we give the exports from the United Kingdom to Canada for the ten months to end of October last, compared with same period, 1901:—

British exports to Canada.	10 months. 1902.	10 months. 1901.	Increase. '02 over '01.
Food and drink.. . . .	\$1,137,500	\$1,119,000	\$ 18,500
Wool.. . . .	128,975	101,840	27,135
Cotton piece goods.. . .	3,344,000	2,509,500	834,500
Jute piece goods.. . . .	737,000	627,500	109,500
Liner piece goods.. . . .	780,100	754,000	24,100
Silk, lace, etc.. . . . .	327,500	296,500	31,000
Woollen goods.. . . . .	2,384,600	1,895,000	489,600
Worsted goods.. . . . .	3,313,600	3,949,000	364,600
Carpets.. . . . .	1,048,000	1,005,000	43,000
Cutlery.. . . . .	258,975	205,780	53,195
Hardware.. . . . .	127,260	91,440	35,820
Iron and metal goods.. . .	7,890,000	4,202,000	3,688,000
Miscellaneous.. . . . .	4,426,290	4,146,240	280,050
<b>Totals.. . . . .</b>	<b>\$25,903,800</b>	<b>\$19,902,800</b>	<b>\$6,001,000</b>

Imports from Canada into Gt. Britain.	10 months 1902.	10 months 1901.	Increase or decrease.
Animals.. . . .	\$6,920,000	\$6,842,000	\$ 78,000
Bacon and hams.. . . .	6,951,000	5,100,000	1,851,000
Butter.. . . .	5,258,500	4,166,000	1,092,500
Cheese.. . . .	16,877,000	15,315,100	1,561,900
Eggs.. . . .	354,200	604,850	d. 250,650
Wheat.. . . .	13,567,000	9,359,800	4,207,200
Wheat and flour.. . . .	3,817,000	2,625,000	1,192,000
Wood.. . . .	21,375,000	20,100,000	1,275,000
Oats, peas and corn . . . .	1,124,690	4,723,250	d. 3,598,560
<b>Totals.. . . .</b>	<b>\$76,244,390</b>	<b>\$68,835,000</b>	<b>\$7,409,390</b>

The net results being, in the 10 months of this year, an increase in our imports of British products to the extent of \$6,001,000, and an increase of shipments to Great Britain to the extent of \$7,409,390. The total business done this year with the United Kingdom seems likely to amount to \$131,000,000.

THE PELICAN-BRITISH EMPIRE LIFE.

The London journals comment on the fusion of the British Empire Mutual Life and the Pelican Life in rather mixed terms. One of these, it may not be necessary to remark, has, for some years, been licensed to transact business in Canada. In the sphere of life insurance—says the Economist, substantially, in dealing with the subject—as in other branches of business, the tendency has been to amalgamations and consolidations, the latest being the provisional agreement entered into for the absorption of the British Empire Mutual Company by the Pelican Life office. Under this agreement the funds of the British Empire Company are to be constituted a specific trust for the benefit of the members of that company, and the whole of the profits will belong to and be apportioned among such members solely, subject to a fixed charge of 10 per cent. for the expenses of conducting the business. The Empire policy-holders will also have a further guarantee and security of the capital and funds of the Pelican Company, amounting to £200,000, and of the uncalled capital of £900,000. Seeing that the cost of carrying on the business of the Empire Company is now

16 per cent., the policy-holders in it will obviously benefit by the agreement. And if it be argued that the gain of the one company must be the loss of the other, the answer given in advance is that the Pelican “will acquire the goodwill and agency connection of the British Empire Office,” which constitutes a valuable asset, especially in these days, when the public are so greatly attracted by big figures, and are led to gravitate to the institutions that show big premium incomes and large funds. In order to carry through the agreement, an Act of Parliament is required.

INSURANCE DAYS OF GRACE.

It is not often that life insurance companies publicly refuse to pay death claims, although occasions will arise when the desire to strain a point for the family of the insured, or to avoid appearing in the distressing role of contestants, places them on the verge of a dilemma as between it and their duty to their policyholders by defending an action in the courts. A case in point appeared a few weeks ago in London (Stuart vs. Freeman), England, in which the judgment of the Master of the Rolls has been looked upon as somewhat antiquated, but there are few, it is believed, who will grumble at the ultimate decision. A man was insured with the General Life Assurance Co. He died within twenty-four hours of the expiry of the thirty days of grace commonly allowed for the payment of premiums. The assignee of the policy paid the premium a few hours after the death, and it was not alleged that this gentleman knew that the death had taken place. If he had, the circumstances of the case would have been entirely changed. A clerk in the company's office accepted the premium, and it appeared that payment after the days of grace had been accepted at least once before. The company, however, repudiated the acceptance by their clerk, and disclaimed liability under the policy. The King's Bench found for the company, on the ground that a life office was not liable if death occurred during the days of grace and before the overdue premium was paid. The jury had previously found that the company, through its servants, had, in fact, extended the days of grace. The Court of Appeal has fortunately reversed the decision, though it still leaves open to legal doubt the point whether a life office is liable to pay a claim which occurs during the days of grace where the premium has not been paid. This point need not, however, trouble anyone. It is the invariable practice to admit liability for claims within the days of grace. Enlightened offices go much farther, and permit of the reinstatement of a lapsed policy within twelve months, without any medical examination or evidence of health. Life assurance companies are becoming more and more alive to their high responsibilities and to the obligations under which they lie not to take advantage of technical pleas to avoid payment of claims. People would not insure their lives if they thought that life offices, with their great wealth and command of legal assistance, would strain at every legal opportunity to deprive them of the protection for which they paid their money. Happily, the case is exceptional, and is as strongly objected to by insurance officials as by members of the general public.

It is needless to say that the most liberal interpretation is made respecting claims under life insurance in Canada, as may be inferred from the tables in the comprehensive Annual Reports of the Superintendent of Insurance at Ottawa.

## WHAT CANADA BUYS—(20).

We continue publication of a list of the goods imported by our own people during the fiscal year ended 30th June, 1901, with the view of affording information to those of our friends abroad, who may be desirous of opening up or extending business in Canada. This alphabetical list, compiled from the Customs returns, is unavoidably voluminous and will probably run through the greater portion of the "Journal of Commerce" for the current half-year; but it should prove most valuable to

manufacturers in the United Kingdom and their representatives who would avail themselves of the advantages offered under our Differential Tariff which, it may be seen, allows one-third off the ordinary duty on goods of British manufacture exported to Canada. Any information which, alphabetically, must recur later on in our tables will be furnished meantime on application to the office of the "Canadian Journal of Commerce," Montreal:

## DUTIABLE GOODS—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—			General Tariff.		Preferential Tariff.			
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.	
	Lbs.	\$	Lbs.	\$	\$	Lbs.	\$	\$	
Drugs, dyes, chemicals and medicines—Liquorice, paste—									
Great Britain .....	44,376	3,257	73,909	5,322	1,064.40	.....	.....	.....	
France .....	233	23	233	23	4.60	.....	.....	.....	
Italy .....	7,600	1,026	7,600	1,026	205.20	.....	.....	.....	
Turkey .....	1,104,672	72,027	1,219,411	79,637	15,927.40	.....	.....	.....	
United States .....	93,911	7,392	82,323	6,552	1,310.40	.....	.....	.....	
Total .....	1,250,792	83,725	1,383,476	92,560	18,512.00	.....	.....	.....	
Liquorice, in rolls and sticks—									
Great Britain .....	9,470	1,284	5,653	992	198.40	4,225	415	55.36	
France .....	200	20	200	20	4.00	.....	.....	.....	
Italy .....	1,621	162	1,621	162	32.40	.....	.....	.....	
Norway and Sweden .....	675	132	675	132	26.40	.....	.....	.....	
United States .....	312,587	26,780	312,487	26,730	5,346.00	.....	.....	.....	
Total .....	324,553	28,378	320,636	28,036	5,607.20	4,225	415	55.36	
Magnesia—									
Great Britain .....	2,673	341	.....	.....	.....	2,673	341	45.48	
United States .....	71,508	3,539	71,606	3,542	708.40	.....	.....	.....	
Total .....	74,181	3,880	71,606	3,542	708.40	2,673	341	45.48	
Milk food and other similar preparations—									
Great Britain .....	.....	9,715	.....	660	198.00	.....	8,993	1,798.60	
Belgium .....	.....	70	.....	70	21.00	.....	.....	.....	
Switzerland .....	.....	6,210	.....	6,840	2,052.00	.....	.....	.....	
United States .....	.....	32,860	.....	35,011	10,503.30	.....	.....	.....	
Total .....	.....	48,355	.....	42,581	12,774.30	.....	8,993	1,798.60	
Morphine—									
Great Britain .....	3,337	3,978	.....	.....	.....	3,587	4,273	569.73	
United States .....	115	327	115	327	65.40	.....	.....	.....	
Total .....	3,452	4,305	115	327	65.40	3,587	4,273	569.73	
Opium, powdered—									
Great Britain .....	109	305	40	120	54.00	69	185	62.10	
United States .....	53	163	53	163	71.55	.....	.....	.....	
Total .....	162	468	93	283	125.55	69	185	62.10	
Proprietary medicines in liquid form, containing alcohol—									
Great Britain .....	.....	3,774	.....	3,917	1,958.50	.....	.....	.....	
Austria-Hungary .....	.....	17	.....	17	8.50	.....	.....	.....	
France .....	.....	5,667	.....	5,714	2,857.00	.....	.....	.....	
Germany .....	.....	2,615	.....	2,664	1,332.00	.....	.....	.....	
United States .....	.....	60,633	.....	60,462	30,231.00	.....	.....	.....	
Total .....	.....	72,706	.....	72,774	36,387.00	.....	.....	.....	

## PLAN TO STOP OR CHECK SPEED OF STEAMERS.

Mr. Louis J. Lacoste, son of Sir Alexander Lacoste, has invented a device which is intended to check the speed of steamers, or to stop them quickly when going at a high speed so as to avoid collisions. We consider the invention, while highly desirable for these purposes, capable of other uses also; the apparatus could be used to change the course of a vessel, much more rapidly than by the rudder, just as an oarsman does his boat by simply throwing out one oar with the blade set at a right angle in the water. A vessel in action also could be made suddenly to swerve so as to avoid broadside attack. The idea of Mr. Lacoste is to place fins at the side of a vessel to be extended or closed by machinery operated from the bridge or elsewhere on board. A more severe test is desirable and is likely to be soon made, and the many well-wishers of the inventor have every confidence in its success.

The invention has been affixed to the Government steamer Eureka, and on Tuesday last a test was made in the canal, a number of interested persons being on board. The vessel left Cantin's shipyard and proceeded up the canal; when opposite the Montreal Rolling Mills, Mr. Lacoste made the first practical test of his invention, the result of some years of unremitting labor. The fins were opened, and the steamer, which was running at half-speed, was stopped within a distance of one hundred feet. The experiment was a thorough success, and great satisfaction was expressed by those on board. Other equally successful tests were made, and it was clearly demonstrated that when going at full speed, the Eureka could be stopped within a distance of fifty or sixty feet, and that without any shock being perceptible to the passengers. In order to prove the strength of the fins, Mr. Lacoste threw them open, without the engines being reversed. The effect was to at once check the speed of the vessel, the fins admirably resisting the pressure of the water.

Further tests were made on Wednesday in the Harbour and St. Mary's current, with equal satisfaction. The ship had attained a speed of ten or eleven miles an hour in the harbour, when the fins were opened on both sides and steam was shut off, the boat being brought to a stop in less than her own length. Finally, the fins were again opened, the engines were reversed, and the vessel was stopped in about half her length, or within a distance of fifty feet. A test was also made of turning the boat in a limited space, with one fin, and it was very satisfactory, the Eureka turning in about her own length. Coming up St. Mary's current, the fins were opened, and without shutting off steam, the vessel was stopped within a distance of a few feet. In order to test the strength of the fins, one was opened when the steamer was coming up the current with her engines at full speed, and it successfully withstood the strain.

Although the several tests proved so successful, it was admitted by experts present that the efficiency of the invention received scarcely a fair trial. It is well known to shipbuilders and navigators, and to everybody who has ever steered a boat, that the greater the speed at which a vessel is moving, the more readily does it answer to the helm. The rather severe tests, therefore, to which Mr. Lacoste's shipbrake has been subjected do not do it justice. In a space of more seaway than afforded by our harbour and river, especially at a time when ships are hurrying out to sea, it was not nearly as satisfactory as it must prove to be where its use is more likely to be invoked—in the open sea or in an ocean harbour, where we learn it is likely to be exhibited ere long.

Among those who have given the enterprise substantial encouragement are Lord Strathcona and Sir William Hingston.

## NEW PARCEL CUSTOM RATES.

In answer to an inquiry, the Minister of Customs, Hon. Mr. Paterson, has furnished the following statement of the conditions governing the prepayment of customs duty on parcels sent from Great Britain to Canada. "When the Postmaster-General and myself were in London last summer we concluded an arrangement with the Imperial Postoffice Department, whereby the senders of parcels by post from Great Britain to Canada would be enabled to arrange for the prepayment of the customs duty payable thereon in Canada, and I expect it to go into operation in Britain in the course of a few weeks. The sender of a parcel will be required to make a deposit, equal to 10 per cent. of the value of the contents, with the postoffice at the place of mailing, and also to enter into an agreement with the postoffice authorities to pay the difference if the actual duty properly payable (as determined on arrival of the parcel at its destination in Canada) be greater than the amount of the deposit. Correspondingly, I understand, a refund will be allowed if the duty is less than the deposit. I believe in addition to this deposit of 10 per cent. a small fee for handling (6d) is charged on such parcel by the Imperial Postoffice Department. The Imperial Postoffice Department take all the responsibility upon their shoulders, and guarantee to us the payment of the full duties which may be determined upon appraisement of the parcels on their arrival in Canada. The arrangement does not involve any material change in our method of treating parcels arriving by mail from Great Britain. They will continue to be sent to the nearest customs office to the place of destination, at which office the duty will be determined and marked on a bill which accompanies parcels duty prepaid. Parcels of this class will then be handed over to the parties to whom they are addressed. The bills showing the duty payable on prepaid parcels will be forwarded by the various customs officers throughout the Dominion to headquarters, where they will be assembled and the necessary steps will then be taken to secure payment from the Imperial Postal Department."

## CASHING A STRANGER'S CHEQUE.

It is possible that the steady progress of the country for some time may have gotten many into an easy and quick if not entirely correct way of thinking, which is accountable for the apparent lack of shrewdness on the one part and the ease with which unscrupulous designers carry out their plans. The forger who took some hundreds of dollars from Guelph, Ont., retailers, recently, did not hurry across the border, but quietly settled down to business on the same lines. A town further west was visited with equal success the following Saturday night, and last Friday evening a number of Brockville merchants were similarly "taken in." The following evening a number of Bellville retailers cashed the same sort of paper, and thus the forger goes merrily along. 'Tis safe to say that but a short time need elapse before this clever man of bogus paper can open up a bank for himself, with the additional experience thus gained, to his credit. When will merchants learn to refuse cashing cheques for entire strangers?

Another "slick" scheme is heard of as being perpetrated at Ingersoll, Ont. The report reads:—Ingersoll, Nov. 21.—Over a week ago several well-to-do farmers residing near here signed what they supposed were receipts for money advanced them by a stranger, who had bargained with them for the purchase of thoroughbred cattle. The stranger stated that he represented an American stock farm, and set Thursday of this week as delivery day. The farmers came to town early yesterday morning, bringing the animals with them, but the purchaser failed to put in an appearance, and the investigation revealed the fact that no arrangements had been made for the shipment of their cattle, which they were obliged to take home again. The stranger has evidently fled the country, and the farmers are satisfied that the papers they signed will turn up in

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the form of promissory notes, the amounts of which they cannot estimate.

This plan of swindling was recently practised upon farmers near St. Mary's, and notes to the extent of \$512 were secured. These notes are at present held in this town. In this instance turkeys were bargained for. The farmers concerned in the cattle transaction are all known as breeders of thoroughbred cattle, and the swindler had his plans well laid. He was driven out into the country by a local man, who witnessed a couple of the transactions, and who says he was also "done up" for a small amount. Since visiting the farmers to the north nothing can be learned of his movements, but he is believed to be a member of the gang that victimized the St. Mary's farmers. He is said to be about fifty years of age.

### DAIRY PRODUCE.

A private London circular, date 14th instant, treating of the dairy produce situation, says:—Butter.—This week the temperature has been abnormally mild, but towards the end there were occasional frosts at night. The weather during the early portion of the week was rainy, but drier conditions have since supervened. Although arrivals of Canadian butter continue large the demand remains steady, and, if anything, shows a slight improvement. As the navigation season from Montreal is about closing shippers are exporting as much as possible before the St. Lawrence becomes icebound. In the south-west of England Canadian butter is making 2s to 4s per cwt. more than in the north of England or in London. "Choicest" brands in London are making 102s to 104s, and "Finest" 96s to 100s. Cable quotations are 104s 6d c.i.f. London.

The "Victoria," a new steamer belonging to the Orient Pacific Co, left Melbourne this week with no butter on board, as she does not carry refrigerated cargo. The "Rimutaka" has left New Zealand with about 7,300 cwts., and is due to arrive here on 12th December. It is possible, therefore, to compare the total shipment of Australasian butter to arrive this year before Christmas with that of last season. The total to arrive from Australia this year will be 2,720 cwts., and the total from New Zealand 12,335 cwts. Last year the arrivals of Australian butter before Christmas were 63,190 cwts., and from New Zealand 19,019 cwts, making a total of 82,209 cwts. Thus the total deficiency this year, compared with last, which was exceptionally small, will be 134,308 boxes. Some of the New Zealand butter, ex "Whakatene," was put into cold store, but that which was sold made from 112s to 116 per cwt.

After remaining at 101 kroner for seven weeks the Copenhagen official quotation has been reduced to 99 kroner, which will do something to bring the quotation to a parity

with landed prices. It is a pity this reduction was not made a month ago. A further reduction of another two kroner next week would place the quotation on a solid basis. The market was commencing to harden for all classes of butter, and the lowering of the quotation ought not to interfere with the improving tone, as it was quite out of touch with landed market prices. The long run of weeks in which the import of butter has exceeded those of last year appears to have ended, and deficiencies week by week are likely to ensue. Russian imports are reported to be nearly exhausted, and the total import of butter for the last four months has been—July, 435,627 cwts.; August, 381,321 cwts.; September, 339,697 cwts., and October, 317,057 cwts. The Danish import for October was 40,500 cwts. less than for July, and the Russian decrease in the same months was 63,110 cwts. Canadian, French, and Dutch show virtually no decreases. The total import of Continental butter in October was smaller by over 36,000 cwts. than the monthly import since last April.

Cheese.—The increase of 3s to 4s per cwt, which has taken place this week in Canadian cheese is most unusual for November, and not for many years has Canadian made 60s during this month. This increase must cause such a rise in the retail market as will restrict consumption. In London there is a solid 59s market, with an occasional 60s for "Choicest" Canadian, with 56s to 57s for secondary qualities. In Canadian markets 60s rules strongly. Corresponding week 1901, Canadian choicest sold at 45s to 46s and finest at 43s to 44s.

### THE PEPPERMINT SITUATION.

As though to further strengthen the firm situation into which the peppermint oil market has been forced of late, it is now reported that the outlook for next year's supply is fully as dark. Under the heading of Mint Planting, the Oil, Paint and Drug Reporter says:—A letter received a few days ago from a friend in the West, tells of disappointing conditions regarding the planting of mint. Owing to excessive rains during the last four weeks, the usual work of preparing the ground has been rendered impossible in most cases. As is well known, the land is tilled at this season and made ready for planting the mint in the spring of the year. It has also been a practical impossibility to clear any new land this season and consequently there will be little or no "virgin soil" to plant in the spring. On this account, all the mint planted will have to be reset on old ground, which has already been cropped to mint, and from which the constituents have already been taken. The area of land prepared this year is said to be the smallest in many seasons. As this is the case our correspondent states as an assumed fact that the crop next year will be a small one. He also writes

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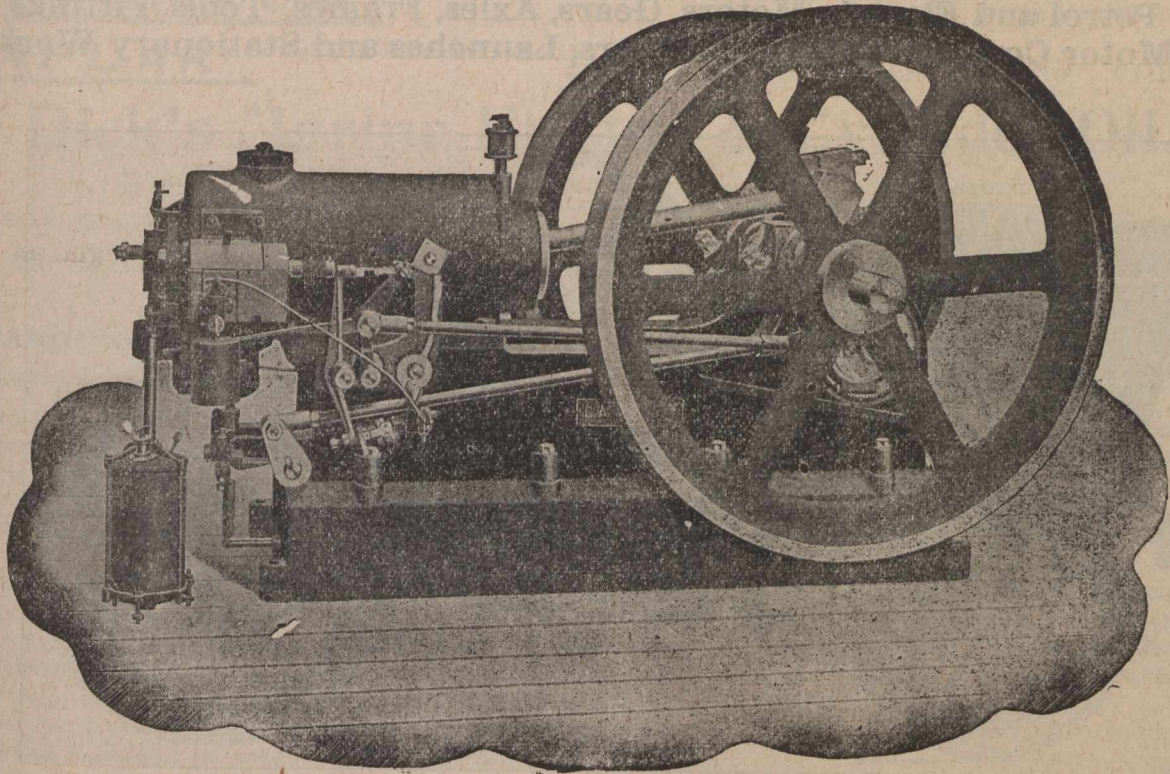


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that as the entire available supply will be required for actual consumption before another crop comes in, it is certain the markets must rule firm for possibly two years. The entire American crop for the present year is very small, as is well known.

At the present time the peppermint market is firm. Altogether there has not been very much business done during the week, but lately a little better demand has developed for case oil, principally for export. There are still some small lots in the country upon which holders are anxious to take profit, but these are few.

While on the peppermint subject it will not be amiss to write a few words concerning menthol. It will be remembered that the market price for this article eased off somewhat last week and prices were marked down. At the present time the situation is much stronger, owing to the receipt of cable advices from Japan making the cost to lay down considerably above the spot price. A large arrival, some forty cases, arrived here this week by way of the Pacific Coast. The goods were well distributed throughout the trade, and thus had comparatively little effect upon the market, particularly in view of the strong Japanese advices mentioned above.

Better Market for Cocaine.—The old cocaine "fight" has been settled and the market is now on a firm basis at higher prices in sympathy with conditions in foreign markets, where, as stated some weeks ago, the scarcity of crude material has been felt for quite a time. There is really no reason why prices here should not be higher than they are at present, and as the market seems to have an upward tendency, it is likely that a further advance will be made. At the time of writing a very fair demand is manifest, but the opinion is expressed in some quarters that any higher prices would be likely to cause a falling

off of business, upon which the market would break and another period of price-cutting set in.

Even at the higher range now quoted the cost to import, we are told, is above the spot price. It is extremely seldom that the local market has fallen to so low a figure as at present, as will be seen from the following table, which gives the highest and lowest prices quoted each year from 1895 to 1901, both inclusive:—

Year.	High.	Low.
1895.. . . . .	\$6.25	\$4.50
1896.. . . . .	4.50	3.50
1897.. . . . .	3.50	2.50
1898.. . . . .	3.20	2.70
1899.. . . . .	6.00	3.00
1900.. . . . .	6.50	4.50
1901.. . . . .	6.50	4.50

NEW BRANCH BANKS.

Branches of the Bank of Ottawa have been opened recently at North Bay, Ont., Maxville, Ont., Emerson, Man., and Prince Albert, N.W.T.—The Imperial Bank of Canada is opening a branch at Cranbrook, B.C.

—A series of interesting articles on the resources of Canada, its industrial progress and natural advantages, have been appearing in recent issues of the Leeds & Yorkshire Mercury, from the pen of Mr. Lumsden, one of a party of English tourists who visited the Dominion some months ago and inspected the principal centres of industry.

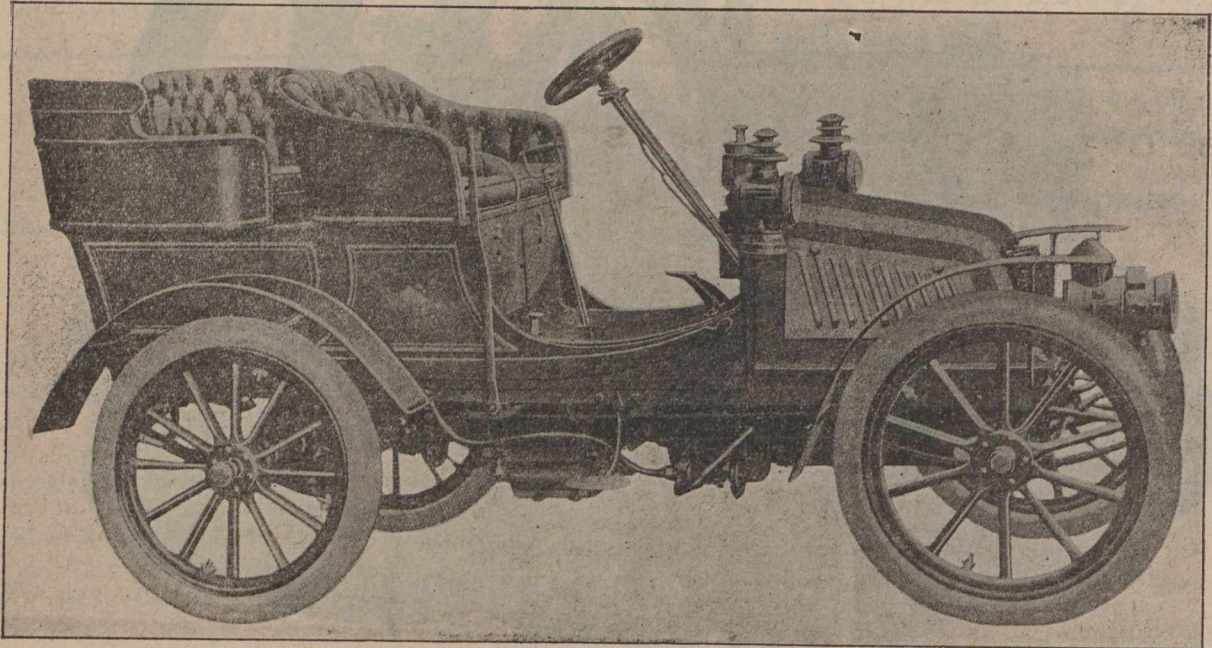
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
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### Meetings, Reports, &c.

#### THE INSURANCE INSTITUTE BANQUET.

A report of the proceedings at the recent banquet of the Insurance Institute of Montreal, was unavoidably crowded out of last week's issue. As the first of its kind here, a synopsis will not be without interest to those present locally and from the sister cities, as well as to those members known generally as "field men" who have to shoulder the all-work-and-no-play duties of the profession, far from the madding crowd.

The President, Mr. B. Hal Brown, occupied the chair. To the right of the chairman were Hon. Chas. Fitzpatrick, Minister of Justice; Mr. T. J. Alsop of Liverpool, assistant manager Liverpool & London & Globe; Mr. Justice Davidson. To the left of the chairman sat Mr. T. Bradshaw, president Toronto Insurance Institute; Hon. Raymond Prefontaine, Minister of Marine; Mr. F. D. Monk, M.P.

The toasts were:—

The King:

Canada:—Proposer, the President.

Response, Mr. Fitzpatrick.

Mr. Monk.

Insurance Interests—Proposer, Mr. R. Wilson-Smith.

Response, Mr. W. McCabe.

Mr. S. P. Stearns.

Mr. T. L. Morrisey.

Head Offices—Proposer, Mr. G. F. C. Smith.

Response, Mr. T. J. Alsop.

Senator Mackay.

Our Guests—Proposer, Mr. W. M. Ramsay.

Response, Hon. Prefontaine.

Judge Davidson.

Mr. Newcombe.

Sister Institutes—Proposer, Mr. Geo. Simpson.

Response, Mr. T. Bradshaw.

Lt.-Col. Macdonald.

Kindred Interests—Proposer, The President.

Response, Mr. Peers Davidson.

Mr. J. T. P. Knight.

Mr. Fitzpatrick delivered a most interesting speech. He dwelt at some length upon the country's unbounded resources, from the iron and steel developments in the extreme east to the wonderfully rich deposits of gold in the far west and north, the "granary of the world" in our North-West, the fruit section of Ontario, and, coming to our own Province, the great wealth in our forests and water-power for electrical purposes. The Twentieth Century is the age of electricity.

Mr. Monk's speech was brimful of patriotism, and he exhorted the young men—the hope of Canada—to take advantage of their opportunities.

Mr. R. Wilson-Smith proposed the Insurance Interests, presenting the subject in a manner which showed the importance of the business in all its branches.

Mr. McCabe, in his response, dwelt upon the value of such organizations as the Montreal and Toronto Institutes to the young men engaged in the business, and made many suggestions which should be of assistance to young men desirous of advancing in their profession. Mr. Stearns followed in a very witty speech.

Mr. Morrisey treated the subject somewhat out of the ordinary, taking as his text, "Bear ye one another's burdens." He pointed out that the modern system of insurance was a compliance with the Divine command, and



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showed its applicability to the Institute, its aim and intention being that the members should be helpful to one another.

Mr. G. F. C. Smith proposed the health of the Head Offices. He thought that was a toast all should join in most heartily, as the "health" of so many of those present was dependent upon the condition of the Head Offices. This called forth a capital speech from Mr. Alsop, from the head office of the Liverpool & London & Globe. He gave eloquent words of encouragement and advice to the members of the Montreal Institute. He said that it might be possible to attain perfection in almost any profession, but it was impossible to become a perfect insurance man; there was always something to learn.

Senator Mackay followed in a few impromptu remarks. He said that in other walks of life they were content to talk of thousands and possibly hundreds of thousands, but when he found the insurance men talking of millions and billions, it made all other affairs of business appear quite insignificant.

Mr. W. M. Ramsay proposed Our Guests in a few happy words.

Hon. Mr. Prefontaine replied in French, and his speech was much appreciated by all present. As Minister of Marine he spoke feelingly of the high rates which obtain for the St. Lawrence route, and promised that nothing should be left to minimize the dangers of navigation.

Judge Davidson followed in a few well-chosen remarks, and only regretted there was not a company to insure guests against being called upon to make speeches, the claim to be payable immediately in a bundle of thoughts suitable for the occasion.

Mr. Newcombe's humorous speech simply brought down the house. Unlike most of the speakers who preceded him, who were taken wholly by surprise—as soon as he received an invitation to be present he quite expected to be and would have been grievously disappointed had he not been called upon to speak! He had given the question serious thought and was quite prepared to give a dissertation on General Average or Constructive Total Loss, Mutual Interest or any other subject under the sun, the only thing that deterred him being the lateness of the hour.

Mr. Simpson, of the Royal, proposed Sister Institutes in a felicitous manner. Mr. Bradshaw made an admirable speech in response, urging upon the members the great desirability of availing themselves of every opportunity afforded for acquiring knowledge of the business they are engaged in.

Lt.-Col. Macdonald's speech along the same lines was also an admirable effort.

In the absence of Mr. F. W. Evans the President proposed Kindred Interests, coupling with the toasts the names of Mr. Peers Davidson and Mr. J. T. P. Knight, secretary of the Bankers' Association.

Mr. Davidson's speech was one of the best of the evening, excellent both as to matter and delivery, and the pity was it should have been so far down on the list, but the

committee in charge evidently reserved some good things for the last, as Mr. Knight's speech was also a gem. He declared, as a paid official of the Bankers' Association, he didn't have to speak for that body, but he took the opportunity of telling the insurance men present a few plain truths in a nice way.

The speeches were interspersed with songs contributed by Messrs. Barrington Foote, W. H. Jackson, Magill Tait, R. Wilson-Smith, Jun., F. G. Adams, James Gayner and I. Langlois. Mr. Chas. C. Hole presided at the piano-forte.

### LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in case of writs, etc.:

### WRITS ISSUED—ONTARIO.

Bentincq Tp.—W. E. Butler et al. vs Jacob Litt \$400; Clarksburg—British Canadian L. & I. Co. vs Thos. Keast \$799; Magnetawan—G. McKnight vs John Schade \$334; Midland—Colonial I. & L. Co. vs. J. H. and Mary Griffith \$392; Montreal—G. Goodwin vs N. C. Smellie \$710; Rawdon Tp—J. R. Booth et al vs John Thompson \$2,000 damages; Red Deer, Alberta—Margt. McLean et al, exr. vs Duncan McRae et al \$450; Smiths Falls—Wilkinson Plough Co. vs W. H. Perrin \$461; Toronto—H. A. Switzer vs International Mercantile Agency \$356; Margt. Thompson vs Hugh Johnston \$600; C. Corbett vs Christina A. Lawrence \$1,200; R. H. Murchison vs K. A. and M. Miller \$760; Hamilton—Hamilton Brass Mfg. Co. vs E. A. Kuntz \$500; J. Turner & Co. vs Lumsden Bros. \$1,000 damages; Freeport Novelty Co. vs Kent Whipple \$365; Sault Ste. Marie—Nipissing Lumber Co. vs Lake Superior Power Co. \$10,000 damages; St. Thomas—Eleanor Stover vs Thomas Bros., Ltd. et al \$100,000 damages; Toronto—Warren Billuminous Paving Co. vs O. B. Sheppard \$10,000 damages; Farmers' L. & S. Co. vs J. W. Patchett et al \$457; .....—W. Rehffuss vs Perth Mutual Fire Ins. Co. \$600; Berlin—Mrs. J. Appel vs Thos. Farran \$397; Ottawa—A. W. Ault Co. vs Sylvester, Teskey \$422; Owen Sound—Gordon Mackay & Co. vs Meir & Co. \$3,631; Rochester—S. Kelly vs J. L. & F. E. Bongard \$550; Sault Ste. Marie—W. H. Ewing vs M. G. Bunyan \$319; Toronto—W. W. Van Winckle vs Dominion Transport Co., Ltd., \$10,000 damages; W. S. Shipe vs James Wood \$411.

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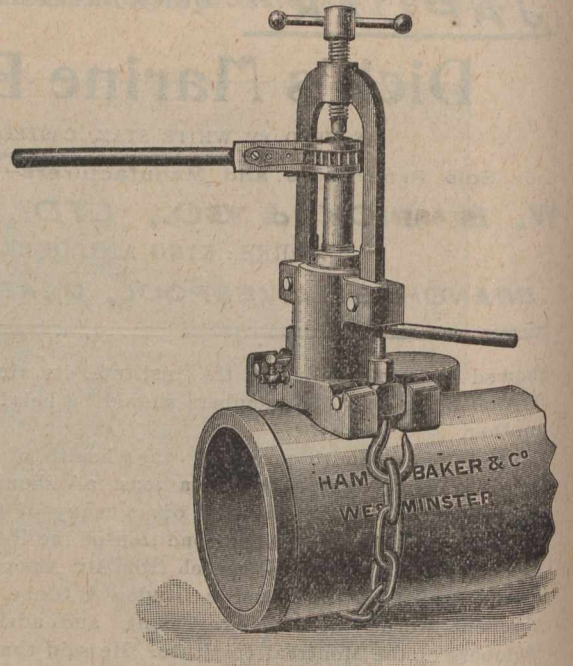
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#### WRITS ISSUED—BRITISH COLUMBIA.

Lardo—G. A. Proulx \$493; Lillooet—W. F. Allen \$315; Rossland—W. H. S. Gavin \$361.

#### WRITS ISSUED—MANITOBA & N.W.T.

Macdonald—A. Curtis \$1,000; Winnipeg—R. Adams \$5,500.

#### JUDGMENTS RENDERED—ONTARIO.

Manvers Tp.—Farmers' L. & S. Co. agt Wm. McMullen \$1,833; Rat Portage—Colonial I. & L. Co. agt Fredk Armstrong \$804; Ottawa—J. S. McKay agt G. R. Barthe \$683; Port Dover—London & Petrolia Barrel Co. agt C. H. A. Lees and M. Morgan \$576; Toronto—S. W. Hallen agt D. & S. R. Hanna \$4,765; Toronto Jct.—Farmers' L. & S. Co. agt J. A. Horner \$619; Tottenham—Bank of Hamilton agt Joseph Pierson \$747; Crosby N. Tp.—I. H. Whelan et al admr, agt Wm. Gibson \$336; Toronto Gore Tp.—Sarah Beamish agt Jas. Samuel and George Shaw \$1,464; Ottawa—F. A. Heney agt C. A. Moore \$425; Peel Tp.—Anderson & Scott agt W. and Margt. Rayerott \$575; Toronto—La Banque Nationale agt W. H. Clark et al \$494.

#### JUDGMENTS RENDERED—QUEBEC.

Bolton—F. G. Guthrie agt O. A. McLaughlin \$589; Manville R. I.—O. Rousseau agt Johnny Regis \$583; Montreal—J. W. Shaw et al agt J. R. Fair \$500; J. W. Shaw et al agt Frank Archambault et al \$384; S. T. Willett agt Chambly Mfg. Co. \$9,247; H. Baigne et al agt Cleop. Gosselin \$336; F. Dansereau agt Jos. Aumond et al \$192; U. Garand et al agt W. S. Brown et al \$202; L. O. Grothe agt T. Fournier et al \$231; Hon. H. Archambault agt Guarantee Co. of America \$1,013; G. Fautoux,

agt J. H. Lambert \$188; De. Ann Shearer agt J. W. Marks \$780; D. A. Lafortune agt Severe Thibault \$202; St. Henri—J. C. Lacoste agt Jos. Lefebvre \$316; St. Louis—J. Ward agt Leon Jasmin \$366; Stanstead Plains—W. H. Wilson agt Dme. A. A. Gignac \$320

#### JUDGMENTS RENDERED—MANITOBA & N.W.T.

Winnipeg—W. J. Bawlf \$1,922; Hamiota—J. H. Houck \$427; Winnipeg—Keizer Brick Mach. and Mfg. Co. 322.

#### JUDGMENTS RENDERED—BRITISH COLUMBIA.

Rossland—H. Henderson \$1,098.

#### EXECUTIONS—QUEBEC.

Montreal—Sun Life Assee. Co. agt J. A. Bell \$20,609; G. F. C. Smith agt Delle C. Clarkin \$201; H. Lapointe & Co. agt W. J. Grace \$1,984; J. Lamoureux agt J. E. Lalonde \$245; A. Ramsay agt Walter Martin \$184; St. Bruno—Rev. J. B. Charters agt Nap. Bachand \$652; Montreal—J. W. Shaw agt Archambault Frs. et al \$421; T. Bougie agt Al. Godon \$344; P. Gravel et al agt J. B. Huboux—Deslongchamps \$480; F. Tremblay agt Edmond Legage \$677.

#### CHATEL MORTGAGES—ONTARIO.

Camden Tp.—P. E. Cranter et al to J. A. Freeman \$550; Copper Cliff—M. Kilpatrick to Elizth. Roe \$1,873; East Angus, Que.—W. J. Finley to Canada Perm. Corp'n. \$6,504; Granton—J. Gilson and wife to J. Hamilton \$1,300; Kingston—Andrew McIlquham to T. Boyd \$1,050; London—M. J. Donohue to Carling B. & M. Co. \$3,200; Ottawa—Hugh Alexander to Dawes & Co. \$900; Parry Sound—Ireland & Bundy to F. Montgomery \$734; Ireland & Bundy to F. Montgomery \$700; Port Perry—L. & J. Stouffer to Smith,

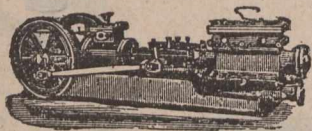
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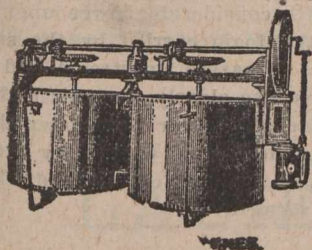
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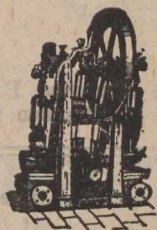
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With Fire or Steam Evaporation.



VERTICAL

**SOAP  
COMPLETE PLANTS  
CHEMICAL**

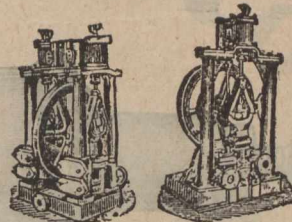
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VERTICAL FRAME PUMPS FOR LIQUORS.

**BRASS AND IRON CASTINGS**  
OF EVERY DESCRIPTION.

**DRIVING, VACUUM,  
BLOWING, PUMPING,**  
VERTICAL AND  
**ENGINES.**  
HORIZONTAL



CAMERON PUMPS. PILLAR PUMPS.

**FILTER PRESSES,**

In Cast Iron  
or Gun Metal.

**CHEMICAL PUMPS,**  
Pans  
and Stills.

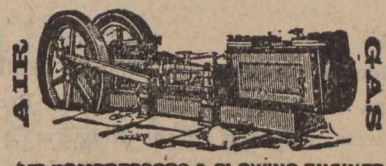
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**AIR COMPRESSORS,**

With Improved Valves.  
Causticisers.  
Agitators.

**MECHANICAL FURNACES,**  
Absorbers,  
Hoists, Cranes,  
Winches.

**GRINDING MILLS,**  
Edge-Runner or Burr with Patent Necks.

**ACID**



AIR COMPRESSORS & BLOWING ENGINES.

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

## Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

White & Runciman \$1,000; Sault Ste. Marie—James O'Reilly to F. H. Cook \$1,162; Sheffield—John Dillon to S. Lockbridge \$1,006; Sudbury—Hector McDonald to Ontario Bank \$9,368; Toronto—T. J. Boland to Cosgrave Brewery Co. \$2,250; T. J. Boland et al to Cathie. Fitzgerald \$10,000; T. J. Boland to L. Reinhardt \$2,250; Thos. Jackson and wife to O'Keefe B. & M. Co. \$7,630; Henry Lemon to T. B. Taylor \$3,164; .....—National Granite Co. to B. Cromar \$600; Arthur—Robt. Thynne to J. A. Halstead \$1,000; Chatham—W. R. Peck to Elizth. Charters \$600; Dover Tp.—Lud Hind to Port Huron E. & T. Co. \$685; Matilda Tp.—J. S. Carter to J. Zeron \$748; Toronto—John Meagher to O'Keefe Brewery Co. \$2,790; Mary P. & W. J. Sims to H. F. Baker \$700; York Tp.—James Clay to S. M. Hunter \$600; .....—Walter Stirling and wife to Central Canada L. & Sav. Co. \$4,034; Bruce Mines—Joseph Vivian to Grigg Bros. \$1,150; Brampton—W. C. McKenna to H. Pickering \$600; Guelph—Wellington Hunter to W. E. Buckingham \$450; Hamilton—Henry Hogben to A. Patterson \$2,120; Midland—Wm. White to Western Bank \$3,000; Niagara Falls—D. N. Fielding and wife to J. McPherson Co. \$4,362; Ottawa—L. G. Morgan Co. to A. P. Mutchmor \$2,690; A. H. Payne and wife to W. A. Cole \$650; Owen Sound—Emerson Darragh to D. McDonald \$2,600; Pittsburg Tp.—Jas. Keys to P. Dean \$2,793; Sarnia—Alex. Vidal to N. C. Peterson \$2,781; Stratford—Easson & Walsh to J. Forbes \$1,000; G. W. Endcox to Mary Endcox \$1,000; Toronto—T. J. & G. J. Carley to O'Keefe Brewery Co. \$6,992; T. J. & G. J. Carley to Cosgrave Brewery Co. \$3,496; Mrs. A. E. Carlton to R. Carlton \$600; Patrick Clarke and wife et al to A. Hames

\$550; Globe Mfg. Co. to W. J. O'Reilly \$600; Mrs. M. E. McMahon to W. A. McMahon \$1,000; P. J. Mulqueen to Cosgrave Brewery Co. \$2,520.

**CHATTEL MORTGAGES—MANITOBA & N.W.T.**

Carberry—Arb. H. & Co. \$2,350; Carman—G. D. Raymond \$1,600; Leduc—A. Archer \$1,500; Moosomin—R. Haslam \$2,025; Portage La Prairie—McPherson & Burns \$560.

**CHATTEL MORTGAGES—BRITISH COLUMBIA.**

Cranbury Dist.—H. D. Forde \$1,400; Huntingdon—J. W. Welsh \$656; New Denver—J. B. Smith \$5,800.

**BILLS OF SALE—ONTARIO.**

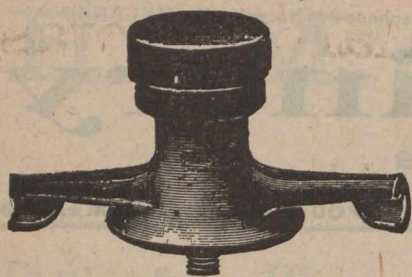
Camden—J. A. Freeman to P. E. Crantor et al \$950; New York & Buffalo—Holland & Graves to J. J. Gartshore \$25,000; Newboro—Edwd. Wright, Jr. to Abigail Wright \$1,200; Bellville—W. A. Taylor to Eliza J. Taylor \$1,000; Que'ph—W. E. Buckingham to W. Hunter \$1,450; Hamilton—Alex. Mitchell to H. E. Hawkins \$6,300; Kingston—J. R. Hinds to Elizth Brydge \$1,900; Ottawa—W. T. Johnston & Co. to R. H. Grant \$4,509; Smiths Falls—Moses Salloum to Mary Salloum \$900; Stratford—Richard Sykes to E. Walsh \$1,850.

**BILLS OF SALE—BRITISH COLUMBIA.**

New Denver & Revelstoke—Bourne Bros. \$6,000; Phoenix—J. Collins \$1,249; Sumas—C. E. Moulton \$5,000.

Telegrams : "ISOLABLE," London.

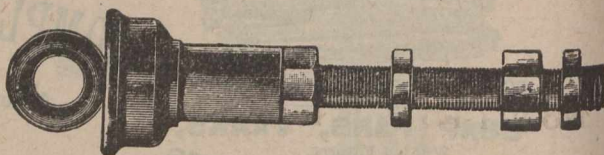
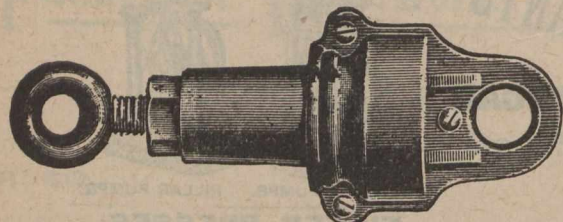
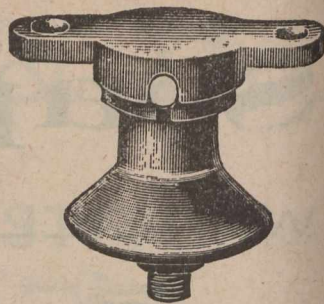
## OVERHEAD



Line

AMBROIN

Material



**ESTLER BROTHERS,** 25 Laurence Pountney Lane, Cannon Street, **London, E.C., Eng.**

## BILLS OF SALE—MANITOBA &amp; N.W.T.

St. Albert—Chevigny \$1,500.

## BILLS OF SALE—NEW BRUNSWICK.

Clair—Clair Brqs. \$3,000.

—Recent advices from Niagara Falls, N.Y., state that Messrs. Edwards A. Wickes, Vice-President, and Victor Morawetz, Director, of the Niagara Falls Power Company, were guests of Vice-President Rankine, to witness a series of hydraulic tests. Even since power-house No. 2 was commenced it has been the subject of discussion, computation, forecast and opinion as to what the effect of passing 100,000 horse-power through the main tunnel would be upon the works. Now that units 11, 12 and 13, of 5,000 horse-power each, have been completed in power-house No. 2, and units 14, 15 and 16 have been so far completed that water can be passed through them, it was determined to make a practical test of passing the full quantity of water to be used in power-house No. 2 through the tunnel, in addition to the full operation of power-house No. 1 and of the paper-mill. This was done, commencing at 10 o'clock in the morning, and closing at 5.15 in the afternoon, during which

time a variety of hydraulic experiments were conducted. At one time the paper-mill, using 8,000 horse-power, was shut down completely, so that the effect of this 8,000 horse-power could be observed. The effect upon the lower river of doubling the discharge through the main tunnel was most decided, and plainly to be seen. The increased current impinged with considerable force upon the Canadian side, dividing the foam carried by the surface current, so that part of it passed up stream and part of it down stream. It was also clearly recognized that this increased current would aid rather than deter the forming of ice bridges during the coming winters by keeping floating ice up stream from the line of tunnel discharge until the ice bridges are formed.

—Hamilton, Ont., notes:—The Ellis Knitting Company, of which Mr. Jonathan Ellis of Port Dover is the head, has purchased the premises formerly occupied by the Howell Lithographing Company, James street north, for the purpose of establishing a knitting factory here. The intention is to make high-class underclothing. The company, which has applied for incorporation, will start with \$100,000 capital as soon as possible.—In connection with the winding-up of the Saw Bill Mining Company's affairs, the three properties of the company were offered for sale in the office of the Local Master some days ago, but as the reserve bid was not reached the sale was not effected. Only \$5,000 was offered. The interests of the Hoepfner Refining Company

Telegrams : "ICERIMUS," London; "ICICLE," Durban. Codes in use : A1 &amp; A.B.C.

## Refrigerating & Ice Making Machinery.

**THE "ENOCK" PATENT SAFETY COMPRESSOR is the Simplest, most Economical and most Modern Machine for Ice-Making, Cooling, Freezing, and Cold Storage Works.**

Manufactured by us at our Works, Queen Square, W.C., Eng., and guaranteed to be of the Highest Excellency in Design Material and Workmanship. We carry out Cold Storage work in any part of the world.

**We Undertake the Following in any part of the World :**

To advise and report upon Cold Storage Projects. To survey sites of proposed works with Piers, Jetties and Sidings. To design and supervise the installation of Freezing and Cold Storage Works. To supply complete equipments, including Steam Boilers, Engines, Compressors, Electric Plant, &c., &c.

**ARTHUR G. ENOCK & CO., REFRIGERATING ENGINEERS,**  
 407 to 409 Birkbeck Bank Chambers, Southampton Buildings, Holborn, London, W.C., Eng.  
 And Hampsons Buildings, (Box 471), DURBAN, SOUTH AFRICA  
 JOHANNESBURG, BOX 5463.

(Cuts will be inserted as soon as received.)

LATEST DESIGNS.

LIGHT, FLEXIBLE, AND DURABLE.

W. T. Scannell & Co.



CHARLES STREET, LEICESTER  
ENGLAND.

Wholesale Export Manufacturers of

Medium & Better Class  
LADIES' BOOTS & SHOES.

GOODYEAR WELTED AND M.S.

HIGHEST WORKMANSHIP.

and the Nickel Copper Company, the former being a lessee of the Gage property in the east end of the city for 99 years, and the latter a sub-lessee for 97 years, were also offered for sale in the Local Master's office. The sale was to satisfy a claim of Mr. George F. Webb, a lien holder, for \$10,000. A payment had been made on account, and the sale was postponed till Dec. 11.—Superintendent Kennedy of the Deering division of the International Harvester Company is in the city hurrying along the work on the various factory buildings that are being erected in the east end. He is disappointed that the buildings are not further advance, as he had hoped to have at least 1,000 men

at work in Hamilton this coming winter making seed drills and cultivators. He has decided to add another 200 feet to the length of the company's big malleable iron foundry, which is already 700 feet long. The delay in the completion of the factory has been caused by the scarcity of bricklayers in the city.

—“There is a world of pulpwood in Labrador, and I consider it a better timber country than Newfoundland,” is the way Mr. Alfred Dickie, President of the Grand River Pulp and Lumber Company, expressed himself, says a Halifax letter, when asked regarding the timber reserves of the far north. He added:—“There is a great lumber

JAMES PERCIVAL & COMPANY,

Rolleston St.,  
LEICESTER, England.

Specialities : Football Boots. Cycling Shoes, Rubber Heeled Ward Shoes, Children's Cheap Oxford and 2-Bar Shoes.

All Shipping Orders Receive Prompt Attention.

Manufactured under the New Canadian Tariff.

(Cut will be inserted next week.)

Works: Slate Street Mills, LEICESTER.

Freer Street Works: ATTLEBOROUGH.

Telegraphic Address: “CLEOPATRA, LEICESTER.”

The Leicester Elastic Web  
Manufacturing Society, Limited,

Manufacturers of all kinds of Elastic Web for  
Boots and Shoes and Garter Elastics,

Conduit Street, LEICESTER, Eng.

AGENT:

S. WOOD, 41 St. Francois Xavier Street, Montreal, Que.

GOLD MEDAL LYONS EXHIBITION, 1872. SILVER MEDAL BARCELONA EXHIBITION, 1888.  
TWO GOLD MEDALS TORONTO EXHIBITION, 1896. GOLD MEDAL PARIS EXHIBITION, 1900.

# The Lancashire Felt Co., Ltd.,

DENTON, near MANCHESTER, ENG.

Manufacturers of **WOOL AND FUR BODIES.**

Suitable for Ladies', Men's and Boys' Hats. Also Raw Materials supplied to Manufacturers of same under the New Canadian Preferential Tariff.

belt stretching from Labrador to the Rocky Mountains, and it only requires a railway or two to develop it. Canada would then have the greatest lumber country in the world. I have great faith in the industry, and, although there are forests that are rapidly being depleted, there are still great stretches of virgin timber lands. The Grand River Pulp and Lumber Company, which controls 300 square miles on the Hamilton and Grand Rivers in Labrador, have now a portable sawmill which can saw 3,000,000 feet, and in the spring a permanent mill will be erected, which will saw 2,000,000 feet, and the company intend to erect large pulp mills, and a hitherto unknown country will throb with industrial activity. The Hamilton River is as large as the St. John, and may produce nearly as good results." Mr. Dickie does not believe, however, that Labrador is as well timbered as Nova Scotia, but he believes its timber areas are vaster than those of Newfoundland. The lumber of the latter country is chiefly small spruce and pine, whereas Labrador can boast of a splendid quality of spruce. Mr. Dickie declares that the woodlands of Nova Scotia have doubled in value in the last five years, and lumbermen are beginning to believe that it is better to sell than to operate.

—A written judgment was handed down at Toronto recently, which has settled a fine point of commercial law. The E. W. Gillett Company, of Toronto, sued W. H. Gillard

and Co., of Hamilton, to get \$19.84, balance of a yeast bill, having sent the usual circular of prices. These prices, the defence maintained, were raised, or, rather, the price of the yeast, the only line of Gillett's goods bought by Gillard, was raised, because that was the only line bought by the Hamilton firm. The Toronto firm denied this, and relied upon a published catalogue of prices, which has a clause stating that prices are "subject to change without notice." The judge said: "There is no question but that any vendor can sell at what price he pleases, and can change these prices from time to time as he sees fit; but this he cannot do if he has fixed his prices by contract with his customers. In this case the sending of the price list was an offer to sell the yeast at the prices mentioned in it; and the ordering of yeast by the defendants was an acceptance of that offer, and that constituted a contract at prices quoted; and the shipping of the yeast must be taken as having been done under this contract, which fixed the price and which price the plaintiffs, therefore, could not change as they sought to do. The plaintiffs can charge the defendants only the price quoted in the wholesale list; which the defendants paid before action, and the plaintiff cannot recover the increased price claim, which is \$19.16. I find judgment for the defendants, with costs."

—The presence in large quantities of crude petroleum in this district, says a Chatham, Ont., letter, and the belief

## BRADSHAW & PAYNE,

Boot and Shoe Manufacturers,

MAKERS OF THE

Waverley Brand of Boots and Shoes in all Varieties,

181, Humberstone Road,

Leicester, England.

The other Cut will be inserted when received.



Special prices under the New Tariff.

**TASKER, SONS & CO.**

**Manufacturers of Main Driving Bands** In Leather India-Rubber, Hair and Cotton.

Government Contractors.



THIS IS AN ILLUSTRATION OF BELTING SUPPLIED BY US TO A CONTINENTAL GOVERNMENT.

**SHEFFIELD, England.**

**32 ANGEL STREET,**

**Leather Merchants and Mill Strap Manufacturers.**

among well-informed oil experts that there will be established a permanent oil field here, have led to a very curious property complication, which will have eventually to go to the law courts to be settled. The vexed question is, who owns the oil, the company who bored for and found it, or the man on whose property the oil was discovered? At present the latter is denied any right to it, and under a clause in an agreement nearly seventy years old the Canada Company, which originally held the land, has turned the mineral rights over to an oil company, and the latter is at present exercising these rights to the exclusion of the present owner of the land. The situation affects not only the particular piece of property on which the oil is found, but also about 3,000 acres of land in the neighborhood held by some thirty-five or forty farmers, who realize only now when there is a prospect of oil being on their land that they are not entitled to it, and will not be permitted to pump it. The recent discovery of a "gusher" on what is known as the Elias Seaman farm, ten miles from Chatham, is responsible for an oil boom that calls to mind the old days of the Bothwell boom in 1864. The "gusher" is at present said to be the largest on the continent, and if it is permanent will materially affect the oil output of the Province.

—From Victoria, B.C., we learn that the section of the all-red cable from Bamfield Creek on Vancouver Island to Fanning Island has been taken over by the Pacific Cable Board from the construction company. The speed attained was 110 letters per minute, fully 10 per cent. better than was expected by the engineers. With Mr. Dearlove, of the Cable Board, is Mr. W. Wittrick, who represents the construction company, the two men having been associated together in the same work for their respective principals in all parts of the globe. Mr. Dearlove reports a most interesting experiment with his patent transmitter. Messages were exchanged direct from Bamfield to Suva without re-transmission at Fanning, a distance of 6,000 miles, at a rate of thirty letters per minute. The messages received were almost unreadable, but nevertheless successfully covered the big span. The section, although taken over, is not yet thrown open for public use, but will be as soon as proper staffs are placed at the different stations. This is expected about December 4th. Both engineers report the insulation perfect, and no leakage, and say that the sta-

tion at Bamfield is one of the finest in the world. The Fanning-Suva section is now being tested.

—The Government has decided, on recommendation of Hon. Messrs. Sutherland and Prefontaine, to appoint a commission of three engineers to make investigations and report as to the nature and location of the proposed dry dock for Montreal. There is a sum of \$250,000 available for this work, being the balance of \$700,000 set apart for the improvements in the east end of Montreal. What the Government wants to find out is the best kind of dock to have, whether it should be a floating structure or one built on shore and where it should be established. The Department of Public Works or the Department of Marine will appoint one engineer, the second will probably be Mr. Kennedy, Engineer to the Harbor Commissioners, and the third will be chosen outside. The Montreal Harbor Commissioners waited upon Hon. James Sutherland recently, and asked for approval of the plans of permanent sheds to be erected on the wharves. This was given. The construction of two piers on Windmill Point, where the new elevator is going up, was sought, and consideration was promised. Plans were submitted for carriers to take grain from the elevator to the vessels.

—Mr. F. C. Hare, head of the poultry branch, Department of Agriculture, says an Ottawa letter of recent date, left for Charlottetown, P.E.I., to superintend the shipment of 400 cases of fattened chickens, each containing twelve chickens of an average weight of four pounds per bird, to Manchester. These chickens have been gathered from all the illustration fattening stations of the Maritime Province. A second large shipment of birds from Ontario and Quebec will be forwarded in the course of a few days from Montreal. A big export business awaits those farmers who go in for raising chickens on the lines suggested by the department, and better prices can also be got in the domestic market. For example, undrawn chickens from the illustration stations have been sold this year in Toronto, Montreal and Sydney, C.B., at prices averaging from 10 to 12 cents per pound, which means a very handsome profit. Moreover, the department has been offered 12 cents a pound by a Montreal dealer for all the chickens which have been stored in that city. This applies to birds which are undrawn and have the head and feet attached.

# Jackson & Pochin,

Star Works,  
LEICESTER, England.

Patent Specialities in



## Boot Machinery, &c.

Cable Address: "STAR," Leicester.

—Toronto advices refer to the returns of Provincial Engineer Robert McCallum from inspecting two short branch railway lines in the north. The first is a Grand Trunk extension from Burk's Falls to the Mattawa River, to facilitate the handling of freight from the Mattawa River steamers. Hitherto the products of the mills on the lower river had to be hauled by waggon from the river to the station, which in some cases precluded the possibility of profit. The line is now working, and is proving of use in the district. The other line, which is about four miles long, and which was constructed and will be operated by Mackenzie and Mann, is from Quebec Siding, on the Canada Atlantic, to Parry Sound. All passenger and freight traffic for the latter town had to be taken in by waggon or ferry from Rose Point Station on the Canada Atlantic. The new line will supply this want. It is being extended farther north from Parry Sound, and a force of engineers are in the woods locating the line.

—Farm property in Ontario has passed the billion dollar mark in value. The returns of agricultural statistics, issued by the Bureau of Industries, show that in 1901 the value of the farm lands, buildings, implements and live stock reached the total of \$1,001,323,296, compared with \$974,814,931 the previous year. The County of Middlesex leads with \$50,367,864, and Huron comes second with \$48,640,114. The gross value of the cheese manufactured

reached \$12,269,073, of which \$10,814,538 was paid to the milk producers, compared with \$13,023,225, and \$11,682,470 respectively in 1900. The amount of chattel mortgages against farmers in Ontario was \$2,854,759, last year, compared with \$3,110,543 in 1900. An appendix to the report shows that in 1900, the latest year for which figures are available, the total value of farm property in the United States was only \$20,514,001,838, or about half the value of farm property in Ontario, in proportion to population.

—Financial difficulties have overtaken the Royal Shoe Company, of Maisonneuve, Que. The members of the company are Messrs. Michaud and Lambert, who have long conducted the business, originally under their own names, and are highly spoken of in trade circles, as combining energy with other qualifications for success. The town of Maisonneuve granted the firm a bonus some time ago, and they subsequently went into the jobbing rubber trade. The liabilities are in the neighborhood of \$90,000, \$40,000 of which is direct. The firm have always borne a very good reputation and it is thought likely they will get a settlement.

## W MOORE,

CHILDREN'S FINE SHOES SPECIALITY.

Wholesale Boot and Shoe Manufacturer.

Special Prices to Canadians  
under New Tariff.

Excelsior Works, Asfordby Street,

LONDON, ENGLAND.

THE GOLD FOUNTAIN PEN English Made  
OF THE CENTURY. Hall Marked

Has no Equal.

Prices to all Classes, \$1.00 each.

Writes Easily, Smoothly and Fluently. Every dealer should stock them.

The Imperial Pen Co'y.,

78 Newgate Street,

LONDON, E.C., England.

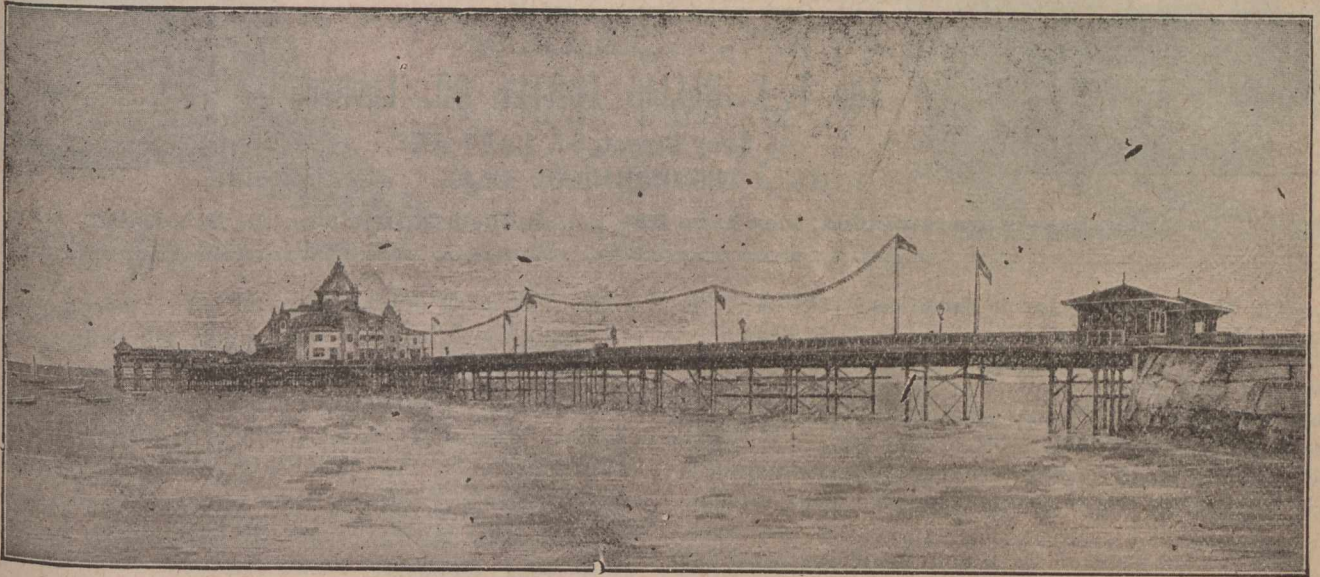
Manufactured for the Canadian Market, in England, 33 $\frac{1}{3}$  p.c. less, under the New Preferential Tariff.





# Widnes Foundry Company.

◆ ◆ ESTABLISHED 1841. ◆ ◆



Morecambe Pier (East View).

ERECTED, 1898, BY

## THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

—A London cable of the 25th instant announces that the Yorkshire Wool Combers' Association, organized in 1899 with a capital of \$9,575,000, has sent a circular to its shareholders announcing the appointment of a receiver. The association has been in difficulties for some time. It exhausted its working capital in an unsuccessful attempt to buy up important independent firms. As a result of a conference in London between the officials of the association and the debenture-holders, the latter applied to the Chancery Court, which appointed a chartered accountant, Mr. Guthrie, as receiver, in place of Mr. Illingworth, who had been acting temporarily.

—An announcement has been made at Sault Ste. Marie, Ont., of the discovery of one of the largest iron ranges in Canada and what probably will develop into one of the most important in America in the Wahnapiatae district, north of Sudbury. Chicago and Michigan capitalists, it is reported, who have interests in the iron range of Upper Michigan, are interested in the new discovery. Thomas

Drew, a prospector, who about a year ago was the first to discover the great extent of the ore deposits, at present here, says that when the work of development is gone on with the people of Canada will be astonished at its magnitude. The ore is of high quality, and the deposits are found forty miles north of Sudbury, north of the great nickel range.

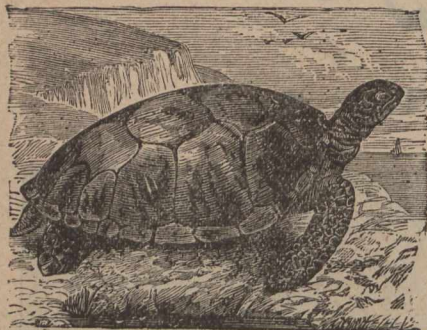
—Messrs. S. A. Brodeur, notary; Daniel Dion, merchant; J. M. Deschenes, tailor; Michel Lefebvre, physician; George H. Thibault, manufacturer, and C. A. Lavimodiere, notary, all of the town of Valleyfield, give notice in the Quebec Official Gazette that they will apply for an act of incorporation as the Valleyfield Electric Railway Company, to build and operate an electric railway within the limits of the counties of Beauharnois, Huntingdon and Chateaugay, connecting the several municipalities of these counties with the town of Valleyfield and extending to the Canadian Pacific Railway line at the village of Caughnawaga.

# T. K. BELLIS'S, Real Turtle Soup & Turtle Jelly,

By Royal Appointment  
to the late Queen Victoria.

For Invalids, Travellers, Dinner, Supper Parties and Luncheons, will often save a valuable life.

Easily Digested, Sustaining, Nourishing and the best food for Invalids, in fact unless Turtle Soup or Turtle Jelly have been administered, it cannot be said that the utmost has been done for the sufferer.



These preparations are guaranteed to be the product of the finest Imported Live Turtle, and vastly superior to any forms of Meat Extract.

The Soup is put up in pint tins, price, 5/- (exactly half the price usually charged) and in Glass Flacons, 7/- The Turtle Jelly is sold in 2/6 glass bottles, ready for use. Full instructions for use on each package. From Chemists, Grocers and Stores; or orders and remittances can be addressed.

**The T. K. BELLIS TURTLE CO., Limited,**  
15 Bury Street, ST. MARY AXE,  
LONDON E.C.. Eng.



Canadian Buyers are reminded, they have 33 1/3 p.c., in their favor, under the New Tariff.

—The biggest lumber deal in the history of Nova Scotia, says a Halifax letter, has been closed by F. P. Chaplin, of New York, representing capitalists of that city, and the most valuable timber property in the province has fallen into the hands of an American syndicate. The property is situated at Bridgewater, N.S., and comprises 210,000 acres, and belonged to the estate of the late E. D. Davidson. The price paid is said to be a million and a quarter dollars.

—The management of the Grand Trunk has decided to greatly enlarge the repair shops of the company at Stratford, Ont. The extensions will be commenced in the spring, and when completed the present staff will be augmented by some two hundred or three hundred workmen. The works at Montreal will be devoted exclusively to the construction of new locomotives.

—The property of the Saw Bill Mining Company was sold at Hamilton, Ont., this week to Mr. H. N. Kittson, for \$5,500.—At a meeting of the creditors and shareholders of the Harvey-Norman Spice Company, Mr. C. S. Scott was appointed permanent liquidator. The assets are valued at about \$3,000.

—Fire destroyed \$26,000 worth of property at Bathurst, N.B., on the 26th instant. The principal losses are: Holden, Graber and Rosenberg, \$20,000; insurance, \$6,000; J. J. Roy, \$2,500; insurance, \$1,300; and Lounsbury & Co., \$2,000; insurance, \$600.

—A Board of Trade has been organized in Port Colborne, Ont., with the following officers:—President, R. Mathews; vice-president, J. H. Smith; Secretary, G. Smith Macdonald; treasurer, J. H. Stidson.

## FINANCIAL.

Montreal, Thursday evening, Nov. 27, 1902.

The scheme of the Grand Trunk Railway to extend its system to the Pacific Coast is a huge financial project. It could not be consummated as outlined in the press under an outlay of \$100,000,000. The method of financing this project has not been divulged, nor is it likely to be for some time after the opening of Parliament. There is a second line needed across the continent, or will be before one could be built, say in five years, which, if trade keeps prosperous and harvests are bountiful in the North-West, will see very great developments in Canada.

There is much interest taken in bank stocks just now, the curiosity being as to what banks will increase their capital. There is no immediate necessity for larger note issues; and more capital would to many banks be a dead weight. What is the actual condition of the stock market is not very clear, the variations are somewhat confusing, fits of gloom succeeded by spells of buoyancy, are following each other rapidly. There will be no settled condition until after Christmas. Pacific has been selling at 127 1/2 to 128, but there is no active demand. Dominion Iron has gone at 53 3/4 to 53 7/8; preferred, 95 1/4; Montreal Power, 94 1/4; Toronto Railway, 115 1/2; Dominion coal, preferred, 117. The New York Stock Exchange is closed to-day, as is the local one. Paris, exchange on London, 25f 13 1/2c; Berlin, 20m 45 3/4pf. Foreign exchange, 60's, 9; demand, 9.9-16. Money here as last week.

The following is a comparative table of stocks for week ending Nov. 27, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares.	Average same date		
		High'st.	Low'st.	1901.
Montreal, xd. . . . .	11 273	272	260	
Molsons. . . . .	2 215	215	206	

## El Padre Needles

10 CENTS.

## VARSAITY,

5 CENTS.

The Best CIGARS that money, skill and nearly half a century's experience can produce.

Made and Guaranteed by

**S. Davis & Sons,**  
MONTREAL, Que.

# Cowling & Company,

MANUFACTURERS OF

## Ladies' High Class Boots and Shoes.

### LEICESTER, ENGLAND.



We make only the Highest Grades, under the New Canadian Preferential Tariff of 33 1/3 p.c., in favour of Canada.



Toronto .....	30	250	250	228
Merchants .....	3	160	160	151
Commerce .....	25	157 3/4	157 3/4	...

Miscellaneous.

Canadian Pacific Railway Co .....	7848	131	127 5/8	114 5/8
Ditto. new .....	246	130 5/8	127 3/4	...
Montreal Street Railway .....	236	281 1/2	279 7/8	271
Montreal Power Co. ....	1017	95	94	95
Toronto Street Railway .....	370	116 1/2	115	115 7/8
Halifax Street Railway .....	59	103 1/2	103 1/2	96 1/2
Toledo Ry. ....	150	33 1/2	33	...
Twin City Transit .....	867	117 1/2	114 5/8	107 1/2
Ditto. new .....	138	116 1/2	116	...
Richelieu & Ontario Co. ....	216	97 3/4	97	114 1/8
Ham. Elec., pfd. ....	50	85	85	...
Dominion Cotton .....	223	57	55	47 1/2
Dom. Coal, common .....	900	127 1/4	126	47 1/8
Ditto. pref. ....	35	117	116	119
Ogilvie, pfd. ....	201	133 1/2	125	...
Laurentide Pulp Co. ....	50	99 3/4	99 3/4	99 1/4
Lake of the Woods .....	149	175	170	...
Detroit United Elec. Ry. ....	1035	87 3/4	86	...
Dominion Iron & Steel, common ..	2760	55	53 1/4	26
Ditto. pfd. ....	259	95 1/2	94 1/2	80 1/4
Nova Scotia .....	585	104 3/4	101 1/2	...

Bonds.

Montreal Street Ry. ....	2800	106	105	...
Dom. Iron & Steel .....	27000	89 3/4	88 3/4	83 1/2

—London Clearing House.—Total for week ending Nov. 20, 1902: Clearings, \$762,691; balances, \$126,254.

—Ottawa Clearing House.—Total for week ending Nov. 20, 1902: Clearings, \$2,082,221.14; balances, \$594,825.67; corresponding week last year, clearings, \$2,043,929.21; balances, \$459,697.31.

#### MONTREAL WHOLESALE MARKETS.

Thursday Evening, Nov. 27, 1902.

Following a temporary cold spell on Wednesday came snow and rain, so that slushy streets and lingering patches of snow denote rather disagreeable signs of what we

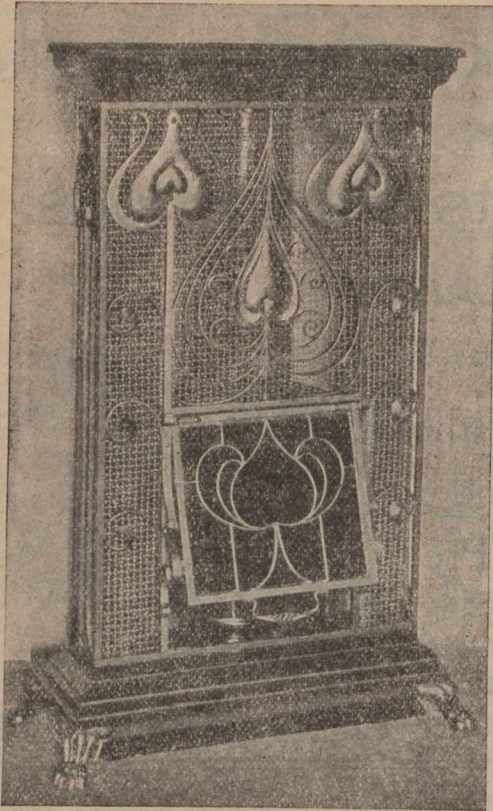
have ahead. This blend of "between seasons" weather will do its share in assisting the sale of winter materials, and with the shop windows already displaying Christmas goods, brisk trade both in what we must have and what we decide to buy, will be the feature of the coming month. Values hold exceptionally steady. Dairy products are high in value, and are holding their own pretty well. Hardware and metals are undergoing fair movement for the season, with a slight advance noted in bar iron. Groceries are active as usual at this time, with prices very steady. The low prices of currants and sugars will be strong incentives to heavy purchasing of holiday requirements. Paints, oils and glass are quiet and steady as to price. Leather is quiet as expected at this season. Wool shows heavy advances abroad, and has materially strengthened the market here.

**BUTTER.**—An extra quiet market all through the week, with business showing a large falling off. This has been especially the case in creamery. Finest fresh is held at 21 1/2 to 22c, but in order to make sales it is difficult to realize over 21c. Second grades sell at 19c to 20c. Finest dairy's are not plentiful and command good sale at 17 to 18c; but the bulk of the stock is stale and off flavor, and is not quotable over 16 1/2c. Rolls are coming in freely, and sell at 17 1/2 to 18c.

**CEMENTS.**—Although quite unexpected at this late season there has been a heavy demand for cement for immediate use. On Wednesday of last week a leading firm here received six orders averaging 200 barrels each, some on Eastern account and some to go West. The same firm received 4,500 barrels on a single recent shipment, which it was expected would be stored here, but every barrel was sold off the wharf. This means comparatively light stocks to carry over. Prices are unchanged.

**CHEESE.**—This market is also dull and heavy, with sales limited. Finest is held at 12 to 12 1/2c, but it is very difficult to find buyers at over 11 1/2c. Although English advices show light available supplies as compared with former years, there is a hesitancy here in dealing in cheese at such high figures, and is it safe to say that foreign markets must show further strength before stocks here will move freely at present figures.

Telegrams: "WARMNESS, London."



C 8. Inclusive Price, £12 12 0

# 'LUX-CALOR'

## Ritchie's Patent Condensing Gas Stove.

No Flue Required.

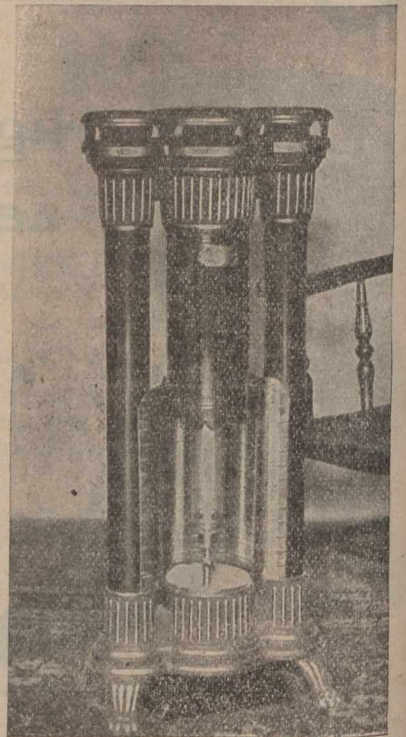
Supplied to His Majesty the King at Buckingham Palace; The Bank of England; the Mansion House; the Guildhall; the Society of Arts; the Royal Observatory, Greenwich; the London County Council; the Metropolitan Fire Brigade; the Stock Exchange; "The Lancet" Office; and the principal Gas Companies of the World.

### .. RITCHIE & CO..

Contractors to the  
London Gas Companies.

46 Hatfield Street,  
SOUTHWARK, S.E. London, Eng.  
(Near Blackfriars Bridge.)

Special prices to Canadians under the New  
Tariff, 33½ p.c. in favour of Canada.



D 3. Inclusive Price, £4 5

**EGGS.**—Arrivals are more liberal, principally in limed and held stock, and as offerings are larger the market favors buyers, with a decline of ½c on the above grades. Arrivals of new laid are scarce, and quoted at 22c to 23c; best held, 17 to 18c; limed, 16 to 18c.

**FISH.**—The presence of Advent has caused additional stir in this market, and all kinds are selling well. Prices hold steady. Fresh frozen salmon, halibut, dory, pike, etc., are now being received from the West in good quantities, and as demand equals receipts prices show little change. A good trade is expected in this line for the next few weeks. Quotations:—Salt Fish.—Loch Fyne herrings, \$1.15 per keg; salt herrings, held over stock, barrels, \$4.50 to \$4.75; new Labrador herrings, barrels, \$5.25; do., half-barrels, \$3.00; green cod, No. 1, \$5.75; do. No. 2, \$4.75; large, \$6.00. Fresh fish.—Frozen Restigouche or Gaspé salmon, 16c to 17c per pound; haddock, express stock, 4c pound; pike, 6c pound; pickerel or dore, 8c pound; halibut, 12c pound. Smoked Fish.—Herrings, 10c per box; finnan haddies, new stock by express, 6½c lb.; Yarmouth bloaters, \$1.10 box; St. John bloaters, \$1.00 per box. Kippered herring, 90c per half-box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, in bricks, 5c; dry cod, in cwt.; \$5.00 per cwt.; skinless cod in cases \$5.00 per case.

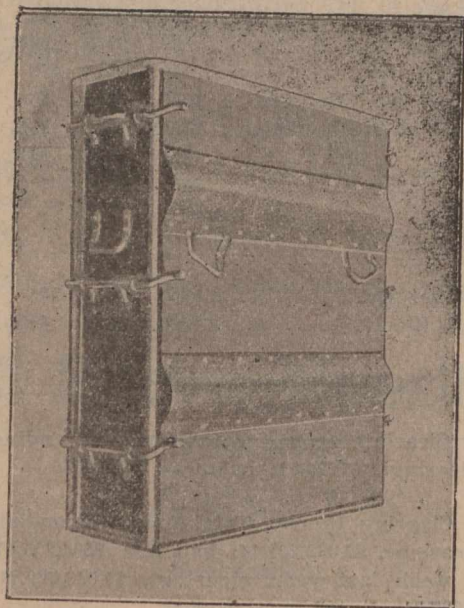
**FLOUR AND FEED.**—Millers report a good demand for all kinds with prices showing no change from last week's quotations, as given in prices current on another page. The close of navigation, which, so far as ocean vessels are concerned, goes into effect this week, naturally cuts off a source of direct foreign trade, which must now go to St. John or other Eastern port by rail. The market for baled hay is steady under a good demand. No. 1, \$9 to \$10; No. 2, \$8 to \$8.75; clover, \$6.50 to \$7 per ton, in car lots.—Winnipeg prices of No. 1 hard Manitoba wheat, 75½c, and No. 1 northern at 73½c, afloat, Fort William, for delivery second half November.

**GREEN HIDES.**—The situation shows no change. Receipts are fair, with beef hides quoted at 8, 7 and 6c lb., for Nos. 1, 2 and 3. Calfskins 10 and 8c; lambskins 60c each, but these are likely to be advanced within a few days.

**GROCERIES.**—Sugars hold steady on the basis of \$3.90 for standard granulated. Raw beet advanced in London this week to 7s 6½d. The New York market is very firm and expected to advance before the end of the week. The European beet crop is reported damaged to the extent of 5 per cent. Dried fruit is in brisk demand. Fine Filiatras currants, bulk, are worth 3¾c; cleaned in ¼ boxes are worth 4½c; Vostizzas, 5½ to 6½. Valencia raisins are worth 7 to 8½c; Cal. muscatels, 7, 7½ and 8c; Malagas,

## SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



Made of Special cold flattened, close-annealed Steel Plates, fitted with clamping bars. Weight complete, 5 cwt.

Easily Erected.      Self-Caulking.      Guaranteed not to Warp.  
Wheels and Axles fitted if required.

**H. D. MORGAN, Patentee and Sole Maker**  
Jamaica Street, LIVERPOOL, Eng.

Soap Trade Supplied under the new Tariff

TELEGRAMS: RIBOTINE, LEICESTER.

# WATERHOUSE REYNOLDS & CO.,

## Corset • Manufacturers.

MANUFACTURERS  
OF

MADAME JEANNE  
MADAME LIEDER  
ANGLO FRENCH RIBOLINE

Brown Street,  
LEICESTER, ENG.

Cuts will be inserted when received.

Sc. Mixed candied peel 8½c to 14c lb. No change in molasses or rice.

**HARDWARE AND METALS.**—A slight advance in bar iron, which brings quotations up to \$2 per 100 lbs. is the only change recorded during the week. The recent conditions of the market which displayed such a shortage of many materials and lengthy delays in receiving supplies, still exists, relieved only by the falling off in demand for which the winter season is responsible. Quotations elsewhere. A cargo of Swedish ore (5,200 tons), the first of the kind to reach the continent, arrived at Sydney, N.S., on the steamer Oscar, from Norway, on the 26th instant. This, it is said, is but the first of a series of such shipments.

**LEATHER.**—Trade is quiet, as usual at this season. Some factories are starting on spring cutting, while others are arranging for taking stock. Prices are firm and stocks are not heavy. Jobbing leather is still in short supply, the only relief just now being that the dull season is on

and will admit of supplies catching up. A shoe manufacturing failure is reported in the locality, but the concern does not rank among the large houses.

**OILS, CHEMICALS, PAINTS.**—Cod oil is very firm at 37½c to 40c. Linseed oils are virtually unchanged. Some holders are reported as offering at lower figures for future delivery, but as the movement will be light for a time and freights having advanced, quotations may remain. No change in turpentine or white lead.

**POULTRY AND GAME.**—Receipts are larger and although the market is better supplied, prices hold firm under a good demand. Turkeys are worth 11 to 12c lb.; ducks, 10 to 11c lb.; geese, 8c lb.; chickens, 9 to 10c lb.; fowls, 7 to 8c lb.—Partridges, 75c to 90c pair; venison, carcass, 5 to 7c lb.

**PROVISIONS.**—There is a good movement shown in all lines, assisted within the past few days by colder weather. Fresh killed hogs, abattoir dressed, are worth \$8.50 per

Telegrams: "GROVES," Salford, England.

Registered Offices: Salford, England.

# Groves & Whitnall, Ltd.,

## BREWERS & BOTTLERS,

Regent Rd. Brewery, || Globe Bottling Works, || Alexandra Brewery  
Salford, Eng. || Salford, Eng. || Manchester, Eng<sup>s</sup>

Shippers of EXPORT ALES and STOUTS in Cask or Bottle, Champagne  
Ginger Ale and other Specialities.

Enquiries invited as to AGENCIES or DIRECT SUPPLY through  
THE CORPORATION OF COLONIAL AGENCIES Toronto or Montreal.

100 lbs., and country dressed, \$7.50. We quote:—  
Heavy Canadian short cut mess pork, \$24.50 to \$25;  
Canada short cut back pork, \$23.50 to \$24; light Canada  
short cut clear pork, \$23.50 to \$24; finest kettle lard, 20-lb.  
pails, 12¼c to 12½c; extra pure lard, in 20-lb. pails, 10¾c  
to 11¼c; choice refined compound lard, 9c to 9½c; Boar's  
Head brand, in 20-lb. wood pails, \$2 to \$2.08; Globe, at  
\$1.80 to \$1.90; 20-lb. tin pails, ¼c less per lb.; hams, 12c  
to 14c, and bacon, 14 to 15c per lb.—Chicago, Nov. 26.—  
January provisions closed from 2½c to 5c to 10c higher  
Futures closed:—Pork, January, \$15.72½; May, \$14.80.  
Lard, November, \$10.52½; December, \$9.95; January,  
\$9.45; May, \$8.80. Ribs, January, \$8.12½ to \$8.15; May,  
\$7.80. Cash quotations closed:—Mess pork, per barrel,  
\$16.75 to \$16.87½; lard, \$10.50 to \$10.52½; short ribs,  
sides, \$8.87½ to \$9.12½; dry salted shoulders, \$9.37½ to  
\$9.50; short clear sides, \$8.75 to \$9.—Liverpool, Nov. 26.—  
Bacon, Cumberland cut, quiet, 51s. Short ribs, dull, 57s;  
long clear middles, light, dull, 58s; long clear middles,

Sole makers of His Majesty, The City Mafeking,  
Excelsior Piccadilly British Workman, Union Fearnought,  
and other Carded Porpoise Laces.

## Shaw Brothers,

Leather Lace Manufacturers,

Stone Bridge Street Works,

LEICESTER, = = England.

Cut will be inserted next week.

# HART & LEVY, Ltd.

Wholesale  
and  
Export

Clothing  
Manufacturers,

OF HIGH CLASS CLOTHING ONLY,  
FOR MEN AND YOUTHS.

Special prices to Canadians under the New Preferential Tariff,  
33⅓ p.c., in favour of Canadians.

. Leicester, England .

**SPECIALITIES**

Castor Oil  
Olive Oil  
Ravison Oil  
Nut Oil  
Cod Liver Oil  
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Castile Soap  
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Alkali  
Bleach  
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Sulphur  
Potashes  
Sul. Copper  
Verdigris  
Camphor  
Mercurials

Lithia Salts  
Phosphoric Acid  
Salicylic Acid  
Carbolic Acid  
Tartaric Acid  
Acetic Acid  
Prussiates  
Cyanides

Photo  
Developers  
Plates  
Papers  
Nitrate Silver  
Chloride Gold

Tanning-Extracts  
French & Italian Produce  
Liquorice Sticks, Peel,  
etc. etc.

**COMMISSION MERCHANTS. IMPORTERS-EXPORTERS.**

**FUERST BROS.**

17 PHILPOT LANE, LONDON, E.C., England. (ONLY ADDRESS)

**HEADQUARTERS**

for all Heavy  
or Fine Chemicals, Drugs, Oils, Essences,  
Pharmaceuticals, Drysalteries, and Produce.

Samples and Prices on Application  
Telegrams:—"FUERST, London." Telephone No. 1050.



Correspondence Solicited.

heavy, dull, 57s. Short clear backs, steady, 58s 6d. Clear bellies, dull, 65s. Lard, American refined, in pails, steady, 60s 6d.

Wool.—A private London cable received on Wednesday by a prominent importing firm here told of merino wool opening at 5 to 10 per cent. advance, medium wools at 15 per cent. advance, and coarse crossbreds at 20 per cent. advance, at the London auctions. No further cable has been received up to hour of writing. However, this tells the story pretty well. It must be remembered, further, that the wools now on offer at these sales are not worth within 10 per cent. of the wools at the sales three to six months ago. The last offerings of the year are always

made up of comparatively inferior lots. Now wool will not be seen before about the first of next February. The heavier proportionate advance in coarser wools is accounted for by the fact that since the fine wools got dearer last summer, manufacturers have been seeking for coarser material, because, as they claimed, they were compelled to do so. Now, while the fine merinos are not entirely neglected, the bulk of the rush is for the coarser kinds, as manufacturers have succeeded in marketing the fabrics from this class. A shipment of 200 bales North-West wool left here for Liverpool last Saturday, as that is now the best market for wool. This is significant of the way the wool market is tending. North-West was worth 14 to 14½c, but it has advanced and is now worth 15 to 16c. Cape's sell here at 17½c to 18c. Little or no Natal on the local market. B. A.'s, washed, are worth 32½c to 40c.

**THE LEADING WHOLESALE CLOTHING HOUSE**

Sailor Suits,  
Fancy Juveniles,  
Boys' Suits,  
Youths' Suits,  
Men's Suits,  
Pants,  
Raincoats,  
Overcoats.

ALL LATEST  
STYLES AND  
DESIGNS.

EVERY  
READY-MADE  
CLOTHING  
STORE  
SHOULD ENQUIRE  
FOR PARTICULARS OF  
PRICES AND  
SHAPES.

**Thorneloe & Clarkson,**  
**LEICESTER, ENG.**

(Cut will be inserted when received)



Increasing in Popularity  
Moderate in Price  
Unshrinkable

## “ALPHA” Underwear

WHOLESALE ONLY FROM

**T. H. DOWNING & Co.**

Manufacturers,

ALSO...

**LEICESTER, Eng.**

103 & 104 Wood Street, LONDON.

43 Mosley Street, MANCHESTER.

Clayton Square, LIVERPOOL.

89 Bridge Street, CARDIFF.

### S. FOXALL & CO.

Prominent among manufacturers of copper and tin moulds, paste cutters, etc., is the London, England, firm of Messrs. Foxall & Co., whose offices and works are situated at 114 and 116

signs in utensils in biscuit, cake and jelly moulds not before seen, many being strikingly unique and true to animal, fish and bird nature, almost beyond belief. The size of this book reveals at once the fact that Messrs. Foxall & Co. must be foremost in this

trade in the Dominion and will be pleased to mail free their large illustrated price list, from which dealers can at once see the great variety of goods to select from. Quality is always a feature of this firm's workmanship so that all goods turned out will



Marylebone Lane, London, W. All the new ideas in shapes and designs are carried by this well-known manufacturing firm, as a glance at their large illustrated catalogue will show. This finely-printed and illustrated catalogue contains many hundreds of new de-

novel branch of trade and well prepared to fill all orders of whatever kind in their line.

As the new Canadian tariff admits English goods into Canada at a discount of 33 1-3 per cent. of duty this firm are desirous of increasing their

be found faultless as to construction and perfect as to finish. An illustrated advertisement on another page of this journal will convey a slight idea of this firm's business.

Address: S. Foxall & Co., 114 and 116 Marylebone Lane, London, W., England.



The Tip Top

ENGLISH  
STYLE . .

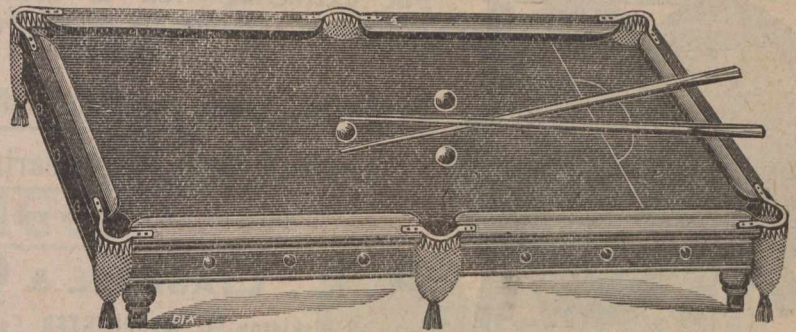
In Calf  
or Kid.

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next week.

J. A. SABIN,  
Welford Road,  
Leicester  
ENGLAND.

KENT & CO.,  
City Billiard Works,

"BAIZES, LONDON."  
Telegrams:



Middlesex St., - LONDON, E.C., England

Manufacturers of every description of Billiard Tables and Accessories,  
for Canadians under the New Preferential Tariff.

Telegrams: "CARRIED," Leicester.

Established 1879.

WALTON CARR, Junr.,

WHOLESALE

Boot and  
Shoe Manufacturer,  
Asfordby Street Works, North Evington,  
Leicester, England.

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TAYLOR & HUBBARD

LEICESTER,  
England.

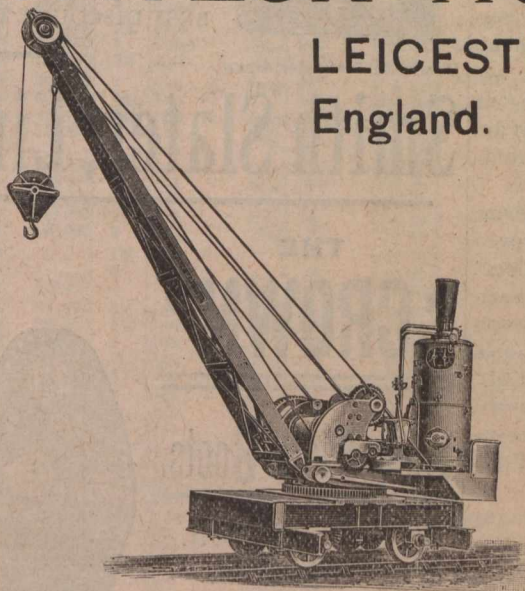
Manufacturers of the most im-  
proved . . . . .

*Cranes*

for Canadians under the New  
Preferential Tariff, of 33 1/3 p.c.  
in their favour.

WIRES :

"LIFTING," LEICESTER.

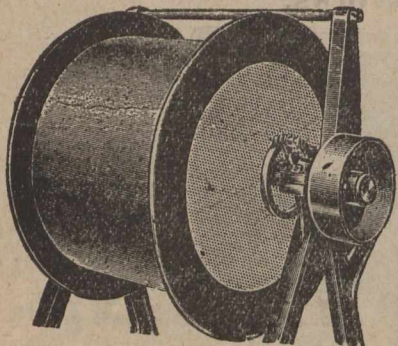


THE MODEL PRINTING PRESS COM-  
PANY, LIMITED.

A company which has of recent years  
been gaining widespread popularity

throughout Europe, owing to the de-  
cided improvements in printing presses,  
is the Model Printing Press Company  
of 63 Farringdon street, London, E.C.,  
England. Among this company's spe-  
cialties, and which is fast introducing

# The Patent Electro-Magnetic SEPARATORS.

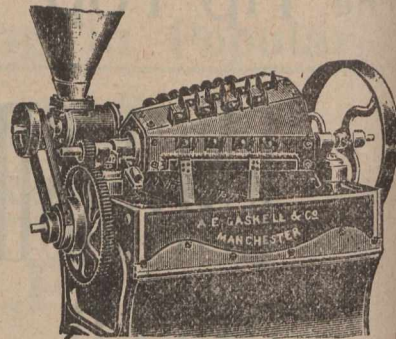


For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c

Powerful, Constant, Automatic, Economical, Safe, Self-Clearing.

PRICES ON APPLICATION TO

**A. E. GASKELL & Co.,**  
6 Dickinson St., MANCHESTER, Eng.



Contractors to Admiralty.

Works: ROCHDALE, Eng.

Special Terms to Canadians under the New Canadian Tariff

itself throughout Great Britain, is the Imperial "Model" Treadle Platen machine. This is the only platen machine without side arms. Any size sheet can be printed on it without wrinkling or folding the paper. This press is acknowledged by all who have used it to be the cheapest, simplest and best of all platen machines.

No. 3, chase 6 in. x 9 in. inside, £18 10s; No. 5, 7 in. x 11 in., £26; No. 6, 9 in. x 13 in., £36. The above prices include throw-off motion to all, and impression regulators to Nos. 5 and 6, 2 chases, 2 pairs roller stocks (1 pair coated), roller mould, oil can, ink duct, feed table, and set of spanners. Steam gear—No. 3, £2 extra; Nos. 5 and 6, £2 10s extra.

The Improved "Model" hand presses are now in universal favor, and everywhere accepted as the cheapest aid a printer can obtain. All are made extra strong, the frame being a solid casting, and the frisket bar and small attachments of malleable iron. The impression may be regulated to the utmost nicety, and the ink distributor leaves nothing to be desired. The work is so light that the cheapest labor can be employed. The rate per hour reaches from 1,000 to 1,500 copies, according to size of press and nature of work. Any length of sheet may be printed upon without wrinkling or folding.

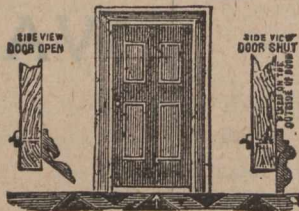
Envelope manufacturers early formed a high estimate of the Improved "Model" press, and many leading firms in that trade work numbers of them. We instance the following:—Sir Joseph Causton & Sons (10); A. Cowan & Sons, Messrs. John Dickson & Co., Ltd.; Messrs. Millington & Sons (60); Messrs. C. Morgan & Co.; Mr. Jas. Pool; Messrs. James Spicer & Sons (4); Messrs. Truscott & Sons.

The following are a few of the many testimonials received:—

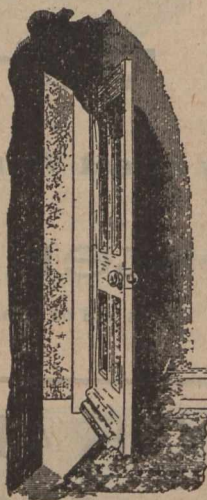
London, S.E.—"We have put each of our No. 5 machines to a severe test. They have been running constantly daily on paper bags, bill-heads and small jobs for several years at a rate of from 10,000 to 12,000 per day. Last week two lads produced 63,000 and 64,500 respectively, without overtime. This will show you what we can do with No. 5 'Model.' We have several platen machines working of other makes, but

## Slater's Patent "RELIABLE" Draught

Dust



& Rain



Door with Preventer, OPEN.

## Stopper

For the Bottom of Doors

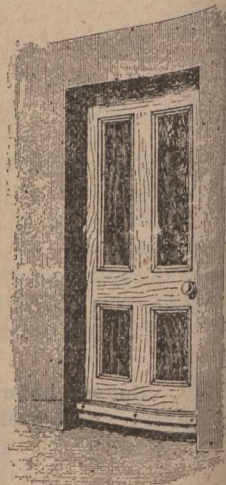
Stock Two sizes, and you can suit ANY WIDTH of Door. Cut in Two Minutes to any length.

Also THE CHEAP "CHAMPION"

Easy to Fix. Easy to Remove. Lowest Price. Quickest Sale.

The Cheapest Draught, &c, Preventer Obtainable.

BEST DISCOUNT TO THE TRADE.



Door with Preventer, SHUT.

**Smith Slater, Limited,** Longley Street, **OLDHAM, Eng**

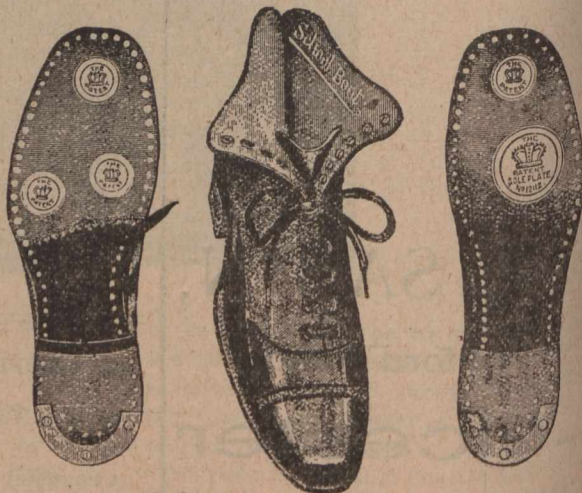
## THE "CROWN"

Sole-Plate Boots.

M. J. RICE & SON,  
MANUFACTURERS,  
4a, Guthlaxton St.,  
Leicester, Eng.

The finest Boys' and Girls' BOOTS, made for Canadians under the New Preferential Tariff.

Cut will be inserted when made.



# BROWETT LINDLEY & CO. LTD.

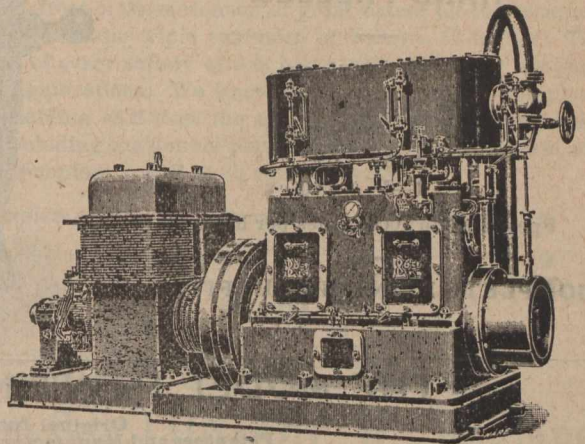
Patricroft, Manchester England.

Manufacturers of High-Speed,  
Enclosed Type,

## STEAM ENGINES.

For Driving Dynamos Direct.

We are pleased to quote for complete STEAM DYNAMOS,  
completely and thoroughly tested on full load at our works  
and delivered F. O. B. English Port.



SOUND & RELIABLE BRITISH MANUFACTURE.

### STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mts	Dates of Dividends.	Per Cent. Price Nov. 26 (bid)	Cash value per S.
British North Am. ....	243	4,866,666	4,866,666	1,776,333	3	Apr. Oct	136	390 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	117	78 50
Commercial, Windsor..	40	500,000	350,000	60,000	3	.....	195	42 00
Dominion .....	50	2,500,000	2,500,000	2,500,000	*2 1/2	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	161	80 50
Halifax Banking Co.....	20	600,000	600,000	500,000	3 1/2	Feb. Aug	135	35 00
Hamilton .....	100	2,000,000	2,000,000	1,600,000	5	June Dec	232 1/2	232 50
Hochelaga .....	100	2,070,000	1,981,000	950,000	3 1/2	June Dec	124	134 00
Imperial .....	100	2,868,000	2,368,932	2,418,595	5	June Dec	240	240 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	159	157 50
Molson .....	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	215	107 00
Montreal .....	200	12,000,000	12,000,000	8,000,000	5	June Dec	265	510 00
Nationals .....	50	1,469,700	1,430,550	350,000	2	May Nov	195	58 50
New Brunswick.....	180	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,300,000	4 1/2	Feb. Aug.	250	250 00
Ontario .....	100	1,400,000	1,400,000	425,000	2 1/2	June Dec	130	130 00
Ottawa .....	100	2,000,000	2,000,000	1,765,000	4 1/2	June Dec	225	225 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	250	275 00
Provincial.....	25	873,487	781,343	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	800,000	3	June Dec	118	118 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	186	186 00
Sovereign .....	100	1,300,000	1,021,000	191,000	.....	.....	.....	.....
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard .....	50	1,000,000	1,000,000	350,000	5	April Oct	245	122 50
Toronto .....	100	2,500,000	2,499,000	2,500,000	3	June Dec	363	263 00
Traders .....	100	1,350,000	1,350,000	380,000	3	June Dec	136	125 00
Union (Halifax).....	50	1,000,000	1,000,000	505,000	2 1/2	Mch Sept	145	84 00
Union of Canada .....	100	2,000,000	2,000,000	630,000	3	June Dec	123	122 00
Westera .....	100	500,000	419,000	150,000	2 1/2	Apr Oct	140	140 00
Agri. Sav. and Loan Co .....	50	630,200	630,200	207,000	3	Jan July	127	66 50
Bell Telephone Co.....	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	160	162 00
Brit. Can. Loan & Inv. Co.....	100	1,337,900	324,451	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	389,214	139,000	3	Jan July	105	125 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Jan *	.....	.....
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3	Jan July	105	105 00
Can. Per. & W. Can. M. Corp'n ..	10	5,951,350	5,951,350	1,490,057	3	Jan July	120	12 00
Can. Sav. & Loan Co.....	100	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	450,000	*1 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,306	40,000	2	July Dec	72	36 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan *	124	62 00
Dominion Cotton Mills Co.....	100	3,333,600	3,333,600	.....	6	Mar *	54	54 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	340,000	3	Jan July	119	119 00
Hens Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	925,000	4 1/2	Jan July	128	91 50
Imperial Loan and Inv. Co.....	100	833,350	734,590	174,000	3	Jan July	70	70 00
Landsd Banking and Loan .....	100	700,000	700,000	210,000	3	Jan July	111	111 00
London & Can. Loan and Ag.....	50	1,000,000	877,287	87,500	8	Jan July	68	24 00
London Loan Co.....	50	679,700	678,550	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	.....	Jan July	75	75 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	164	61 00
Montreal Gas Co.....	40	3,000,000	2,998,640	.....	5	April	247	123 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. *	279 1/2	140 50
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. *	125	125 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb	65	65 00
Montreal Loan and Mortg.....	25	500,000	500,000	380,000	3 1/2 & 1	Mch	137 1/2	34 37
Ont. Indus. Loan and Inv.....	100	373,000	271,993	150,000	3	Jan July	.....	.....
People's Loan and Dep. Co.....	50	2,000,000	1,200,000	500,000	3	Jan July	122	61 00
Real Est. Loan Co.....	50	600,000	600,000	40,000	.....	Jan July	42	21 00
Richelieu and Ont. Nav. Co.....	40	578,840	373,730	50,000	2	Jan July	76	30 40
Mont. Heat, Light & Power Co.....	100	2,088,000	2,088,000	162,358	3	May Nov	95	95 50
Toronto Electric Light Co.....	100	2,250,000	2,250,000	320,155	.....	Jan. *	94 1/2	94
Toronto Mortgage Co.....	100	2,000,000	2,000,000	.....	.....	Jan. *	15	154 00
Weston Street Railway.....	50	1,121,860	724,000	250,000	2 1/2	.....	89	44 50
Windsor Hotel .....	100	6,000,000	6,000,000	.....	.....	Jan. *	115	115 00

\* Paying quarterly dividends.

none earn us so much money as yours, because larger lads are required to work them."—Brickhill & Coombe.

Clevedon.—"We are very pleased with the No. 3 'Model' printing press you sent us a short time ago."—Clevedon Printing Co., Ltd.

Cape Town, S. Africa.—"I cannot speak too highly of the machine (No. 6), bought from you last year. It is quite a perfect thing to print anything so beautifully."—B. J. Godfrey.

Martock, R.S.O., Somerset.—"The No. 6 'Model' press is in constant work, and gives perfect satisfaction."—M. J. Rickcord.

Great Wigston.—"We are very pleased to say that the No. 5 machine which you supplied us with has proved most satisfactory in every way."—Hill & Gilbert.

Wigan.—"The No. 3 press I got from you is remarkably accurate, and prints with perfect register and solid impression. The ink distribution is all that can be desired."—G. H. Atty.

Leigh.—"I herewith enclose you a few specimens of work done on your No. 6 'Model' press without either pressing or rolling. I have had one in use almost twelve months and find it excellent in every respect."—T. Peters.

Canterbury.—"I bought a No. 4 'Model' press 4 or 5 years ago which has been in every way satisfactory. I enclose specimen I printed in 7 colors on it."—W. G. Austen.

Mytholmroyd.—"The No. 4 'Model' press I had of you continues to give me great satisfaction."—R. Newall.

Monifieth, N.B.—"I am glad to say the No. 5 machine is giving every satisfaction."—D. Macrae.

Stoke-on-Trent.—"The No. 3 Treadle works beautifully."—J. Taylor.

Mere, Wilts.—"The No. 6 press which you supplied me with a year ago has given entire satisfaction, and I can recommend it for general work."—H. H. Edmunds.

Coldstream, N.B.—"The No. 3 press is giving the utmost satisfaction, easy

The Best MONEY MAKER for a Job Printer, is the  
**IMPROVED "MODEL" SELF-INKING PRINTING PRESS.**

Made in seven sizes—4 for hand use and 3 for Treadle.  
 This cut shows our smallest size Treadle Machine.

**HAND PRESSES.**

Inside of Chase.

No. 1—3 $\frac{1}{8}$ " x 5 $\frac{1}{8}$ "

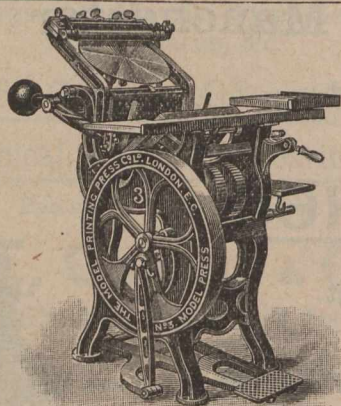
" 2—5 " x 7 $\frac{1}{2}$ "

" 3—6 " x 9 "

" 4—7 " x 10 "

Speed: 800 to 1000 copies per hour.

**COMPLETE PRINTING OUTFITS.**



**TREADLE MACHINES.**

Inside of Chase.

No. 3—6" x 9 "

" 5—7" x 11 "

" 6—9" x 13 "

Speed: 1200 to 1500 copies per hour.

**Type & Printing Materials of all kinds.**

Illustrated Catalogue, 140 pp. 4d. post free

**THE MODEL PRINTING PRESS COMPANY, LIMITED,**

Original Introducing into Great Britain.  
 Patentees and Manufacturers of the IMPROVED MODEL PRESSES.

Only Address—63 Farringdon Street,

LONDON, E.C., England.

NOTE—Buyers of these Presses in Canada have 83% p.c. in their favour, by purchasing in England, under the new tariff, from this firm. (Cut will be inserted as soon as received.)

working, fine impression and good inking."—J. W. Nesbitt.

Coalville.—"The machine I had from you 2 years ago is in good condition as when I received it, and has paid for itself over and over again."—A. Wilkins.

Camberwell, London, E.C.—"The press gives very great satisfaction. With assistance I was able to print 1,000 billheads in the hour without any particular effort. I enclose specimens of printing on stout crocodile paper, which is ample testimony as to the capabilities of the machine, as the paper is very awkwardly grained for satisfactory printing."—T. Hedges.

Kendal.—"The No. 3 'Model' treadle I had is working well; four years' constant use and never a hitch."—C. S. Webb.

Shepherd's Bush.—"Very pleased with No. 3 'Model' press, it is splendid value for money, and works in grand style."—A. H. Jay.

Description of the improved "Model" press.—The Improved "Model" press is constructed on the bed and platen principle, the impression being produced by the operation of a twin or union tog-

gle (the cross-piece bearing the word "Model"), combined with a level or handle, Q. A square, direct, steady and powerful pressure on the face of the type is produced by a simple downward motion of the handle; yet the very instant that enough impression is given, its motion is arrested by the cross-bar, S, and there is a momentary dwell upon the type, sufficient to set the ink upon the paper, and it is this that gives the Improved "Model" so great a value in the estimation of practical printers. This is really one of the most important points to be considered in purchasing a press for sharp, clear printing.

Simplicity.—It will be understood by looking at an illustration of this machine that a rod connects the knuckle joints—which raise and lower the platen—with the twin-tooth wheels, which receive their motion immediately from the shaft of the fly-wheel. These knuckle joints and the twin wheels ensure a central, direct, even and powerful motion.

Strength.—The whole frame of the "Model"—including the type bed—is

one solid casting. The bed is rigid, variation of impression is avoided. All small parts, including the gripper bar, are made in malleable iron.

Easy running and light to work.—The fewer the parts, the easier it is to make them accurate, and the less the friction. The roller arms are counter-weighted, and so is the treadle. All the oscillating parts are thus accurately balanced. The platen has an independent counter-weight in No. 6 press.

Impression.—This is regulated by five screws, one in each corner and one in the centre, at the back of the platen, and can be put on or taken off where required. A good deal of making ready is saved by this system, especially when heavy blocks are used. A novel and effective impression regulator is fitted to the Nos. 5 and 6 machines. The No. 3 treadle machine is fitted with throw-off motion only.

Distribution.—The disc is two inches wider than the chase, and with the addition of two bottom corner pieces on Nos. 5 and 6, the rollers travel on the square table of a cylinder machine.

Established 1859.

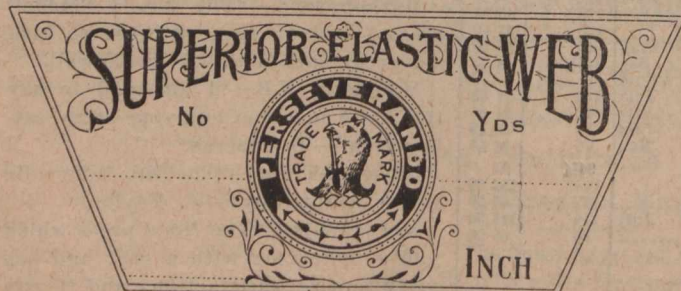
TELEGRAPH ADDRESS: "PRANDO."

**J. Burgess & Son,**

(LATE T. & J. JONES)

—MANUFACTURERS OF—

**Elastic Webs.**



All business communications to be addressed to the firm.

**Brougham Street Mills, Leicester, England.**

# Marion & Co's "Folding Imperial" Cameras

No. 20 Folding Imperial.

It is covered leather, R.R. Lens, F8 with Iris diaphragms, time and instantaneous Shutter, reversible View Finder, Cloth Bellows, rising front, focussing scale and focussing screen, rack and pinion extension swing back and front cross movement of great extent for the front carrying lens, and automatic triple extension of bellows, 17 inches. This allows of lenses of every variety of foci being used, including telephoto work of low magnifications. We know of no such complete equipment at the price, enabling as it does the user to undertake any and every class of work including one double plate-holder, pneumatic release, and tripod bushes, complete in stiff cloth carrying case.

Cut will be inserted as soon as received.

Price complete as described above, 5 by 4 plate, £6 10 0

Extra Plate-Holders, 5 by 4, each..... 2 9

No. 21 Folding Imperial.

As above No. 20, but for 7 by 5 or 1/2-plates..... £8 10 0

Extra Plate-Holders, 7 by 5 or 1/2-plates .....each 5 0

Illustrated Catalogue, 300 pages, post free, 1/- Booklets Free. Manufacturers of Photographic Plates, Papers, Mounts, Apparatus and Materials of Unsurpassed Excellence.

MARION & CO., Ltd., - 22, 23 Soho Sq., LONDON, W., England.

and are evenly inked from end to end. The Frisket Fingers can be lowered on the platen at any point, and may be adjusted or entirely removed with the utmost ease, while standing in front of the press.

The Throw-off.—The impression on the Nos. 3, 5 and 6 treadle machines can be thrown off at any part of the stroke and without stopping it.

The Register.—The position of the chase cannot vary, as it fits into slots at the lower part of the bed, thus securing perfect register.

The Shafts are made of the best steel. The Tooth Wheels are carefully cut in pairs by special tools, and, as three noles are drilled in each, three times the amount of wear is obtained from them.

There are no side arms, so that sheets of paper of any size can be printed without folding or wrinkling, an invaluable feature with bags, or large wrappers."

Since the recent change in the Canadian tariff, which permits of English

made goods coming in at 33 1-3 per cent reduction of duty, the trade with Great Britain has greatly increased, and it is only reasonable to predict that such increase will show in vastly greater proportion as Canadian and British firms become accustomed to the advantages thus offered. The Model Printing Press Co., Ltd., therefore, would be pleased to quote closest prices and send free catalogue to all Canadians interested in printing, feeling satisfied their prices and improved machines will sell on their own merits once fairly introduced.

Address:—The Model Printing Press Company, Limited, 63 Farringdon St., London, E.C., England.

GIMSON & CO.

In Vulcan street, Leicester, Eng., is to be seen manufacturing works covering an area of 3 1/2 acres of ground, this huge plant being entirely utilized

in the manufacture of shoe making machinery. Were any one to ask, as he scans the piles of lasts and numerous intricate machines in one of our Canadian shoe factories, where are all these made, it would be safe to guess that some of them at least must have come from that huge factory in Vulcan street, Leicester, England, which is owned and operated by Messrs. Gimson & Co.

With the expansion of trade which Canada is at present enjoying, and which must show in a much larger measure from now on owing to the rapid increase of population, Canadian manufacturers of all classes of goods must be on the alert for the very latest improved machinery if they are to successfully cope with the outside world, which sees our growth and watches wherein it can be used to advantage.

Messrs. Gimson & Co., Limited, are desirous of increasing their trade with the Dominion, now that such a large

Patentees of the celebrated brands.  
The "PIONEER"  
The "STONEWALL"  
The "SNOWDROP"  
The "HACKETT."

Established, 42 Years.

FACTORIES:  
Leicester, Desborough.  
WAREHOUSES:  
London, Leicester, Manchester,  
Cardiff.

## W. & E. Turner, Limited,

Wholesale and Export  
Boot & Shoe Manufacturers,

HEAD OFFICE:

CHURCHGATE, Leicester, England.

Over 130 Branches  
throughout the United Kingdom.

Agents and Travellers in  
South Africa, Australia, New Zealand, India, &c.

(Cuts will be inserted when received.)

LIABILITIES.		Capital	Capital	Capital	Reserve	Dividend	Notes	Bal. due to	Balance	Deposits by
Bank Statement to Govt.		Authorized.	Subscribed.	Paid up	Fund.	Rate p. c.	Circulation	Dom. Govt.	due to	the public,
Month ending Oct. 31, 1902						p. annum.		aff'r ded'ct.	Provincial	payable on
								adv'nce for	Govts.	demand
								credits, &c.		in Canada.
1	Bank of Montreal .....	\$12,000,000	\$12,000,000	\$12,000,000	\$8,000,000	10	\$11,289,484	\$1,488,116	\$4,825	\$23,370,555
2	Bank of New Brunswick...	50,000	50,000	500,000	700,000	12	48,470	43,314		796,628
3	Quebec Bank .....	3,000,000	2,500,000	2,500,000	800,000	6	2,446,028	13,911	103,337	3,216,000
4	Bank of Nova Scotia.....	2,000,000	2,000,000	2,000,000	2,800,000	9	1,917,657	241,184		5,145,156
5	St. Stephen's Bank.....	200,000	200,000	200,000	45,000	5	126,600	8,771		104,851
6	Bank of British N. America	4,865,666	4,865,666	4,865,666	1,776,383	6	3,972,645	11,521	10,562	5,253,199
7	Bank of Toronto.....	3,000,000	2,500,000	2,500,000	2,600,000	10	2,421,922	32,391	110,349	4,608,157
8	Molsons Bank.....	2,500,000	2,500,000	2,500,000	2,250,000	9	2,378,464	31,248	55,076	5,057,185
9	Eastern Townships Bank	2,000,000	2,000,000	1,984,690	1,200,000	7	1,968,680	25,798	5,131	1,419,438
10	Union Bank of Halifax...	1,705,900	1,205,900	1,205,900	775,000	7	1,156,881	188,272		901,610
11	Ontario Bank.....	1,500,000	1,500,000	1,500,000	425,000	6	1,441,648	14,585	292,002	2,006,524
12	Banque Nationale.....	2,000,000	1,500,000	1,496,703	376,000	6	1,141,059	13,250	66,299	1,568,062
13	Merchants Bk. of Canada	6,000,000	6,000,000	6,000,000	2,700,000	7	5,662,579	237,816	1,929	6,083,741
14	Banque Provinc'le du Can.	1,000,000	871,637	818,271	Nil.	3	796,009	16,823	73,240	184,373
15	People's Bank of Halifax	800,000	700,000	700,000	280,000	6	689,339	21,047		586,331
16	People's Bk. of N. Bruns'k	180,000	180,000	180,000	160,000	8	167,425	6,786		79,234
17	Bank of Yarmouth.....	300,000	300,000	300,000	40,000	5	80,719	10,006		55,171
18	Union Bank of Canada....	3,000,000	2,247,100	2,229,850	650,000	7	2,163,344	6,380	959,547	4,571,915
19	Canadian Bk. of Commerce	8,000,000	8,000,000	8,000,000	2,000,000	7	7,307,115	171,844	246,914	13,211,567
20	Exchange Bk. of Yarm'th	280,000	280,000	266,070	40,000	5	90,703			35,249
21	Royal Bank of Canada....	3,000,000	2,000,000	2,000,000	1,700,000	7	1,825,719	100,945		3,237,369
22	Dominion Bank.....	3,000,000	2,918,050	2,888,834	2,888,834	10	2,724,819	23,251	61,827	6,536,679
23	Merchants Bank of P. E. I.	500,000	300,013	300,013	175,000	8	292,198			674,263
24	Halifax Banking Co'y....	1,000,000	600,000	600,000	500,000	7	569,875	11,156		833,872
25	Bank of Hamilton.....	2,500,000	2,000,000	2,000,000	1,600,000	10	1,878,595	18,522	749,476	4,697,745
26	Standard Bank of Canada	2,000,000	1,000,000	1,000,000	850,000	10	948,208	18,426	126,800	2,502,070
27	Banque du St. Jean.....	1,000,000	500,200	263,417	10,000	6	163,328		12,788	40,868
28	Banque d'Hochelega.....	2,000,000	2,000,000	1,986,860	950,000	7	1,964,103	18,888	86,447	2,279,381
29	Banque de St. Hyacinthe	1,000,000	504,600	327,365	75,000	6	324,035		7,409	99,883
30	Bank of Ottawa.....	2,000,000	2,000,000	2,000,000	1,765,000	9	1,886,226	28,630		3,129,420
31	Imperial Bank of Canada	4,000,000	2,963,400	2,914,704	2,477,230	10	2,805,336	19,972	225,402	6,781,676
32	Western Bank of Canada	1,000,000	500,000	434,889	150,000	7	407,735			450,114
33	Traders Bank of Canada	1,500,000	1,500,000	1,500,000	350,000	6	1,455,790		98,739	2,811,138
34	Sovereign Bank of Canada	2,000,000	1,300,000	1,173,473	240,000	Nil.	759,995		50,000	764,411
Total.....		81,332,565	71,937,566	71,137,510	41,322,497		65,928,973	2,823,253	3,373,546	113,176,952

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads," includes gold bullion  
 Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads" includes bullion. The figures for the Dawson City Branch are taken from the last returns received, viz.: 11th October, 1902.

discount is given off all English goods coming to Canada, and will therefore be pleased to mail free their complete illustrated catalogue to all concerned, and give such further information as may be needed of their facilities for doing an export business, and for quoting the lowest possible prices on all classes of boot and shoe machinery.

Page 8 of this firm's catalogue reads: Leather Rollers, with lever and weight arrangement. Fitted with our new roller guards. This machine is strongly built, and has been thoroughly tested under all conditions. We have recently added the guards covering the rolls; these enable the most irregular and smallest pieces of leather to be fed in without any danger to the operator. By turning the hand-wheel underneath the rollers the bottom roll can be adjusted to any thickness of material. This arrangement enables the leather to enter freely between the rolls, and also prevents the excessive jar to the machine by the weights falling a reduced distance. Fitted with rollers of the best quality, gun metal bearings, wheel guards, polished wooden tables, and all wheels

keyed in their places. Covered with gun metal or copper, nickled or galvanized if required. Prices on application.

On page 9 we find:—Buffer Leather Rollers. Description.—The improvement we claim for this machine is the application of "Rubber Buffers," or Steel Springs, to obtain the pressure required. Any pressure desired can be imparted by means of the hand wheel and screws shown. This arrangement of pressure is very even and self-sustaining, gives great power, and although simple, is effective, and enables us to offer a thoroughly efficient machine at a lower price. The hand-wheel under roller is for the same purpose as described in our lever and weight rollers.

Note.—The gear wheels shown on this machine are now protected by a covering, and we also fix a novel device that prevents anyone placing their hands between the rollers.

On page 14 is shown the "Climax" Rapid Cutting Press. No. 1. The quickest cutting press in the world. Long bearings and large wearing surfaces everywhere. Description.—It is

of massive construction to resist the wear and tear of constantly increasing hardness of materials to be cut out. There is no gearing or other complications. The buffer is controlled by a perfectly simple stop motion, which acts with the greatest rapidity. 220 revolutions per minute. This machine will cut anything up to the very heaviest and hardest soles with the same facility it will cut a lift. No danger. All that can be said for our well-known No. 2 press is equally applicable to this machine. Price £25; with wooden table, £26 10s. Pulleys, 10in. x 3 in. Speed, 220 per min. Weight, 19 cwt. The "Climax" Rapid Cutting Press, No. 2. The quickest cutting press in the world. It will cut anything in the clicking room; also light soles, inner soles, middles, top-pieces, lifts and sections. This press is designed to meet the demand for a safe, simple, durable, easily operated press, to take a great range of work. The element of danger in cutting presses generally is entirely removed in this machine. Price, £20; with wood table, £21. Pulleys, 10in x 3in. Speed, 220 per min. Weight, 15 cwt.

Established 1838.

Exchange, Tuesday and Friday, 1-30 to 3, N. Pillar.

Telegraphic Address,

"LEES, BARDSLEY, ASHTON-UNDER-LYNE," Eng.

# Abel Lees & Sons,

## ROLLER AND SHAFTING MAKERS.

Makers of all kinds of FLUTED AND PLAIN BOTTOM AND TOP ROLLERS for Cotton, Woollen and Silk Machinery.

New Front Lines of Rollers, Steel Hardened, or with Necks and Squares Hardened, or Ordinary. Spare Top Rollers, Loose Boss Shells or Spindles Supplied. Centre Shafts—Steel, Case-Hardened or Ordinary. Prices on Application.

Wheatfield Iron Works, BARDSLEY, nr. Ashton-u-Lyne, England

BANKS.	Dep. by public pay. after notice on fixed day in Can	Dep. site elsewhere than in Canada.	Loans from Banks in Can secu'd	Depo. made by and Balances Due other Bks. in Can	Balances Due other Bks or agts in U. K.	Balances Due bks or agts not in Can. or U.K	Other Liabilities.	Total Liabilities.
1 Bank of Montreal	\$10,091,086	\$22,439,355		\$1,104,470			\$2,570	\$99,820,478
2 Bank of New Brunswick	2,204,822			43,700				3,773,170
3 Quebec Bank	4,087,57			91,620	52,556			10,030,081
4 Bank of Nova Scotia	11,493,714	22,435,918		308,246	39,591	208,649	185	21,775,284
5 St. Stephen's Bank	208,417					7,537	655	450,733
6 Bank of British N. America	7,933,071	1,929,701		517,295		67,230	13,240,538	32,940,712
7 Bank of Toronto	10,138,130			237,659		16,997		17,568,108
8 Molsone Bank	11,441,997			26,628		53		19,346,100
9 Eastern Township Bank	6,095,891					96,800		9,611,141
10 Union Bank of Halifax	3,694,211	65,166		75,512		950,336	19,680	7,051,571
11 Ontario Bank	6,384,737					534,169		11,273,667
12 Ba. que Nationale	3,876,300			12,093				6,962,055
13 Merchants Bk. of Canada	15,649,370	40,218		925,358		411,815	398	29,208,958
14 Banque Prov. ie du Can.	741,423		605,792			5,139	229,605	2,652,507
15 People's Bank of Canada	1,932,310			7,011		60,340	4,887	3,301,968
16 People's Bk. of N. Bruns. K	313,213			4,042				571,487
17 Bank of Yarmouth	393,634							541,531
18 Union Bank of Canada	6,181,397			86,924				13,939,510
19 Canadian Bk. of Com'ere	31,347,288	7,224,560		159,195		184,662	1,647	59,755,466
20 Exchange Bk. of Yarm'th	2,094					1,307	735	328,970
21 Royal Bank of Canada	9,411,406	1,264,305		75,697		254,851	119	16,200,413
22 Dominion Bank	15,183,158					108,087		24,616,524
23 Merchants Bank of P. E. I.	426,607						15,651	1,408,749
24 Halifax Banking Company	8,066,937			4,243		249,952	128	4,736,163
25 Bank of Hamilton	10,090,656			110,515		561,641		18,080,502
26 Standard Bank of Canada	7,210,123					792,581		11,598,320
27 Banque de St. Jean	257,659						5,267	479,506
28 Banque a Hochelaga	5,439,211						74,996	9,867,257
29 Banque d. St. Hyacinthe	988,911					1,387		1,420,190
30 Bank of Ottawa	8,649,831			9,124		22,162		13,725,495
31 Imperial Bank of Canada	12,705,235			176,152				22,713,776
32 Western Bank of Canada	3,372,034						1,635	8,431,518
33 Traders Bank of Canada	7,594,184			21,081		174,242		11,621,679
34 Sovereign Bank of Canada	849,972			196		51,103		2,475,878
Total	248,612,677	35,339,363	605,792	4,202,361	4,142,554	1,022,135	13,599,921	492,877,507

Eastern Townships Bank bonus of one per cent. equal in all to a dividend of 8 per cent. per annum.  
 Bank of Toronto bonus of one per cent. equal in all to a dividend of 11 per cent per annum.

On page 25 is shown—The Rapid Heeling Machine and Inside Attacher. Powerful, easy running, convenient, quickly learnt, new, speedy, simple, does good work. Prices, without rotary frame, £38; with rotary frame, £40. Attaching and other stands same as our other machines. We have further improved this machine to increase its output and give it a longer life. It has double eccentric pressure cams and direct nail-driving, giving increased pressure on heels and less wear on machine. We have also added a rotary nailing stand carrier, which holds two stands, either of which can be turned into position. By this arrangement an operator, with a boy or girl to fill in nails, can attach an incredible number so rapidly that its output is only limited by the number of boots the operator can handle, and the speed of filling the nails into the stands. The heel is held solidly down on the boot and under direct pressure whilst the nails

are driven, ensuring solid heels and good work. We fit this machine also for building and top-piecing, also as outside attacher for square heeled work. Speed, 180 per minute. Pulleys, 20in. x 3in. wide. Weight, 17½ cwt. Case, 3 ft. 6in. x 2ft. 5in. x 3ft. Write for catalogue to Gimson & Co., Ltd., Vulcan Works, Leicester, England.

E. JENNINGS & CO.

There is a style of shoe made at Leicester, Eng., and it is said that ladies who wear it are distinguished by their ease of manner in walking and the perfect position they assume. It is as well known that a perfectly made shoe is instrumental in promoting this enviable appearance as that an uncomfortable shoe will not even permit the

hat to sit right on the wearer's head. These are the little things which are either making or breaking business these days, and lucky indeed is the firm which has succeeded in so fashioning footwear that perfect ease, comfort and appearance, are the results. The quick sales that distinguish the Jennings shoe prove at once that this difficulty has been met and conquered by Messrs. E. Jennings & Co., of Leicester, Eng. This firm are desirous of increasing their trade with the Dominion, and will be pleased to mail full particulars as to prices, illustrations as to distinct styles, etc., to all interested.

In a late number of "Leicester Illustrated," a representative trade publication, we find the following— Messrs. E. Jennings & Co., patentees and manufacturers of boots and shoes, 74 and 76 Church Gate and Butt Close Lane, Leicester:—In a building of imposing appearance containing four floors and a basement, and situated at

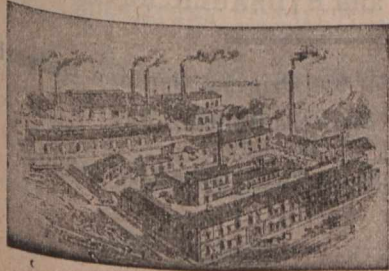
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1862.

J. SHIPMAN & CO.

Attercliffe Steel Works and Wire Mills,

SHEFFIELD, - ENG.



Paragon Umbrella Wre, Rope Wire, Needle Wire, Music Wire, Steel Wire of every Description

TOOL STEEL, MINING STEEL, &C.

Special Prices to Canadian under the New Tariff.

BANKS.	ASSETS.	Specie.	Domini'n Notes	Deposits with Dom Govt, for s'c'rity of note clr.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep.m'de with&bal due from other bks. in Can.	Due from Bks or Ag in U. K.	Bal due from bks not in Can or UK	Dom and Prov Gov Securities	Prov'l or Pub.Sec's not Can.	Railway & other bds deb & stocks	Call Loans on Bonds and Stocks in Can.	Call and short ins. not in Canada.
1	Montreal.....	\$3,612,752	\$4,214,635	\$360,000	\$1,986,726	\$ 243,333	33,497	\$3,638,415	\$2,551,870	\$ 198,427	\$ 316,410	\$ 6,369,851	.....	30,746,657
2	N. Brunswick	152,532	209,174	25,000	70,175	.....	57,245	17,094	272,659	23,718	93,202	188,138	537,834	350,000
3	Quebec.....	283,183	476,954	93,800	462,867	258,071	86,272	.....	99,881	201,060	223,267	579,948	2,209,826	850,000
4	Nova Scotia	1,227,704	1,463,441	98,182	1,188,883	.....	825	.....	1,177,562	293,340	1,083,981	2,488,808	3,129,789	2,857,630
5	St. Stephen's	10,404	11,600	.....	7,398	.....	27,310	159	60,381	.....	.....	.....	.....	.....
6	E. N. A.....	901,108	1,224,747	777,299	378,412	.....	9,472	115,183	232,689	537,377	1,434,116	341,962	4,885,783	2,972,850
7	Toronto.....	631,008	1,217,342	110,000	849,132	.....	12,754	163,860	703,761	234,777	35,414	2,863,859	1,939,784	300,000
8	Molsons.....	380,862	861,481	121,000	87,547	.....	197,491	503,418	420,061	323,769	928,094	1,346,910	2,644,306	.....
9	E. Townships	139,529	155,683	80,000	174,671	.....	854,782	.....	418,128	180,073	257,500	99,262	1,354,184	.....
10	Union Hfx..	139,539	470,503	240,713	245,987	.....	158,950	.....	90,359	645,937	280,173	193,000	410,738	.....
11	Ontario...	116,564	327,544	70,000	435,830	.....	121,832	.....	110,648	50,000	236,466	1,269,769	802,388	.....
12	Nationale...	82,314	273,462	70,000	405,504	.....	58,446	4,815	63,027	35,000	.....	.....	706,000	.....
13	Merchants...	489,670	949,102	211,000	1,735,796	347,721	16,580	.....	.....	1,069,400	831,007	4,320,123	5,263,256	5,439,784
14	Provincial...	16,358	39,497	84,808	44,911	.....	139,549	.....	24,221	.....	332,031	277,532	648,052	.....
15	People's Hfx	69,157	185,029	35,000	90,224	.....	36,934	.....	12,929	119,895	22,630	.....	203,182	.....
16	People's N.B.	6,460	17,275	8,000	4,584	.....	74,029	5,578	42,896	36,247	5,000	2,300	.....	25,000
17	Yarmouth...	28,254	43,289	4,190	18,094	.....	21,163	18,208	17,404	39,400	.....	.....	17,075	.....
18	Uni in Can...	222,510	942,775	91,000	1,002,861	.....	59,800	175,474	291,667	42,808	69,558	1,174,886	706,000	.....
19	Commerce...	964,677	1,853,366	35,000	2,461,931	.....	15,313	140,373	1,130,107	1,046,744	199,055	4,778,459	4,341,235	1,865,000
20	Ex. Ya mo'h	6,770	7,950	4,500	2,073	.....	26,388	.....	28,047	.....	20,000	68,800	.....	.....
21	Royal of Can	771,636	909,831	98,877	580,146	.....	132,369	133,452	256,460	400,000	886,642	2,313,397	1,544,449	1,501,536
22	Dominion...	955,688	1,571,519	115,000	1,153,631	.....	568,284	.....	1,278,740	95,860	711,812	2,790,819	4,593,888	.....
23	Mch. P E I.	22,774	21,189	13,500	38,146	.....	128,965	10,331	23,699	.....	.....	.....	.....	.....
24	Halifax B. Co	78,111	340,630	30,000	137,662	.....	52,876	.....	64,538	309,739	392,393	138,000	469,339	.....
25	Hamilton...	259,805	1,001,609	100,000	595,313	.....	222,561	.....	196,726	129,876	1,708,518	523,321	3,005,728	.....
26	Standard...	209,149	390,424	50,000	437,695	.....	209,109	.....	212,293	590,081	1,761,055	637,523	1,264,523	.....
27	St. Jean...	8,004	9,824	3,837	4,477	.....	79,437	.....	13,233	.....	.....	.....	.....	.....
28	D'Hochelega	149,821	633,403	72,100	712,374	.....	44,004	223,513	510,732	767,958	438,839	3,000	1,579,148	.....
29	St. Hyacinthe	8,316	12,733	15,786	86,728	.....	48,706	.....	94,023	.....	.....	.....	15,913	.....
30	Ottawa.....	475,397	803,888	100,000	528,371	.....	190,348	.....	325,987	464,257	1,094,956	534,174	1,551,016	.....
31	Imperial...	650,402	2,319,873	120,000	975,894	.....	292,343	691,747	2,136,284	549,693	1,116,171	967,125	3,301,741	.....
32	Western...	27,194	43,195	21,024	39,480	.....	689,609	38,294	16,938	158,386	575,811	2,006	.....	.....
33	Traders...	168,063	599,109	70,000	219,717	.....	211,134	.....	141,751	698,502	4,788	1,245,969	2,542,622	.....
34	Sovereign...	29,187	205,336	5,927	113,477	.....	14,144	.....	67,255	.....	.....	439.63	1,127,806	502,368
<b>Total.....</b>		<b>13,304,301</b>	<b>23,786,411</b>	<b>3,611,041</b>	<b>17,884,316</b>	<b>849,125</b>	<b>4,893,976</b>	<b>5,879,914</b>	<b>13,075,900</b>	<b>9,187,511</b>	<b>15,022,482</b>	<b>35,088,098</b>	<b>51,247,417</b>	<b>47,510,349</b>

the corner of Butt Close and Church Gate Lane, Messrs. E. Jennings & Co. carry on business. The factory has an extensive frontage in each of the thoroughfares mentioned, and is entered by a large door exactly at the corner. On arriving at the spacious offices, the visitor is at once impressed with the idea that the industry of which this establishment is the centre, is one of especial importance and extent. A strictly business air pervades the whole place, and everything appears to be done in good order, without undue haste, and yet with the utmost celerity. On gaining access to the shops and factory proper, an animated scene presents itself to the eye of the observer. To the uninitiated, much may appear confused and disorderly, but the experienced heads of the various departments can see clearly the order which is being evolved out of the apparent chaos, and they direct our at-

tention to the various operations which are being executed in a perfectly scientific manner. Some 300 hands are employed in the establishment, and all work such as finishing and making—previously executed outside, will, in future, be done on the premises, by virtue of an agreement with the Trades Union. All the machinery is of the very best kind, on the latest improved principles, and is the result of the most careful research by the proprietors, with a view to reducing manual labor to the lowest point. It should be clearly understood, however, that while manual labor is largely dispensed with, no operation is allowed to be executed by machinery which could be effected by hand. As a matter of fact, however, the boot and shoe making machines have been so improved and developed of late years, that the superiority of hand-sewing, etc., over machine work

is solely an imaginary affair. The motive power here employed consists of a powerful gas engine, which is capable of driving a larger number of machines than are employed on the premises, and is therefore fully equal to the demands made upon it when all the machinery is in full swing. The various apparatus include sewers, welt-ers, attaching machines, and a great variety of other and similar appliances used in the various processes of boot manufacturing. The sewing is done by lock stitch machines, which have such an immense advantage over the common chain-stitch. In the former case, each stitch is secure in itself, whereas in the latter, one stitch having given way, causes a weakness throughout the whole piece. The work is carried on in well-lighted and ventilated rooms, and as every consideration is given to the comfort of the employes, it must be presumed that a

# Balata Belting

T. H. Haagen, Son & Co.,

65, 67, 69 St. Mary Axe, LONDON, E.C., Eng.

Specialties:

Leather Link, Balata Cotton & Hair Belts, HOSE, PUMP and HYDRAULIC BUTTS.

Only manufacturers of the Original Genuine Helvetia Leather, for Laces, Belting, &c.

PRICES AND SAMPLES FREE ON APPLICATION.

(Cut will be inserted as soon as received.)



BANKS	Current Loans in Canada.	Current Loans elsewhere than Can.	Loans Govt. of Can.	Loans Prov. Govts	Overdue Debts.	R. E. beside Bk premises.	Mortg's on R. E. sold by Bank.	Bank Premises	Other Assets.	Total Assets.	Loans to Directors & their firms.	Average specie formonth	Average of Dom. Notes dur. month	Greatest amtNotes in circu'n dur'g mth
1 Montreal	\$53,995,383	10,928,489		\$945,261	\$251,377	\$20,639		\$600,000	\$92,443	\$121,076,172	\$2,058,000	82,622,530	\$4,236,380	11,280,493
2 N. Brunswick	2,182,760	431,208		213,087	12,028			30,000	8,176	4,874,022	273,440	152,034	218,918	496,035
3 Quebec	6,903,682	419,762			30,397	57,827	25,270	224,442	51,851	13,592,361	378,483	286,471	626,622	2,476,908
4 Nova Scotia	7,407,931	4,180,366		133,370	22,529			174,231	13,833	26,946,913	290,755	1,253,994	1,510,704	1,968,780
5 St. Stephen's	499,324				16,129	\$1,103				711,333	59,721	10,182	11,271	134,700
6 B. N. A.	11,198,575	7,242,108		362,945	100,338	9,653	56,896	508,268	8,754,251	42,030,990	N11	932,001	1,522,934	4,038,760
7 Toronto	13,336,420				12,055			240,109		23,130,269	604,973	641,100	1,257,30	2,249,100
8 Molsons	15,238,369				91,557	141,182	50,988	3,000,000	11,251	24,357,592	350,217	379,607	793,963	1,968,68
9 E. Townships	8,835,130				31,140	19,588	60,079	253,753	73,140	12,986,629	254,885	141,796	159,225	1,968,68
10 Union Hfx.	6,001,531	130,554		100,469	22,416	3,140		112,158		9,226,024	440,524	160,374	304,666	1,166,881
11 Ontario	9,751,838				6,345	30,000		12,000		13,444,230	63,860	118,000	329,000	1,441,648
12 Nationale	6,885,286				44,733	47,518	6,900	185,616	123,538	8,992,961	544,268	84,400	279,300	1,445,924
13 Merchants	13,714,551	2,421,065			373,295	19,173	62,669	784,19	145,785	33,193,17	562,684	492,000	1,281,000	5,878,000
14 Provincial	1,683,974				21,430	24,330	7,658	130,000	107,297	4,536,357	N11	18,337	31,276	804,054
15 People's Hfx.	3,445,806				31,587	15,000	51,844	64,804	1,102	4,385,128	422,325	70,739	158,250	690,639
16 People's N.B.	698,381				5,505			13,500		944,758	99,041	6,439	16,717	169,372
17 Yarmouth	708,168				3,495	5,643		8,000		912,388	39,539	28,256	23,772	80,754
18 Union Can.	12,337,077				16,296	77,462	28,094	436,600	3,10	17,042,000	876,50	222,503	873,936	2,204,525
19 Commerce	33,644,218	8,649,359		2,211,477	270,762	161,547	182,643	1,000,000	504,307	70,870,54	1,143,726	1,568,000	2,055,000	7,683,000
20 Ex. Yarmo h.	464,868				1,157			23,312		655,848	17,482	6,487	7,986	90,703
21 Royal of Can	10,030,562	363,264		153,583	51,535	1,272	3,172	73,072	11,700	20,216,964	197,621	601,953	951,435	1,970,000
22 Dominion	16,867,219				35,568	44,080	13,371	435,133	10,902	31,251,50	423,000	860,000	1,521,000	2,786,000
23 Mcht., P. E. I.	1,580,359			11,358	22,867	835		2,132	32,929	1,936,584	101,583	24,626	20,425	299,040
24 Halifax B. Co	3,843,559				20,698	7,833		2,440	1,000	5,897,853	7,265	74,097	251,337	535,880
25 Hamilton	18,007,921	556,172			51,913	12,032	31,299	523,081	9,557	22,021,753	139,214	264,000	689,500	1,974,000
26 Standard	7,717,698				21,113		9,822	100,020	3,745	13,064,233	351,436	207,430	375,420	950,80
27 St. Jean	596,709				30,090		8,573	14,170	15,647	784,06	8,710	6,300	8,350	1,976,448
28 D'Hochelaga	7,443,333				66,745	46,674	41,102	157,232	96,564	12,985,595	344,455	149,022	797,555	1,976,448
29 St. Hyacinthe	1,543,722				19,694	3,210	11,401	19,181	65,05	1,885,473	42,478	9,117	19,976	324,03
30 Ottawa	11,479,255				107,588	8,904	31,495	193,399		17,886,823	161,833	475,637	803,887	1,997,161
31 Imperial	14,910,133				25,758	41,935	76,653	407,914	15,012	28,598,242	169,279	649,969	2,068,487	2,904,686
32 Western	1,933,568	34,357			4,474	15,078	14,800	12,602	15,508	3,858,387	25,300	27,073	32,92	432,615
33 Traders	7,512,166				4,323	10,553		160,000	26,875	13,613,306	144,046	165,753	538,911	1,492,030
34 Sovereign	1,358,112				357			41,151	2,924	3,906,507	78,913	27,769	150,335	759,995
Total	314,300,587	35,356,704		4,136,550	1,883,775	876,026	772,829	7,366,484	10,292,238	616,325,970	10,701,524	12,727,314	23,876,795	67,535,392

corresponding excellence in the standard of work produced will be maintained. In the clicking room about 40 hands are employed, and this large and well-arranged apartment is a fair example of the conditions of employment throughout the establishment. The stock and show-rooms contain an immense assortment of the various goods produced on the premises, and, from whatever portion of the stock a selection may be made for examination, the same excellent result of sound, durable, and stylish manufacture will be discovered. This condition of the goods is largely due to the care which is taken in the drying rooms, which are particularly deserving of notice, on account of their special fitness for the operation. The great speciality of the firm is the "E.C." boot, which is a pa-

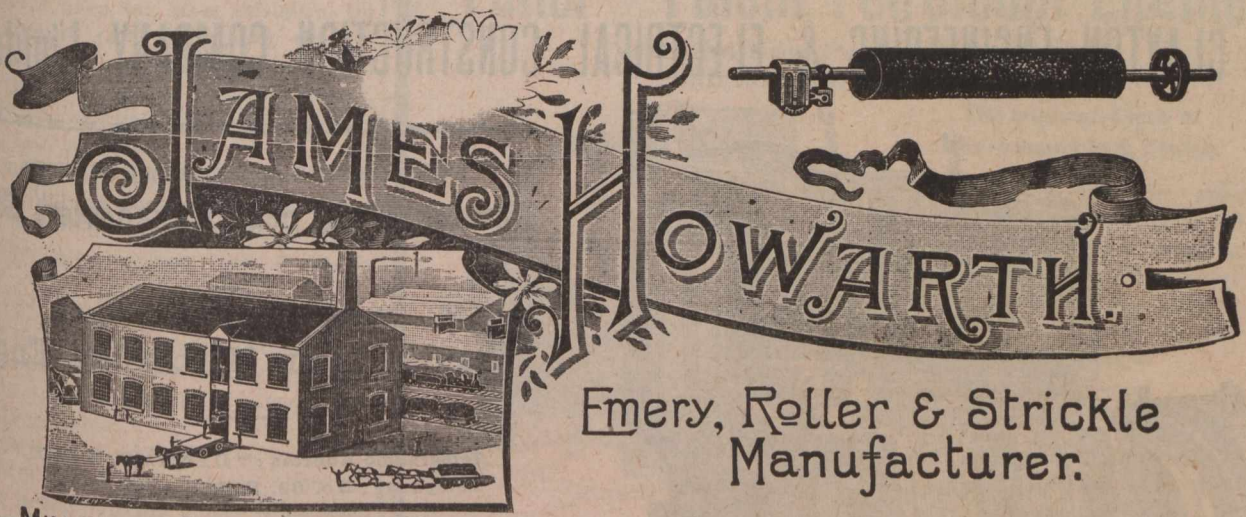
tent, made for either ladies or gentlemen. It is manufactured with side springs adapted to the particular shape of the foot, and is undoubtedly most stylish and elegant in appearance, and at the same time everything that can be wished as regards quality. It is easy fitting, comfortable and durable, and these qualities, in every case, are calculated to save time and temper in the putting on and in use, and to save money in the length of time they may be worn. The "E.C." boot should be tried by all who experience the least difficulty in getting an easy fitting and comfortable boot. The registered brands are particularly good, and prominent among these is the "Chieftain," a boy's boot, which will commend itself to parents by the fact that it is practically indestructible. Space

will not admit of going further into detail with regard to the work of this high-class firm, but enough has been said to show that the work, in all its branches, is carried out with a strict regard to the good reputation for reliability and good workmanship which the firm already possesses.

Write for illustrated price list, terms, etc., to E. Jennings & Co., Leicester, England.

HART & LEVY, LTD.,

There are few people who buy ready-made clothing but have a certain fear lest the garments they are paying their good money for may turn



**MILKSTONE EMERY ROLLERWORKS. ROCHDALE, ENGLAND.**  
**Improved ROLLER GRINDING FRAMES of all descriptions.**  
**ROLLERS RE-COVERED with COMPOSITION and EMERY manufactured on an Improved Principle by our own Patent Machinery.**

The Emery is very angular and requires only a light touch on the Card and is guaranteed true, being especially adapted for tempered Steel Cards.

**EMERY FILLETING. WOOD and IMPROVED FLEXIBLE CLOTH STRICKLES made to Order, any size or shape.**

GOLD MINERS DRILL STEELS

**HOBSON, HOUGHTON & CO.**

SUCCESSORS TO FRANCIS HOBSON &amp; SON

SHEFFIELD, ENGLAND.

MINERS  
HAMMERS  
& PICKS

Sole Manufacturers of

HOBSON'S "CHOICE"  
(XX) Extra Best & "Warranted" Best**Cast Steels,**  
FOR TOOLS, &c., &c.HOBSON'S "CHOICE" Extra Quality NEEDLE WIRE,  
as supplied to leading consumers for 90 years, in the  
United States of America.

Specialty for Machine or Hand Drilling.

Established upwards of 100 Years.

out of less value in appearance and wear than they had been given to believe by the man who holds his place because he is what the world of trade calls "a good salesman."

Before going further it may be interesting to cite a little experience regarding the "good (?) salesman" that came under the writers' notice at a time in his varied career when he was neither holding close to a pen, a package or a purse. And this happened in a Canadian city of no small importance as a clothing centre. He stepped into a prominent corner clothing store, and asked to see a pair of trousers.

He was shown several kinds of goods and selecting what he thought would suit he inquired the price. \$4.50. He then asked to be given a pair to fit him. The salesman took his measure and, at his request, he was shown into a room to try them on. The waist was fully six inches too large. The salesman said it was the nearest he had in that cloth, but he would bring some more. The next pair was about three inches too long. A third pair was tried and proved a good fit. Asked the price the salesman said \$7. After further time wasted in controversy over prices, an offer of \$4.50 at the door finally secured the fitting trousers. Now that store has been advertised to some

extent by that purchase during the past fifteen years, not as a means of "getting even" with a salesman who would play such a game but, rather as a joke; and 'tis safe to say that many prospective customers have been put on guard. This salesman had various goods of various qualities, but his aim was to fit only in what he would try and exact a high price for.

Purchasers of the clothing manufactured by Hart & Levy, which are sold all over Europe as well as largely on the American continent, soon learn to ease their minds regarding wear and appearance, once they see the firm name of "Hart & Levy" on the stamp. To do a heavy export business a large

**Steel Forgings  
And Castings.****Horse Rasps, Files, Etc.**

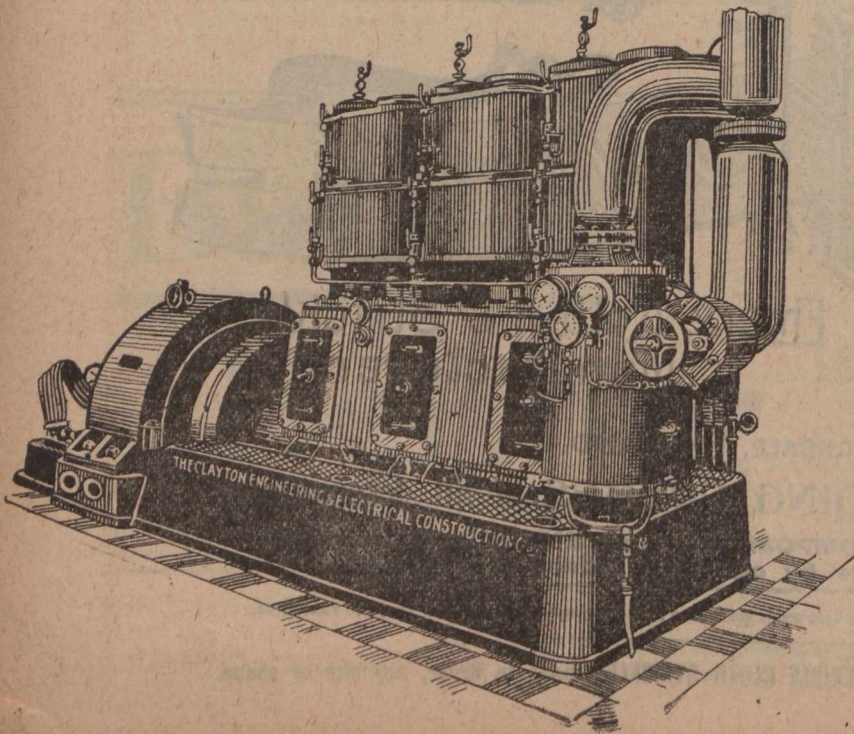
Sole Manufacturers of

**"SOHO" Special Self-Hardening Steel**

Best and Cheapest on the Market.

Canadians have 33½ p.c., in their favour, by purchasing these English goods from us, under the new Canadian Preferential Tariff.

New York Office and Warehouse.

**The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.**

HEAD OFFICE AND ENGINE WORKS :

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ELECTRICAL WORKS :

Clayton, near Manchester, Eng

Telegraphic Address : "DYNAMO, HYDE."

Telephone : No. 62, HYDE.

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**High-Speed Plants**

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**Traction or Lighting**

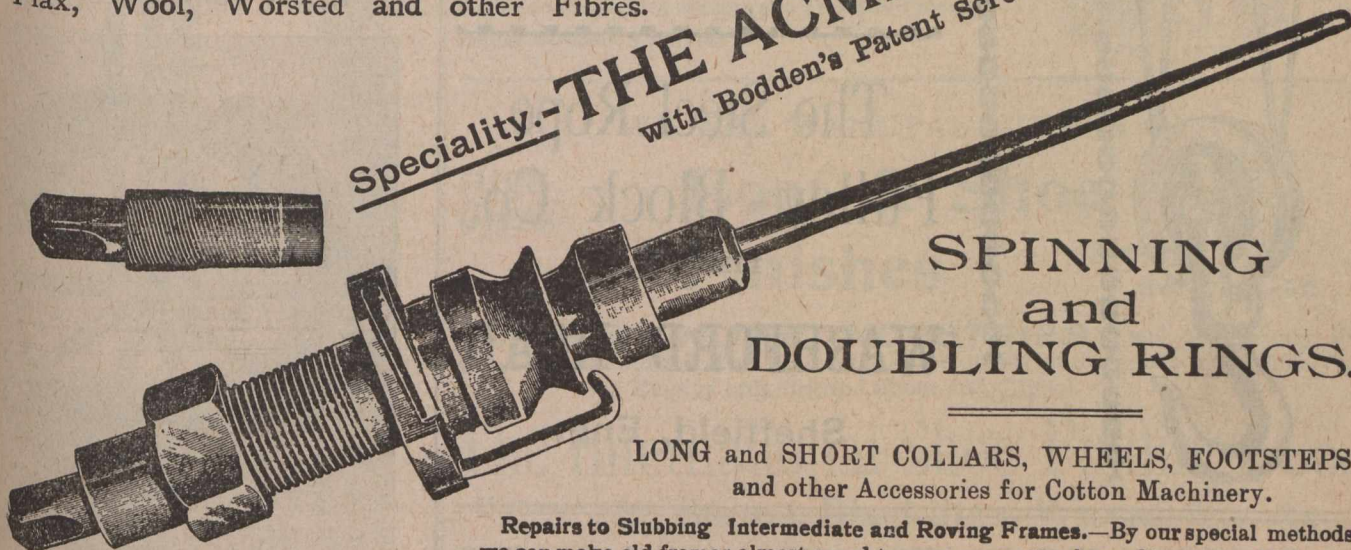
# WILLIAM BODDEN & SON, Limited.

Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring  
Spindles of all kinds

For Spinning and Doubling Cotton, Silk,  
Flax, Wool, Worsted and other Fibres.

Speciality.—**THE ACME SPINDLE**  
with Bodden's Patent Screw Oil Tube.



SPINNING  
and  
DOUBLING RINGS.

LONG and SHORT COLLARS, WHEELS, FOOTSTEPS  
and other Accessories for Cotton Machinery.

Repairs to Slubbing Intermediate and Roving Frames.—By our special methods  
we can make old frames almost equal to new, no matter how distant the Mill may  
be from our Works.

Hargreaves Works, - - Oldham, England.

☛ SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF. ☛

clothing manufacturing company must aim, first and always, to make only such goods as will stand full wear in accordance with the price; and to so manufacture these goods as to leave no chance open for after criticism. On these points (all important) the representative Leicester, England, firm of Messrs. Hart & Levy, claim security, and by the merits of their goods they never fail to abide.

Throughout England it is not at all uncommon, on entering a clothing store, to be first questioned as to whether the caller desires Hart & Levy's make. This very fact stands out as a perpetual knowledge that those who are best acquainted with clothing always recognize Hart & Levy's goods as fully up to standard and always thoroughly reliable.

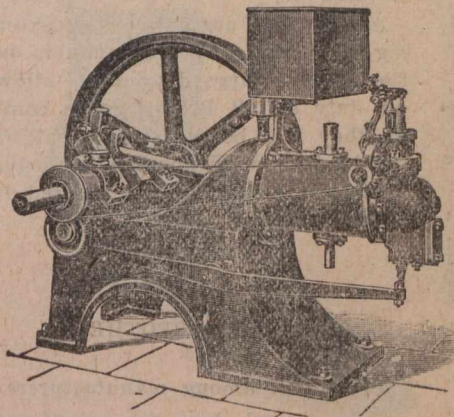
To give a little idea of the extent of this firm's trade we subjoin their index as accompanying a late illustrated catalogue.

Hart & Levy, Limited, Leicester, wholesale and export clothiers. London warehouse, 7 Aldermanbury Postern, E.C. Index:—Ashleigh suit, column 53; American suit, 67; American blouse, 76; Badminton overcoat, F.F., 89; Ballater suit, 53; Balfour suit, 54; Belgravia, S. B., 54; Belgravia, black

## THE "Petter" Patent Petroleum Engine

With the New Patent Lampless Ignition and Governor.

The Highest Class of Workmanship & Finish



Requires no attention after starting. Ordinary Paraffin Oil only is used. Cost of working about 2/4d. per Horse Power per hour. No continuous Burning Lamp. No Skilled attention required. No Danger.

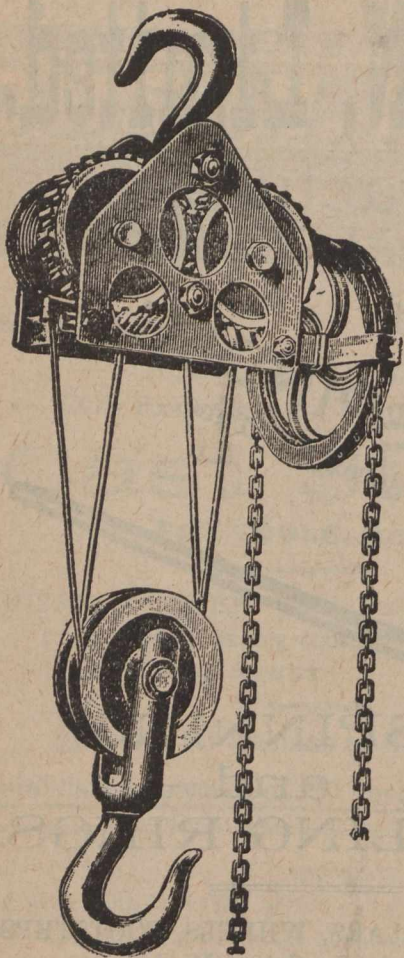
The Cheapest Oil Engine To Buy And the Cheapest to Work.

Catalogues on application to the Manufacturers:

**JAMES B. PETTER & SONS, Ltd.,**  
Nautilus Works, YEOVIL, Eng.

London Showrooms:

73 Queen Victoria St., LONDON, E.C., Eng.



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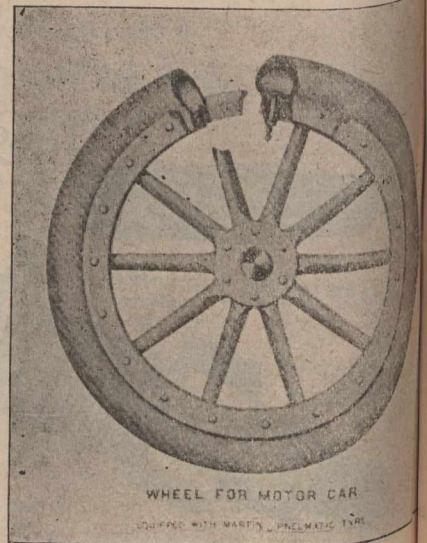
FOR ALL PURPOSES.

Cranes, Sheave Blocks,  
Crabs, Pulley Blocks.

The Steel Rope  
Pulley - Block Co.,  
LIMITED,  
WASHFORD ROAD,  
Sheffield, Eng.

## The Martin Pneumatic Tyre.

For Motors and all  
kinds of Light and  
Heavy Vehicles.



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NO PUNCTURES.  
NO INNER TUBE.  
PERFECT  
RESILIENCE.**

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Price Lists to

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Martin Pneumatic  
Tyre Syndicate,**

LIMITED,

**SUFFOLK HOUSE,  
LAURENCE POUNTNEY HILL,  
LONDON, E.C., Eng.**

Telegrams: "PENSATIVO," London.

**Has Beaten all Records for  
Enduring Qualities.**

worsted, 4; Bedford suit, 19; Berwick suit, 68; Berwick suit, flannel, 7; Brighton suit, 64; Burlington suit, 51; Canadian suit, 66; Canadian blouse, 75; Carlisle suit, 53; Cavendish suit, 63; Chester overcoat, F.F., 88; Chester overcoat, D.B., 89; Clarendon, S.B., 4; Clarendon, black worsted, 19; Connaught suit, 53; Covert coat, F.F., 87; Cycling suit, 8; Dalmeny suit, 53; Dinner jacket suit, youth's, 38; dinner jacket and vest, men's, 45; dinner packet and vest, youth's, 49; Douglas suit, 53; Doublets and lanyards, 84; doublets flannel and serge, 79; dress suit, 42; dress coat and vest, 43; dress trousers, 44; dungaree collars, 83; Dysart overcoat, F.F., 93; Eton suit, 46; Eton jacket and vest, 47; football knickers, 80-81; golf knickers, men's, with box cloth continuations, 9; golf suit, juvenile, with box cloth continuations, 55; Goodward overcoat, F.F., 92; Gordon suit, 64; Granby suit, 51; Hanover suit, 51; Hurlingham overcoat, F.F., 93; juvenile and youths' overcoats, 94; Kempton suit, 63; Kensington suit, 56; Kingston suit, 61; knickers, plain, 65, 85; knickers, plain white flannel, 37; knickers, baggy, men's, 10; knickers, juvenile, flannel, 32; Leicester blouse, 32; Lonsdale overcoat, F.F., 91; Magnet suit, 59; Marine suit, 72; Marine trousers, W.F., 86; Norfolk suit, 52; Paisley suit, 54; Parisian suit, 60; Percy suit, 60; Quorn overcoat, F.F., 92; Raglan overcoat, F.F., 90; Ranalagh overcoat, F.F., 90; sac, D.B., men's, 4; sac, S.B., men's, 3; sac, men's black worsteds, 17; sac, men's, flannel, 25; sac, men's white flannel, 29; sac, boy's, white flannel, 35; sac and S. B. vest, men's, 2; sac and S.B. vest, men's, black worsteds, 18; sac suit, men's, 2;

sac suits, men's, black worsteds, 24; Salisbury suit, 62; Selby overcoat, juvenile, 95-96; Seymour suit, 66; Southsea suit, 69-82; Stamford suit, 57; Tar suit, 70-73; Tar blouse, 74-77; Tar collars, 79; trousers, F.F., unlined, men's, 5, 13; black worsted, 21; flannel, 27; white flannel, 34; youth's, flannel, 31; youth's, white flannel, 36; boys', 14; boy's Eton, 15; Unity jacket, juvenile, 15; vest, S.B., men's, 6-38; black worsted, 20; flannel, 26, flannel, youths', 30; bays', 41; vest, D.B., men's, 40; vest, D.B., Lancer, men's, 39; Wimbledon suit, 52; Windsor jacket and vest, youths', 12; do., black worsted, 22; Windsor suit, youths', 11; do., black worsted, 23.

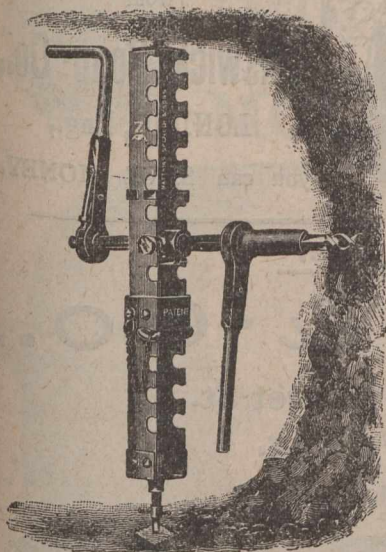
As this firm are desirous of extending their trade with the Dominion, now that such a large discount is allowed off duty on all British goods coming in, they will be pleased to mail free catalogue and all possible particulars.

Address:—Hart & Levy, Limited, Leicester, England.

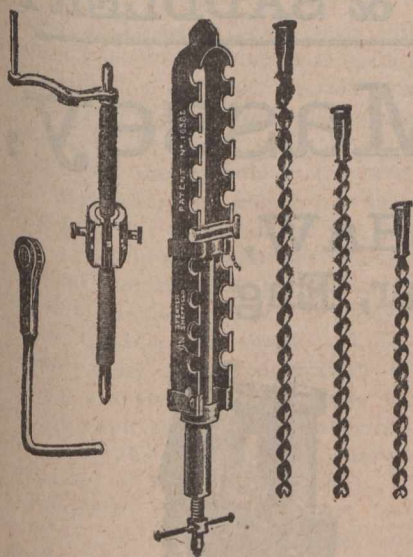
LENNARD BROTHERS.

Prominent among manufacturers of fine boots and shoes for export trade is the Leicester, England, firm of Messrs. Lennard Brothers. This firm are well-known throughout Great Britain as makers of high class shoes and their productions have given such entire satisfaction wherever introduced that the name of Lennard Brothers on the stamp is looked upon by a vast number as embodying all that a shoe can in reason possess.

# MATTHIAS, SPENCER & SONS,

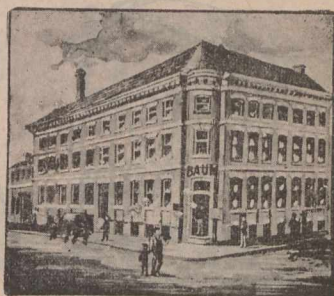


These Mining Tools are manufactured for the Canadian Market under the New Preferential Tariff, which favours Canadians.



Ratchet Handle charged extra.

Albion  
Steel  
Works,  
SHEFFIELD, ENGLAND.



Arthur Baum,  
**HOSIERY MANUFACTURER,**  
25, Southgate Street,  
Newarke Street,  
LEICESTER, - England.

**SPECIALITIES:**  
Gentlemen's Cardigan Jackets.  
Gentlemen's Fancy Waistcoats.  
Gentlemen's Fancy Sweaters.  
Boy's and Men's Blue Jerseys and Franklin Frocks.  
Ladies' Ribbed Vests, etc.



WE ARE MANUFACTURERS OF

High  
Class

## Boot & Shoe Finishes

of every  
description.

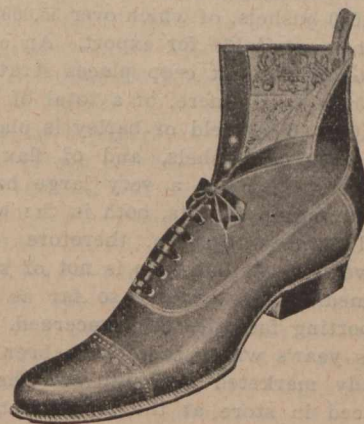
**SUPPORT HOME INDUSTRIES** and send along for Samples. This is all we ask, the quality of our goods will do the rest. We Employ only British Labour and Capital.

The International Shoe Findings Co.,  
MANUFACTURERS OF **Stains, Blackings, Waxes, &c., &c.,**  
TELEGRAMS: "Blacking, Leicester."  
**Gray Street Works, LEICESTER, Eng.**

Special prices to Canadians under the New Tariff.

Under the new Canadian tariff there is a reduction of 33 1-3 per cent. off duty on all British goods entering the Dominion, therefore it stands as a heavy incentive to our English manufacturers to push sales and gain a good footing in Canada, a country which is now going ahead by leaps

its of which will be productive of new trade as their quality becomes justly recognized.



Address:—Lennard Brothers, Boot manufacturers, Leicester, England.

PATENT REPORT.

and bounds; and which must go ahead by reason of the great army of immigrants entering every month and the vast area of territory which is being taken up for settlement. Shoe dealers will serve their interests by communicating with Messrs. Lennard Brothers, whose make and style of shoes would adorn any shop window, and the mer-

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following patents granted to Canadians: United States.—Grain drill, W. J. Dobbin; lifting-jack, R. O. Hopkinson et al; combined electric log and speed recorder, F. N. Denison; pneumatic stacker, vehicle-bell, J. D. Caldwell;

trap-valve, B. Menard; shingle-edging machine, J. D. Caldwell. Canada.—rail joints, H. Cartwright; gasoline burners, F. W. Warner; grooving machine for sheet metal ware, J. Montpetit; combined baby carriage and sleigh, D. MacKenzie; children's go-carts or chairs, C. Rocheleau; grain doors, C. A. House et al; automatic decoupling apparatus for effecting electrolytic decomposition, E. A. Sueur; nebutizers, J. N. McKim; inhalers, J. N. McKim; lawn mowers, F. M. Wolf et al.; boilers, F. Alexander; cultivators, J. W. Mann; steam boilers, D. W. Robb; cattle guard for use at P. R. crossings, F. Culham; car brakes, F. X. Berube; hay forks, Wm. Richmond et al.

**RUSHING WHEAT TO THE MARKET.**

There seems little danger of so serious a blockade as that of last year in carrying the great western grain crop this fall. The Canadian Pacific have increased their haulage capacity by about 30 per cent. and the Canadian Northern to an even greater proportionate degree, while the elevator storage capacity will have been increased, counting both interior and lake points, by at least 7,000,000 bushels. This will give an outlet for most of the wheat thrashed and marketed by the close of navigation. These statements, says a Fort William writer in the Globe, are made after careful inquiry, and the figures which follow are of course based on the prospect of good weather and the absence of accidents. The latest reliable estimate of the western wheat crop is that three will be a yield in Manitoba and the Territories of 64,000,000 bushels, of which over 55,000,000 will be available for export. An estimate of the oat crop places it at 60 bushels to the acre, of a total of 55,000,000. The yield of barley is placed at 8,000,000 bushels, and of flax at 250,000. There is a very large home consumption of oats, both in the west and in new Ontario, therefore the movement of that crop is not of such immediate importance, so far as the exporting facilities are concerned. Of this year's wheat there have been already marketed and put on wheels, placed in store at the lake front or shipped therefrom 13,000,000 bushels from C. P. R. points and 4,000,000 bus. from C. N. R. points, or 17,000,000 bushels in all. Now that the offerings are large and the season is at its height, the Canadian Pacific are moving about 450,000 bushels and the Canadian Northern 100,000 bushels per day, a total daily shipment of 550,000. Assuming that suitable weather continues, and that the problem of distributing cars where and when they are needed is solved reasonably, the two railways will be able to move 22,000,000 bushels from the interior points in the next 40 days, by which time navigation will doubtless be closed. Assuming further that vessels are avail-



Awakening to the Fact that by purchasing ...  
**BUTTERCUP METAL POLISH**  
 Under the New Tariff from  
**Chiswick Soap Co.,**  
 LONDON, Eng.,  
 you can SAVE MONEY.

ESTABLISHED 1773.

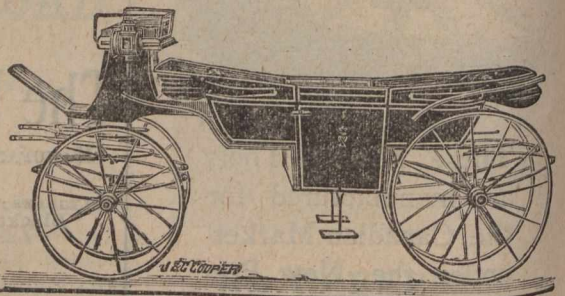
**HOLMES & CO.,**

Derby, and 37 Margaret St., LONDON, W., Eng.

Appointed Coach Makers to H.I.M. Queen Victoria in 1849, H.I.M. King Edward VII, in 1902.

BUILDERS OF

State and Private Carriages, Omnibuses, Tram Cars and Motor Cars.



Contractors to the War Office for Ambulances and Wagons.

**MAKERS OF HARNESS & SADDLERY.**

**B. & S. Massey,**

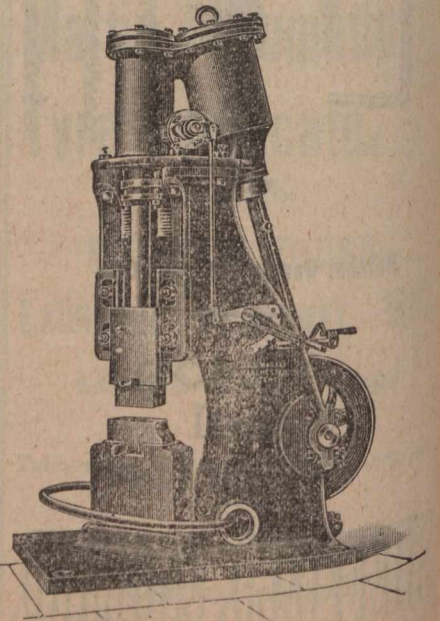
OPENSHAW, Manchester, Eng.

**THIS PNEUMATIC HAMMER**

Is the best substitute for a Steam Hammer. It is as Powerful, and is Equally well Controlled. It can be driven by either Electricity or by a bolt from an ordinary line-shaft.

Write for Particulars.

Steam Hammers, Power Hammers, Stamps, Band Sawing Machines, &c.



Three Gold Medals Awarded, 1899.  
Silver Medal, Highest Award, Al-  
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Telegrams :  
"CHALLINER," Manchester.  
"INAUDIBLE," London.

# THE Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS OF

## INDIA RUBBER CARRIAGE

.....AND.....

## MOTOR CAR TYRES EVERY DESCRIPTION.



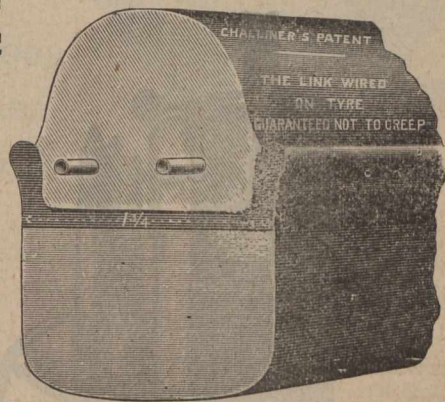
INCLUDING THE

### CUP TYRE

Specially adapted for Motor Cars, Omnibuses, &c. Over 1,000 tons supplied during the last 12 months. Made in eight sizes to suit all classes of Vehicles.

NOTED FOR

**Comfort, Combined with  
Strength and Durability.**



The King of the Wired-on-Tyres.

Manchester, Eng: Registered Office and Works, Kay St., Ardwick Green.  
London, Eng: Office and Works, 24 Page Street, Westminster, S. W.

WRITE FOR DESCRIPTIVE PRICE LIST.

able for that period for all grain that reaches Fort William and Port Arthur, there will then have been moved from the head of Lake Superior 39,000,000 bushels.

There will then remain at the farmers' disposal the elevator space throughout the west and at the lake ports. At the present time this amounts in the interior 16,000,000 bushels on the Canadian Pacific lines, and to 3,000,000 on the Canadian Northern. At this moment there is accommodation for 4,000,000 bushels at Fort William, but two large new elevators are under construction by the C. P. R. One, having a capacity of 3,500,000, is expected to be completed by December 1st and the other, the reconstructed steel tank elevator up the Kaministiquia River a mile or so, will hold 2,500,000 bushels, and is promised to be ready by the end of January. That will give a capacity of 10,000,000 at Fort William by mid-winter. At Port Arthur the Canadian Northern elevator holds 1,500,000, while an annex to hold another 2,000,000 is under construction and is expected to be ready for winter storage, making 3,500,000 at that point. The total nominal elevator storage capacity for the winter will thus be, when the new buildings are completed, 32,500,000 bushels. As there will always be vacant spaces in some of the bins allotted for par-

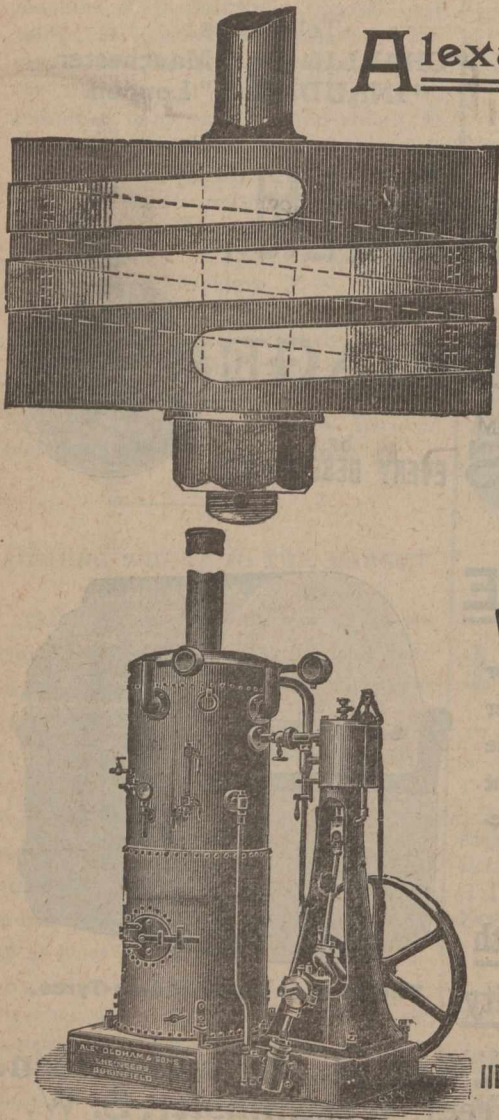
ticular grades, it would perhaps be nearer the mark to place the figure at 30,000,000. Adding to that the amount already market and the amount which there is every appearance that the railways can handle by the close of navigation, there is a grand total of 71,500,000 bushels. Inasmuch as it is doubtful if all the grain will be thrashed this fall owing to the scarcity of men in some sections, and taking into account the fact that a percentage of the farmers will hold their wheat in the hope of better prices or through lack of necessity of ready cash, it seems reasonable to expect that, so far as the railway and elevator facilities are concerned, practically all the wheat and the oats that may be offered will be taken from the farmers' hands.

There will doubtless be cases where cars are not to be had when they are wanted, as there are more than 250 shipping points, and it is fair to say that, what with varying local weather conditions and the fluctuations of the market, both affecting the deliveries at certain points, the railways will have no easy task in placing cars at all the points just when and in such quantities as they may be needed. Allowance should also be made for the wheat shipped to Winnipeg and Keewatin for Ogilvie's and the Lake of the Woods Milling Company's mills,

which is not included in the figures of wheat exported. This amounts to upwards of 50,000 bushels a day, and will doubtless total at least between 3,000,000 and 5,000,000 bushels by the end of the season.

Up to the present time there has been plenty of vessel accommodation. Whether that will continue to the close of the season remains to be seen. The opinion expressed here is that the hitch may occur in carrying the grain out of Montreal, where the facilities have not kept pace with the development of the west, which may render necessary the shipment of a larger proportion than is desirable by way of American ports. It has been claimed by Mr. A. G. Thomson of the Montreal Transportation Company that while the Canadian bottoms could carry 15,000,000 bushels to Canadian ports before the close of navigation, yet the tonnage out of Montreal and the elevators at Georgian Bay ports could not care for more than 5,000,000 bushels.

The view was expressed by a railway man, and subsequently confirmed by Mr. Bell of the Winnipeg Grain Exchange, that it is fortunate for the farmers that all the wheat is not placed at once on the world's market, as some people would desire. It was maintained that the Manitoba wheat crop had grown to such proportions



# Alexander Oldham & Sons,

Johnson Brook Patent Piston Works,  
and Engineering Works



DUKINFIELD,  
ENGLAND.

MAKERS OF

## Vertical & Horizontal Steam Engines.

From 2 H.P., up to 500 H.P.

Ice Making Machinery, Cylinder Boring Machines, Machines for Planing Valve Faces in Position, Lubricators, Injectors, Pistons, Air Pump Buckets, Fans, Metallic Piston Rod Packings, etc.

Illustrated Price Lists giving approximate weights will be sent on application.

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, NOV. 27, 1902.

Name of Article.	Wholesale		
	\$	c.	¢
<b>Drugs &amp; Chemicals</b>			
Acid Carbollic Cryst medl.	0 25	0	30
Aloes, Cape.	0 16	0	18
Alum	1 40	1	75
Borax, xtls.	0 04	0	06
Brom. Potass	0 60	0	70
Camphor. Ref Rings	0 00	0	75
Refoz.ck.	6 75	0	80
Citric Acid	0 35	0	40
Citrate Magnesia lb.	0 25	0	45
Cocaine Hyd. (oz)	4 50	5	00
Copperas, per 100 lbs	0 75	0	80
Cream Tartar	0 20	0	25
Epsom Salts	1 25	1	75
Glycerine	0 17	0	20
Gum Arabic per lb.	0 20	0	40
"    Trag.	0 50	1	00
Insect Powder lb.	0 25	0	40
do per keg, lb	0 22	0	30
Menthol, lb	9 50	10	00
Morphia	1 35	1	45
Oil Peppermint lb.	6 50	7	00
Oil Lemon	1 15	1	25
Opium	3 50	4	00
Oxalic Acid.	0 08	0	10
Phosphorus	0 50	0	75
Potash Bicarbonate	0 08	0	10
Potash Iodide.	3 00	3	40
Quinine	0 80	0	40
Strychnine	0 65	0	80
Tartaric Acid.	0 28	0	33
<b>Licorice.—</b>			
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes,	2 00	0	00
Acme Licorice Pellets, cans	2 00	0	00
Licorice Lozenges, 1 5 lb. cans.	1 50	0	00
<b>Heavy Chemicals.</b>			
Bleaching Powder.	1 75	2	00
Blue Vitriol.	4 75	5	75
Brimstone	2 00	2	50
Caustic Soda	2 00	3	00
"    "    "	0 00	0	00
Soda Ash.	1 25	1	50
Soda Bicarb.	1 75	2	25
Sal. Soda	0 75	0	85
"    Concentrated	1 50	2	00
<b>Dyestuffs.</b>			
Archil. con.	0 27	0	25
Cutch	0 08	0	09
Ex. Logwood	0 09	0	19

that it had considerable effect on the world's prices. Were it all to be marketed within a month the price would be depressed several cents per bushel. Mr. Bell said, as the price was fixed from day to day at Liverpool, based on the visible supply. By sending it forth in somewhat restricted quantities a more uniform and higher price was obtained. Last year when the price was depressed here some of the Minneapolis millers came over and bought wheat, ground it in bond and exported the flour, to their own advantage, while at the same time relieving the Canadian market in some degree.

Premier Roblin of Manitoba, who fills the portfolio of Minister of Agriculture, interviewed before leaving, had this to say of the movement of the wheat crop:—"There will be no grain blockade this year. Why? Because the railways are so much better prepared for handling the grain than they were last year that they will be able to move it without any serious delay to anyone. Of course it is beyond the power of any railway, and beyond what is reasonable to expect of them, to move from 60,000,000 to 75,000,000 bushels of wheat in six weeks or two months, and the weather, of course, is so favorable that it would be all ready within that time for movement if it could be done. The additional storage facilities that have been provided and are being provided by the elevator companies and the farmers

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, NOV. 27, 1902.

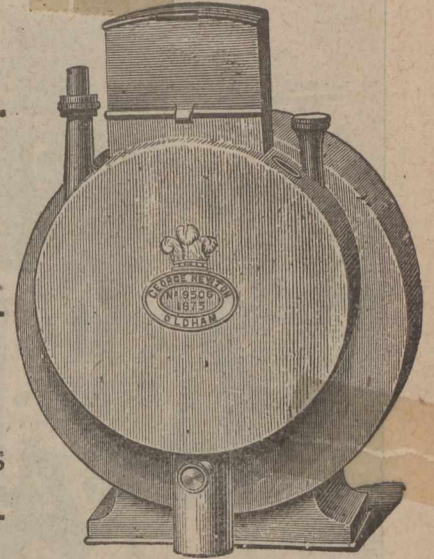
Name of Article.	Wholesale.		
	\$	c.	¢
<b>Chip Logwood.</b>			
Chip Logwood	1 75	2	50
Indigo (Bengal)	1 50	1	75
Indigo Madras	0 70	1	00
Gambler	0 07	0	07
Madder	0 09	0	12
Sumac	50 00	55	00
Tin Crystals.	0 24	0	30
<b>Fish.</b>			
Bloaters, per box	1 00	1	25
Labrador Herrings	5 00	5	25
do    do    Half brls.	2 75	3	00
Mackerel No. 2, brls.	0 00	12	50
"    "    "    1/4 barrel.	6 00	6	50
Green Cod, No. 1	5 75	0	00
Green "large	0 00	6	00
No. 2.	4 75	0	00
Large dry Gaspe per cwt.	5 00	5	25
Salmon, bris Lab. No. 1	0 00	14	00
Salmon, (half brls)	0 00	0	00
"    Brit. Col brls.	0 00	0	00
Boneless Fish	0 04	0	00
"    "    "    "    "	0 05	0	06
Skinless Cod, case	4 75	0	00
Loch Fyne Herrings, keg.	1 10	1	15
<b>Flour.</b>			
Ogllvie's Hungarian	0 00	4	20
Ogllvie's Glenora Patent.	0 00	3	90
Manitoba patents.	0 00	4	20
Strong Bakers.	0 00	3	80
Winter Wheat patents.	4 00	4	10
Straight roller.	3 65	3	60
do bags.	1 75	1	85
Superfine.	4 50	4	60
Rolled Oats.	4 25	4	25
Corn meal, bag.	1 55	1	60
Bran bulk.	0 00	18	00
Shorts.	0 00	20	00
Mouille.	24 00	26	00
<b>Farm Products.</b>			
BUTTER; Choicest Cr.	0 21	0	32
Eastern do	0 20	0	21
Under Grades Cr.	0 19	0	20
Townships Dairy	0 19	0	27
Western Dairy	0 16	0	17
Good to choice	0 14	0	16
Fresh Rolls	0 17	0	18



# GEORGE NEWTON, LTD.



GAS METER =  
MANUFACTURERS.



OLDHAM,  
ENGLAND.

Special quotations  
under the new Canadian Preferential Tariff.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, NOV. 27, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
<b>Farm Products.—Con.</b>		
<b>CHEESE:</b>		
Ont. New.....	0 12	0 12
Eastern.....	0 11	0 12
<b>Eggs:</b> Best selected.....	0 22	0 23
Straight gathered.....	0 18	0 20
Limed.....	0 16	0 18
Old storage.....	0 16	0 17
Pickled.....	0 16	0 17
<b>SUNDRIES.—</b>		
Potatoes, per bag of 90 lbs.....	0 65	0 90
Honey, White Clov., Comb.....	0 11	0 11
“ Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
Beans: prime.....	2 00	2 10
do. Best hand-picked.....	0 00	0 0 0
<b>Groceries.</b>		
<b>Sugars: Factory.</b>		
Ex Granulated, brls.....	0 00	3 80
Acadia gran'd.....	0 06	3 75
Ex Ground, in brls.....	0 00	4 55
“ “ in bxs.....	0 00	4 75
Powdered, in brls.....	0 00	4 30
“ boxes.....	0 00	4 45
Paris Lumps, in brls.....	0 00	4 55
“ “ half brls.....	0 00	4 55
“ “ 100-lb bxs.....	0 00	4 55
“ “ 50-lb bxs.....	0 00	4 65
Branded Yellow.....	3 15	3 60
Molasses (Barbados).....	0 24	0 25
do.....	0 26	0 28
Evaporated Apples.....	0 08	0 07
<b>Raisins:</b>		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 00	0 08
Layers, London.....	0 06	1 50
Con. Cluster.....	0 06	2 00
Extra Dessert.....	0 06	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 07	0 08
“ Selected.....	0 00	0 00
“ Layers.....	0 01	0 00
Currents, Provincials.....	0 00	0 00
Filiatas.....	0 00	0 08
Patras.....	0 00	0 00
Vostizzas.....	0 05	0 08
Prunes, Cal.....	0 07	0 09
do French.....	0 04	0 05
Figs in bags.....	0 03	0 07
“ new layers.....	0 10	0 10
<b>Rice, C. C.</b>		
standard B.....	2 82	2 92
“ Patna.....	2 92	3 02
“ Burmah.....	4 25	4 75
“ Crystal Japan.....	4 00	4 10
“ Carolina.....	4 50	0 00
Pot Barley, bag 48 lbs.....	0 00	3 07
Pearl “ per lb.....	0 02	0 05
“ “ per lb.....	0 03	0 05
“ Flake.....	0 02	0 00
Corn, 2 lb. tins.....	0 80	0 90
Peas, 2-lb tins.....	0 80	1 00
Salmon, 4 doz. case.....	0 00	5 00
Tomatoes, 2s. per doz.....	1 50	1 75
String Beans.....	0 80	0 85

themselves will be sufficient, along with the facilities that were already provided, to take care of the additional quantities that are delivered over and above what the railways can move.”

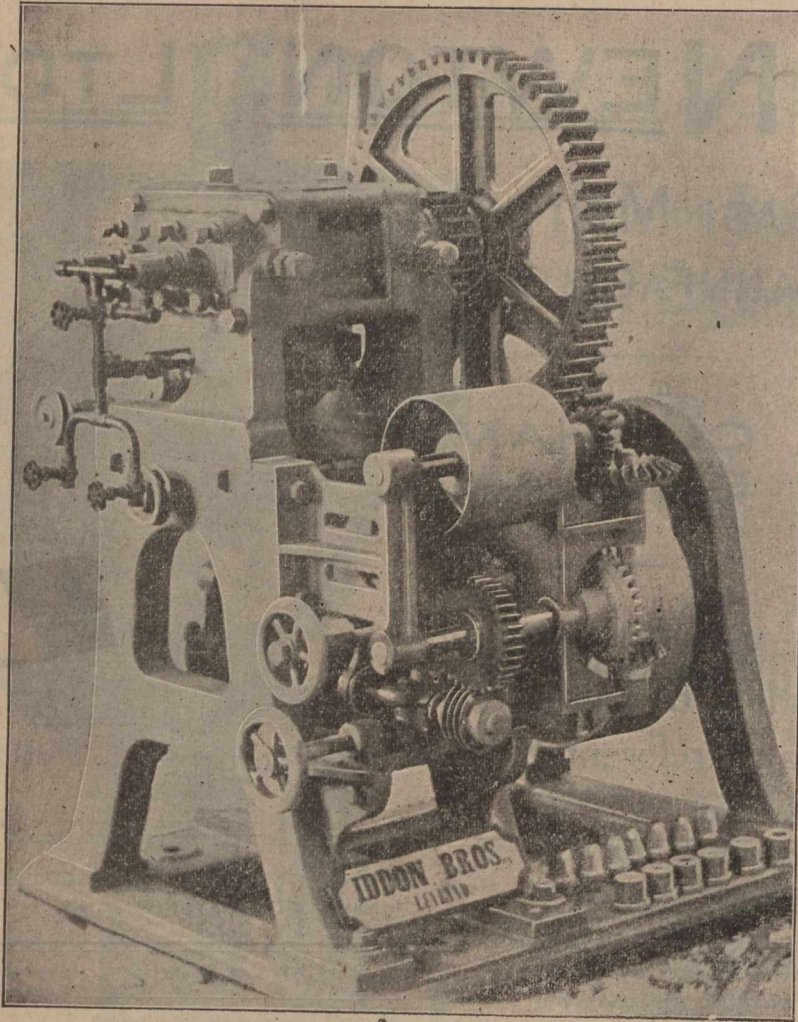
“Do you think much grain will be held by the farmers for a better market?”

“Any farmer who can conveniently deliver his grain will do so, not necessarily because he wants to sell it, but because when it is in the elevators it is in a position that will enable him to sell it when the market suits him, whereas if it remained on his farm he might want to deliver it at a time when it would not be nearly so convenient for him to do so. There may be isolated instances where blockades will occur temporarily, sometimes where farmers selfishly insist on loading direct on a car instead of through the elevators, thus holding the car 24 hours, where a few minutes would suffice the other way, for the sake of a cent or two more per bushel.”

The magnitude of the wheat production impresses anyone who cares to watch the proceedings in the railway yards at Winnipeg or at Fort William and Port Arthur. As practically all the wheat grown west of Winnipeg, and all the railway lines converge in that city, the sounds which are uppermost the entire 24 hours of every day, week by week, of the autumn are of whistling and shunting engines and banging and creaking cars. The trains are all switched and reconstructed at the Winnipeg yards, where the C. P. R. alone have 42 miles of track. Thousands of cars are to be seen there at any time, comprising returning empties, eastbound cars, and cars loaded with lumber, coal, merchandise, etc., for all of which Winnipeg is the clearing-house, as it were. The C. P. R.

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, NOV. 27, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
<b>Hardware.</b>		
<b>Antimony.....</b>	0 09	0 10
<b>7/16" Block, L &amp; F, 7 1/2" D.....</b>	0 00	0 81
“ Straits.....	0 00	0 00
“ Strip.....	0 00	0 82
<b>Copper: Ingot.....</b>	0 00	0 00
<b>CUT NAIL SCHEDULE.</b>		
Base Price, per Keg, car lots.....	2 40	0 00
Less quantity.....	2 45	0 00
Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails.....		
<b>Cut and Fence Nails—</b>		
16 and 20d Hot Cut, per 100 lbs.....	0 05	0 00
10 and 12d “.....	0 10	0 00
8 and 9d “.....	0 15	0 00
6 and 7d “.....	0 30	0 00
4 and 5d “.....	0 40	0 00
3d “.....	0 65	0 00
2d “.....	1 00	0 00
Cut spikes 10c, per Keg advance.....		
<b>Fine blued nails—</b>		
2d per 100 lbs.....	1 00	0 00
3d “.....	1 50	0 00
<b>Casing, Box, Tobacco Box and Flooring Nails—</b>		
90 to 30d per 100 lbs.....	0 55	0 00
10 to 16d “.....	0 60	0 00
8 and 9d “.....	0 65	0 00
6 and 7d “.....	0 70	0 00
4 to 5d “.....	0 95	0 00
3d “.....	1 20	0 00
<b>Finishing nails—</b>		
3/4 inch and longer per 100 lbs.....	0 60	0 00
3/4 and 2 1/4 inch.....	0 65	0 00
3/4 and 2 1/2 “.....	0 70	0 00
1 1/4 and 1 1/2 “.....	0 95	0 00
1 1/2 “.....	1 20	0 00
1 “.....	1 50	0 00
<b>Slatting nails—</b>		
1 1/4 and 1 1/2 inch per 100 lbs.....	0 95	0 00
1 1/2 “.....	1 20	0 00
1 “.....	1 50	0 00
<b>Common barrel nails—</b>		
1 1/2 inch per 100 lbs.....	1 00	0 00
1 “.....	1 00	0 00
3/4 “.....	1 25	0 00
3/8 “.....	1 50	0 00
<b>Clinch nails—</b>		
3/4 inch and longer per 100 lbs.....	0 60	0 00
3/4 and 2 1/4 inch.....	0 65	0 00
2 and 2 1/4 inch.....	0 70	0 00
1 1/4 and 1 1/2 “.....	0 95	0 00
1 1/2 “.....	1 20	0 00
1 “.....	1 50	0 00
<b>Sharp and flat pressed nails</b>		
3/4 inch and longer per 100 lbs.....	1 35	0 00
3/4 and 2 1/4 inch.....	1 50	0 00
2 and 2 1/4 “.....	1 65	0 00
1 1/4 and 1 1/2 “.....	1 85	0 00
1 1/2 “.....	2 50	0 00
1 “.....	3 00	0 00
<b>Gold Chain—No. 6.....</b>	0 11	0 00
“ 5.....	0 10	0 00
“ 4.....	0 09	0 00
“ 3.....	0 07	0 00
1/2 inch.....	0 09	0 00
5-16.....	4 25	0 00
3/8.....	4 25	0 00
7-16.....	4 00	0 00



# Iddon Brothers,

**INDIA RUBBER ENGINEERS.**

Brookfield Iron Works,

LEYLAND, <sup>Near</sup> PRESTON, England.

**Engineers and Rubber • Machinists**

Plans for erection and Completion of New Rubber Works throughout, on the most modern principle.

Specialities : All kinds of Rubber Machinery.

SPECIAL NOTE:—Buyers of Rubber Machinery, have 33 1/3 p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, NOV. 27, 1902.

Name of Article.	Wholesale.
<b>Hardware.—Con.</b>	
Coil Chain—No. 1/4 .....	\$ 85 0 00
9-16 .....	3 75 0 00
3/4 .....	3 65 0 00
1/2 .....	3 76 0 00
1/4 & 1 in. ....	3 60 0 00
Galvanized Staples—	
100 lb. box, 1 1/4 to 1 1/2 .....	3 00 0 00
Bright, 1 1/4 to 1 1/2 .....	2 80 0 00
Galvanized Iron:	
Queen's Head, } or equal, .... } gauge 28 .....	4 40 4 65
Comet do 28 gauge .....	4 10 4 35
Iron Horse Shoes:	
No. 2 and larger .....	0 00 3 35
No. 1 and smaller .....	0 00 3 60
Bar Iron, per 100 lbs. ....	0 00 2 00
Car lots .....	0 00 0 00
Norway, base .....	0 00 4 25
Am. Sh. St'l, 6 ft. x 2 1/2 ft., 18 .....	0 00 3 20
" " " 20 .....	0 00 3 20
" " " 22 .....	0 00 3 30
" " " 24 .....	0 00 3 40
" " " 26 .....	0 00 3 40
" " " 28 .....	0 00 3 50
Boiler plates, iron, 3/4 in. ....	0 00 2 10
" " " 3-16 in. ....	0 00 2 10
Hoop Iron, base for 2 in. and larger .....	0 00 2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.	
Canada Plates:	
Full Polish .....	4 00
Ord. 52 sheets .....	2 65
" 60 do .....	2 70
" 75 do .....	2 75
Black Iron pipe, 1/2 in. ....	2 22
3/4 in. ....	2 45
1 in. ....	2 65
1 1/4 in. ....	3 40
1 in. ....	4 80
1 1/4 in. ....	6 80
1 1/2 in. ....	8 30
2 in. ....	11 60
per 100 ft. nett.	
Steel, cast p. lb., Blk Diam'd .....	0 08 base
" Spring, 100 lbs. ....	3 00 0 00
" Tire, " .....	2 30 base
" Sleigh shoe, 100 lbs. ....	2 20 base
" Toe Calk .....	2 90
" Machinery .....	2 75 base
" Harrow Tooth .....	2 50
Tin Plates:	
IG Coke, 14 x 20 .....	4 25
IC Charcoal, 14 x 20 .....	4 50
IX Charcoal .....	5 50
IV " .....	6 80

wheat trains from Winnipeg to Fort William are all hauled by the new consolidated engines, of which the C.P.R. have 82, each having 2,175 tons haulage capacity, or three times the power of those in use as recently as six years ago. The trains average 43 cars in length, each car having an average capacity of from 1,000 to 1,050 bushels. As upwards of 400 cars are moved east daily, there is thus one solid wheat train eastbound every two hours, and an equal number coming west after being unloaded. The C. P. R. have 400 locomotives on their line between Lake Superior and the Rockies, 70 new ones having been added during the last two months. There are also between 9,000 and 10,000 box cars, part of which, of course, are utilized for general traffic, as in the case of the locomotives. Of box cars over 3,000 have been added since August 1. An officer of the company at Winnipeg, when asked what steps had been taken toward double-tracking the line from Winnipeg to Fort William, said work had been proceeding for several years in the widening of cuts and bridges, and grading for the new line might be commenced next year.

A good deal of praise has been given the Canadian Northern for their enterprise as a new road in handling their share of this year's wheat crop. They have now 1,900 box cars available for the grain traffic, and have on one or two days handled more than 100,000 bushels. They expect the arrival of 500 more box cars within a month. The

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, NOV. 27, 1902.

Name of Article.	Wholesale.
	\$ c. \$ c.
Terne Plate IC, 20x23 .....	7 50 0 00
Russ. Sheet Iron .....	0 10 0 00
Lion & Crown tin'd sh'ts. ....	0 00 7 75
23 and 24 gauge case lots .....	0 00 7 75
25 gauge .....	3 25 3 35
Lead: Pig, per 100 lbs; .....	0 00 6 50
Sheet, .....	7 00 6 00
Shot, 100 lb., less 2 1/4 p c. ....	less 37 1/2 p.c.
Lead Pipe, per 100 lbs. ....	0 00 5 25
Zinc:	
Spelter, per 100 lbs. ....	5 75 6 00
Sheet, Zinc " .....	
Black Sheet Iron.	
Per 100 lbs.	
8 to 16 gauge .....	2 40 0 00
18 to 20 do .....	2 31 0 00
22 to 24 do .....	2 35 0 00
26 do .....	2 40 0 00
28 do .....	2 45 0 00
WIRE:	
Plain galv'd, No. 5 .....	3 70 0 00
do do No. 6, 7, 8 .....	3 15 0 00
do do No. 9 .....	2 65 0 00
do do No. 10 .....	3 20 0 00
do do No. 11 .....	3 25 0 00
do do No. 12 .....	2 80 0 00
do do No. 13 .....	2 90 0 00
do do No. 14 .....	3 75 0 00
do do No. 15 .....	0 00 0 00
do do No. 16 .....	0 00 0 00
Barbed Wire—	
Spring Wire per 100, 1.25 .....	2 90 f.o.b
net extra.	Montreal.
Iron and Steel Wire pl'n	
6 to 9 .....	2 60 base.
Rope.	
Sisal, base .....	0 00
" 7-16 and up .....	0 12
" 3/4 " .....	0 12 1/2
" 5-16 " .....	0 13
" 1/2 " .....	0 13
" 3-16 " .....	0 13 1/2
Manilla, 7-16 & lgr. ....	0 14
" 3/4 " .....	0 14 1/2
" 5-16 " .....	0 15
" 1/2 " .....	0 15
" 3-16 " .....	0 15 1/2
Lath yarn .....	0 11

# The General Incandescent Co., Ltd.,

Works & Warehouses: ILFORD.

92a Aldersgate Street, LONDON, E.C., Eng.

(SOLD UNDER LICENSE FROM THE WELSBACH COMPANY.)

## PRICE LIST.

1. G.I.C. Best Quality High Candle Power Mantle - - - 4/6 doz.
2. G.I.C. Silk Mantle - - - - - 5/- "
3. G.I.C. Special Double Woven Mantle, Double Strength, very popular, specially recommended - - - 6/- "
4. G.I.C. Extra Long High-Pressure Mantle, suitable for all High-Pressure Burners - - - - - 7/6 "
5. G.I.C. Gem Mantle - - - - - 4/6 "
6. G.I.C. Mantle for No. 4 Kern Burner - - - - - 6/- "

### Mantles Made to Customers Specifications at Lowest Prices.

Support British Capital and Industry. Without fear of contradiction we can HONESTLY state that our G.I.C. Mantles are the best on the market, which statement is borne out by Gas Companies, Street Lighting Authorities, Corporations, and leading Traders. NOTE.—Every Genuine G.I.C. Mantle bears the Company's Trade Mark **G.I.C.** plainly stamped on the Mantle, and customers are requested to see that the Mantle contained in each box is so stamped.

Special prices to Canadians under the New Tariff, 33 1/3 p.c., in favour of Canadians.

### MONTREAL WHOLESALE PRICES CURRENT.

THURSDAY, NOV. 27, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
<b>Wire Nails.</b>		
Base Price carload	2 50	
Less than " "	2 55	
2d extra	1 00	
2d f	1 00	
3d	0 65	
4d and 5d	0 40	
6d and 7d	0 30	
8d and 9d	0 15	
10d and 12d	0 10	
16d and 20d	0 05	
30d to 60d	Base	
<b>Building Paper.</b>		
Dry Sheeting (roll)	0 35	0 00
Tarred "	0 45	0 00
<b>Hides.</b>		
Montreal Green Hides	0 08	0 00
" No. 1	0 07	0 00
" No. 2	0 06	0 00
" No. 3	0 06	0 00
Tanners pay \$1 extra for sorted and inspect'd Sheepskins	0 00	0 00
Clips	0 06	0 00
Lambskins each	0 00	0 50
Calfskins, No. 1	0 09	0 19
" No. 2	0 00	0 2
Horsehides	1 50	2 00
<b>Leather</b>		
No. 1 B. A. Sole	0 27	0 28
No. 2 B. A. Sole	0 25	0 25
No. 3 B. A. Spanish Sole	0 24	0 25
Slaughter, No. 1	0 28	0 29
Light medium & heavy	0 28	0 29
" No. 2	0 26	0 27
Harness	0 26	0 32
Upper, heavy	0 34	0 36
Upper, light	0 35	0 37
Grained Upper	0 34	0 35
Scotch Grain	0 35	0 38
Kip Skins, French	0 60	0 65
English	0 45	0 55
Canada Kip	0 50	0 60
Hemlock Calf	0 50	0 70
" Light	0 50	0 60
French Calf	0 85	1 10
Splits, light and medium	0 22	0 25
" heavy	0 17	0 20
" small	0 18	0 20
Leather Board, Canada	0 06	0 10
Enameled Cow, per ft.	0 16	0 13
Pebble Grain	0 12	0 14
Glove Grain	0 12	0 13
B. Calf	0 15	0 20
Brush (Cow) Kid	0 11	0 13
Buf	0 13	0 16
Russsets, light	0 35	0 40
" heavy	0 25	0 30
" No. 2	0 35	0 40
" Saddlers' doz.	7 50	9 00
Int. French Calf	0 65	0 75
English Oak lb	0 30	0 35
Dongola, extra	0 38	0 42
" No. 1	0 20	0 22
" ordinary	0 14	0 16
Colored Pebbles	0 13	0 16
" Calf	0 16	0 23

company estimates that there are 12,000,000 bushels of wheat tributary to their line. With the completion of the Port Arthur addition they will have a total storage capacity of 6,500,000 bushels, including the interior elevators, and they anticipate being able to move most of the crop before the close of the navigation season. A shortage of cars has been experienced at one or two stations on their line, and they have notified the public that they will bring in Northern Pacific cars, if needed or desired, and allow farmers to ship out by way of Duluth. This is not likely to be a popular custom, as the rate is two cents higher by that route, or the same as the C. P. R. rate to Fort William. The Canadian Northern have now 1,250 miles of track in operation and 250 miles under construction, though owing to a rail scarcity this will not all be laid with steel this year. At present energy is bent on the completion of the main line from Dauphin to Edmonton by way of Grand View and a point near Saskatoon, and it is expected that the gap remaining at the end of 1903 will not be large. This line follows for a great portion of the distance the old Mackenzie survey for the C. P. R., and recent explorations and the progress of settlement this season go to show that it is in the front rank when compared with any part of the whole west.

Fort William and Port Arthur are enjoying the greatest prosperity at present. The three new elevators under construction give employment to many hundreds of men; in fact, the building sites are fairly swarming with stonemasons, carpenters and laborers. It is by observig the work which the movement of the wheat entails at these lake ports that one gets the best idea of its immensity, as train after train of box cars sweeps down from Winnipeg,

### MONTREAL WHOLESALE PRICE CURRENT

THURSDAY, NOV. 27, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
<b>Oils</b>		
Cod Oil	0 37	0 40
S. R. Pale Seal	0 00	0 55
Straw Seal	0 40	0 50
Cod Liver Oil, Nfd. Norw		
Process	1 40	1 60
" " Norwegian	2 00	2 25
Castor Oil	0 08	0 10
Castor Oil brls	0 07	0 08
Lard Oil, Extra	0 80	0 90
" "	0 70	0 80
Linseed, raw, nett.	0 65	0 67
" boiled, nett	0 68	0 70
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 75	0 76
Petroleum:		
Benzine	0 22	0 30
<b>Glass.</b>		
United inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 80	0 00	4 95
<b>Paints, &amp;c.</b>		
Lead pure 50 to 100 lb. kgs.	5 00	5 25
do No. 1	4 62	4 87
do No. 2	4 25	4 50
do No. 3	4 37	4 62
do No. 4	4 37	4 62
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	3 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris, do	0 85	1 00
English Cement, cask	2 15	2 25
Belgian do	1 65	1 90
German do	2 25	2 45
American do	2 00	2 40
Fire Bricks per 1000	16 00	22 00
Fire Clay	1 50	1 75
Rosin	2 75	5 50
<b>Glue:</b>		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11	0 13
do brls	0 00	0 14
American White, brls	0 16	0 20
Coopers' Glue	0 27	0 26
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
No. 1 Furnit'e Var'n'h, pr.gl.	0 65	0 70
" do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
Patty Bulk 100 lb. bri	0 00	2 00
Partsgreen in drum 1 lb pk.	0 18	0 19
Kalsomine, 5 lb pkgs	0 00	0 08
<b>Wool.</b>		
Canadian Washed	0 00	0 14
North West	0 00	0 00
Unwashed	0 08	0 00
H. A. Scotch	0 25	0 27
Natal	0 00	0 00
Capa, greasy	0 17	0 17
Australian greasy	0 00	0 00

and is unloaded in a trice, while the cars are carried back for another and yet another shipload of the year's product. Supposing the railways move 39,000,000 bushels for export this fall, as the prospects indicate, that will mean the unloading of 39,000 cars, which, if coupled together, would make a solid wheat train over three hundred miles long, which would reach from Toronto to within a short distance of Montreal. The annex to their elevator which the Canadian Northern are building at Port Arthur, a town which now enjoys the prosperity incident to being a wheat port, is first of its kind in Canada. It is of the tank pattern, comprising no less than eighty separate compartments, the peculiarity of which is that the material is all of tile, which, it is claimed, is absolutely fireproof, and, therefore affords a minimum insurance rate, and there is very little difference in cost from other materials.

## CASUALTY INSURANCE DECISIONS.

A suit was brought by the relatives of Newton Black, a lawyer, to recover under a \$5,000 accident policy issued by the Travellers'. Mr. Black's death is alleged to have resulted from an accident occurring some two years ago, when he leaned back in an office chair and crushed his finger. His death occurred about ten days later, the accident being alleged to have caused neuralgia of the heart. The company claimed the accident was caused by prior injuries to the head, sustained by the deceased during war time. A verdict for the Travellers' was given by the lower court, and the case was appealed and recently heard, the decision being reserved.

The case of the Phoenix of Brooklyn against the Guarantee Company of North America has been finally decided against the defendant. Suit was brought on a bond guaranteeing the fidelity of Fred. S. Kelly, cashier of plaintiff's Omaha office. At the trial the plaintiff recovered a verdict of \$4,836, which, however, was set aside by the United States District Court. Plaintiff appealed, and the United States Circuit Court of Appeals reversed the lower court and entered judgment on the verdict. Defendant applied for a writ of certiorari to take the case to the Supreme Court of the United States, but the writ was refused, and defendant must now pay the amount of the verdict, with interest and costs.

In the case of Sonneborn et al. vs. Hartford Steam Boiler Insurance and Inspection Company, tried in Baltimore, the court ruled that the company was liable for damage done by the opening of sprinkler valves caused by steam escaping from an insured boiler, the head of which was blown out.

Although the doctrine of remote and proximate causes of damage is well

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Telegraphic Address: "AUTOMATIC," Leicester.

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MARVELLOUS INVENTION

Patent Automatic Fire Extinguisher.

Extinction of Fire  
at the Outbreak.

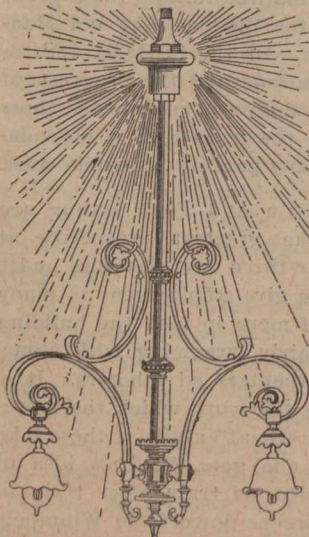
WATER SUPPLY AUTOMATICALLY SHUT  
OFF BY THE EXTINCTION OF THE FIRE.  
NO MORE STOCKS DAMAGED BY FLOODING.

Sole Inventors and Patentees:

J. G. GRIMSLEY & SONS,

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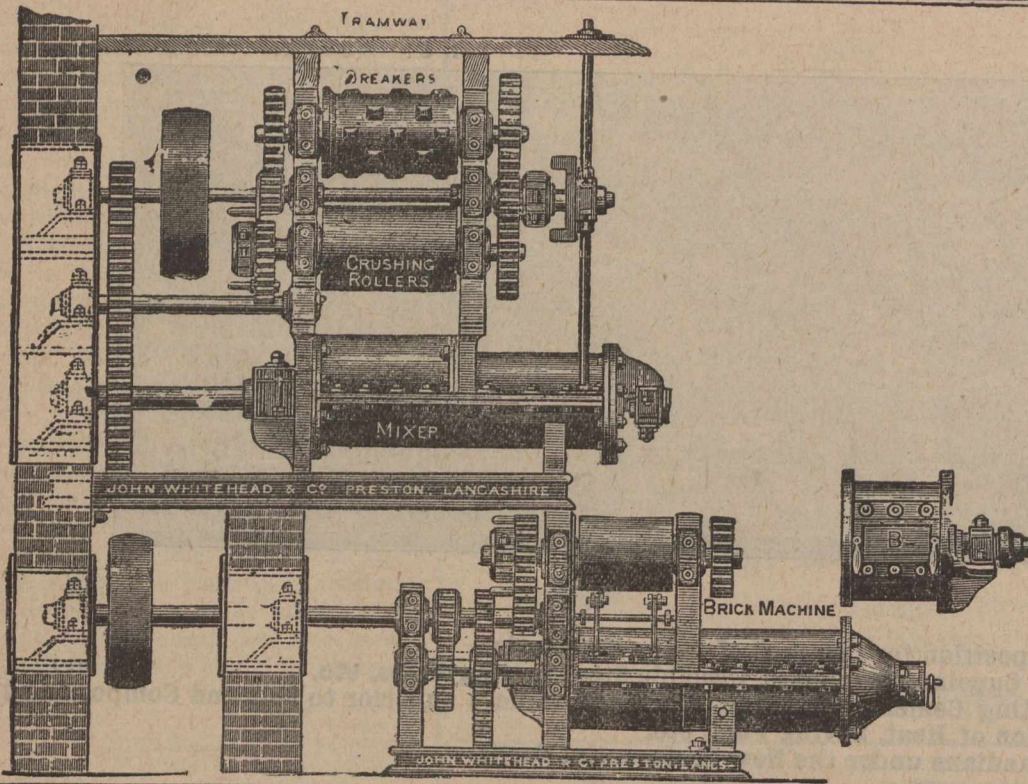


recognized in the law and is not infrequently applied to save railroad companies from liability for damages caused by sparks from their engines where some intervening cause existed, as where sparks set fire to oil floating upon water, and the flame was thus communicated to a mill which was burned, it was held that the sparks were not the proximate cause of the fire, and the company was not liable. But courts have not shown much hospitality to the doctrine when invoked by insurance companies to absolve themselves from liability. Where the damage is traceable to a cause covered by an insurance policy, such cause has generally been held to be direct and proximate, and not secondary or remote.

A few cases may be cited as illustrations of these judicial rulings:

In *Peek vs. Equitable Acc. Assn.* 5 N. Y. Supplement 215, the enacting clause of the accident insurance policy sued on required that injury should be the proximate and sole cause of the disability or death for which weekly indemnity or a death benefit was to be paid. Assured broke his arm. A few days later he suffered severe pain in the chest and lungs. He then became convalescent for a week or ten days, when he had a recurrence of the pain and died twenty days after the accident. The jury found that the death was due sole and proximately to the broken arm, and the verdict was upheld by the court as sustained by the evidence, although as there was no injury to the chest or lungs, there must have been intervening disease.

In *Acc. Ins. Co. of N. A. vs. Young*, Can. Law Times, 217, assured fell from a veranda, receiving only slight injuries, which, however, resulted in erysipelas, from which he died twenty-three days after the fall. Held that the injury was the sole and proximate



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cause of the death, notwithstanding the fact that there was the intervening cause of a well-recognized microbic disease.

In *Freeman vs. Mercantile Mutual Acc. Assn.*, 30 N. E. R. 1113, the policy stipulated that the association should not be liable where an injury was not the proximate cause of the death or disability. Held that this clause did not relieve the defendant from liability, the assured having died from peritonitis, resulting from bruises caused by a fall, notwithstanding the fact that he had previously had peritonitis and was thereby peculiarly liable to its recurrence.

Where assured dies of apoplexy shortly after a fall, and a reputable physician, who assisted at the autopsy, testified to the existence of degeneration of the cerebrum and a diseased condition of the arteries causing death without the fall, and an expert physician agreed as to the cause of death, of the diagnosis was correct, but there was non-expert evidence that assured was in ordinarily good health prior to the fall, it was held that the jury were warranted in finding that the death

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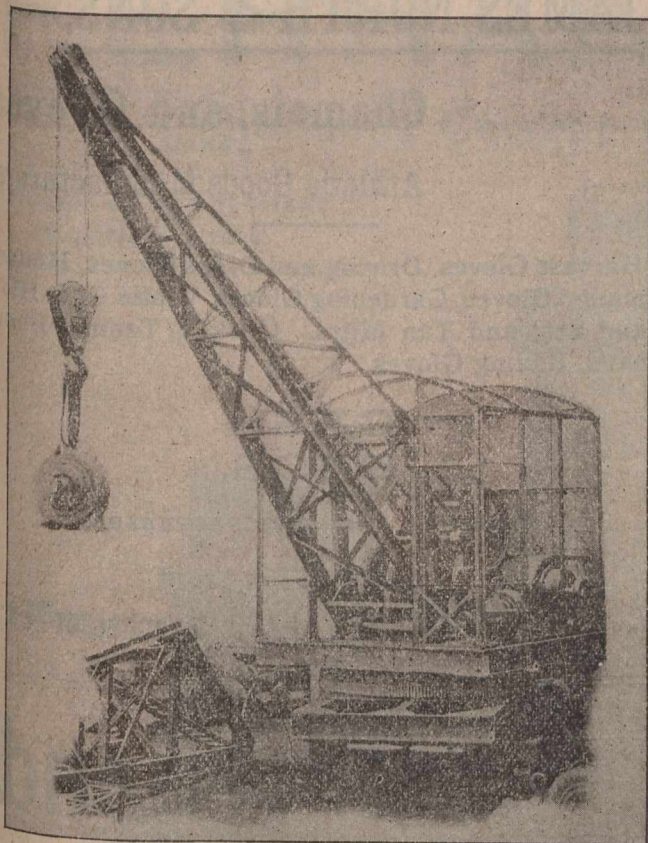
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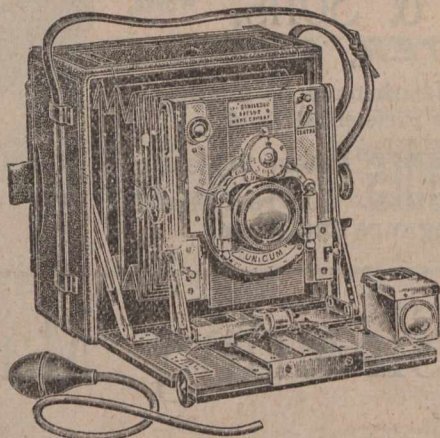
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was due solely to injury caused by the fall. Hall vs. Am. Mas. Acc. Assn., 57 N. W. R. 366.

Assured accidentally shot himself in the foot, the wound resulting in tetanus. On the eighteenth day after the accident he was found dead with his throat cut and a scalpel in his hand. There was evidence that either the cut or the disease was sufficient to cause death, experts differing as to which was the actual cause. Held that what was the proximate cause of death was for the jury. The appellate court held not erroneous an instruction that is the jury found that the gunshot wound caused tetanus, accompanied by great pain and delirium, and that while in that state assured cut his own throat, being impelled thereto by intense agony caused by the tetanus, which he was unable to resist, then the gunshot would might be considered the sole and proximate cause of the death resulting from that act. Travellers' Ins. Co. vs. Melick, 65 Fed. R. 438; 24 Ins. L. J. 431.

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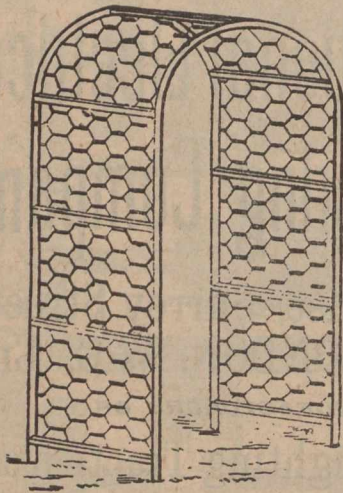
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**HYDE Manchester Eng**

In *Omberg vs U. S. Mut. Acc. Assn.*  
40 S. W. R. 909, the Kentucky Court  
of Appeals held that the bite of a mos-  
quito was the sole and proximate cause  
of death resulting from blood poison-  
ing caused by the bite.

In *Western Com. Trav. Assn. vs  
Smith*, 85 F. W. R. 401, 27 Ins. L. J.  
530, it was held that a disease result-  
ing in death, but which is itself the  
result of the accident, is attributable  
not to the disease as a secondary and  
direct cause, the accident being the re-  
mote cause, but sole to the accident,  
the disease being a mere link in the  
chain. In this case assured died from  
blood poisoning alleged to have re-  
sulted from abrasion of his toe caus-  
ed by wearing an ill-fitting shoe.

In *Isitt vs. Rwy. Pass. Assur. Co.*,  
L. R. 22 Q. B. D. 504, assured sustain-  
ed a dislocated shoulder from falling.  
He was put to bed, and died of pneu-  
monia at the expiration of a month.  
Arbitrators, to whom the case was re-  
ferred, found that the pneumonia was  
caused by a cold contracted from  
throwing off the covers in consequence  
of the pain caused by the dislocation.  
Held that death was due to the effects  
of the injury.

In *Manfrs.' Acc. Ins. Co. vs. Dorgan*,  
58 Fed. R. 945, the ordinary doctrine  
of proximate and remote cause was  
applied to effectuate liability on the  
part of the company. Assured had a  
fit due to heart trouble. The fit caus-  
ed him to fall in a creek in which he  
was fishing, and drown. Here the  
court held the company liable because  
the death was due to accidental drown-  
ing. There was no argument that the  
fall and consequent drowning were  
mere links in a chain of which the fit  
was the sole cause, as would probably  
have been the case had the policy been  
one of insurance against disease in-  
stead of accident.

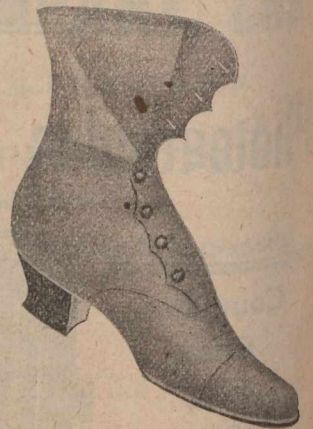
These are only a few cases selecte  
at random, but they pretty effectually  
show that an insurance company can-  
not expect to escape liability for loss  
or damage by reason of the applica-



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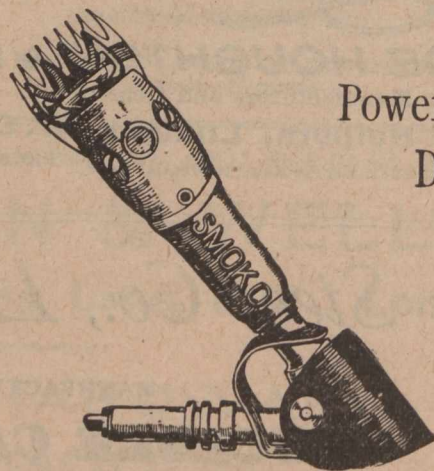
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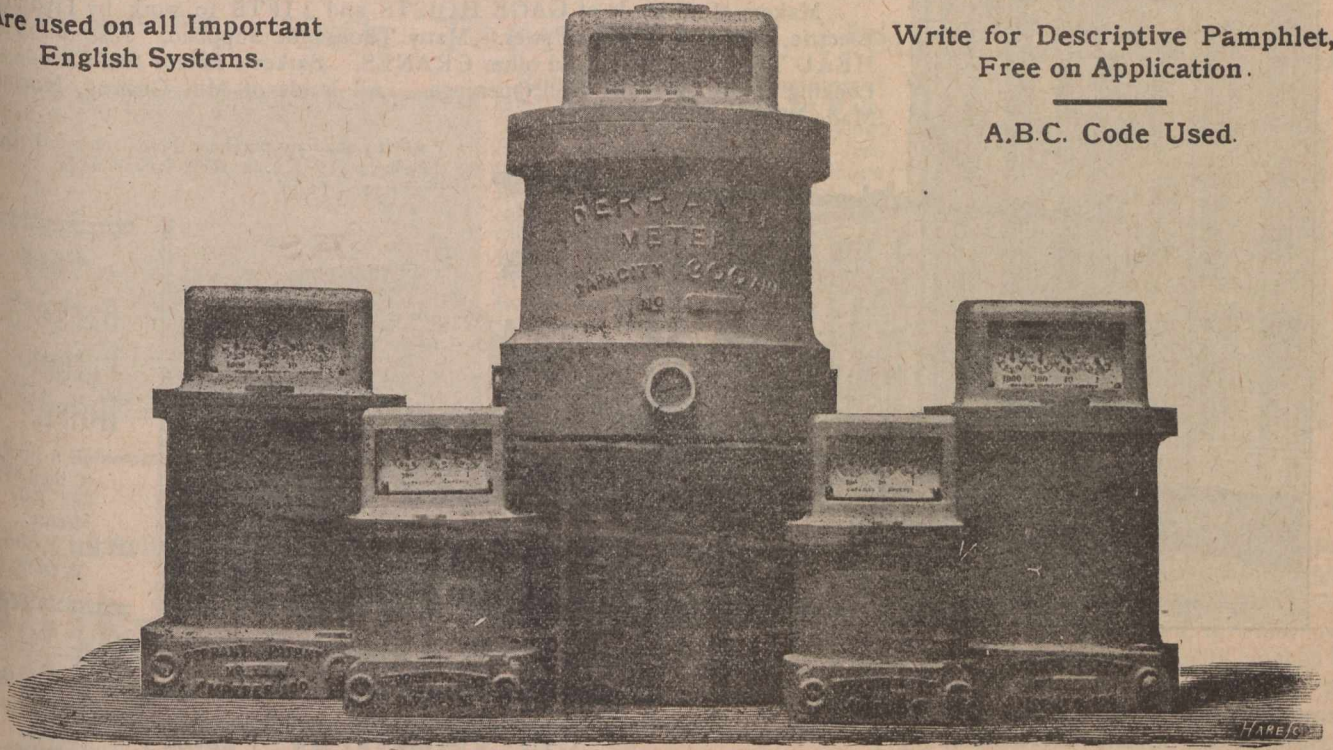
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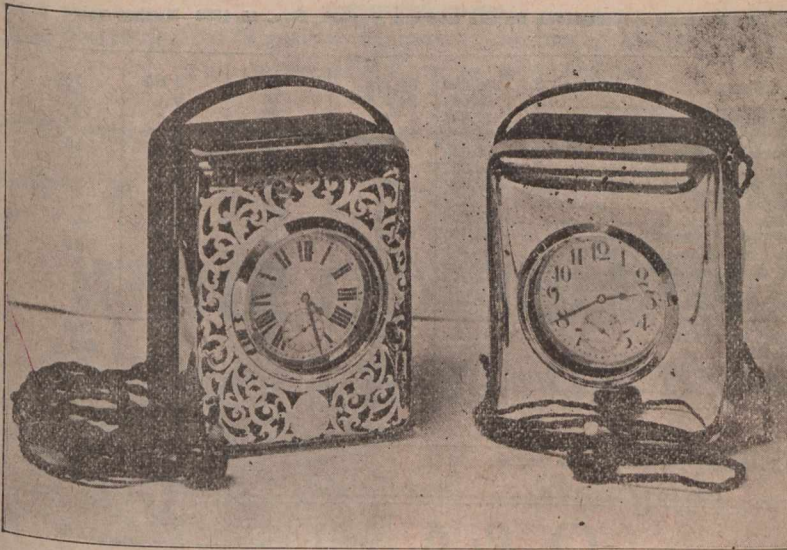
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tion of the ordinary doctrine of proximate and remote cause, even though it may have sought to protect itself by a clearly-worded policy stipulation to that effect. There are no intervening proximate causes when holding a remote cause as sole and proximate will enable an assured to recover. They are then not effective causes, but merely "links in a chain."

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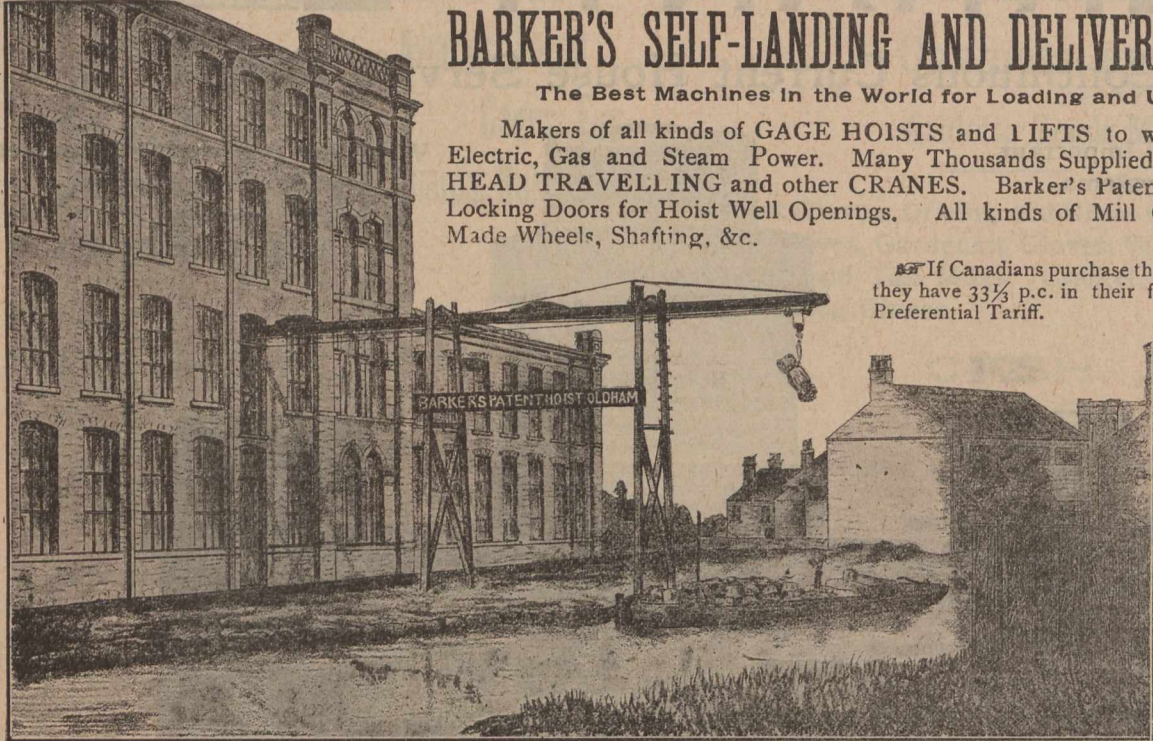
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ramite, which are irregularly scattered through the cryolite. Surrounding this richer portion there is a zone where the chief minerals are quartz, feldspar and avigite, a variety of muscovite-mica. Besides these, there are fluorite, cassiterite, and arsenopyrite, all of which are in a kind of basic ground mass of cryolite. Between this outer zone and the main mass of the cryolite the contact is rather sharply defined; but there is no distinct boundary between the outer zone and the surrounding granite into which it passes. The mineral is mined by open cuts and forms a quarry that is about 600 feet in length by 200 in width and 100 feet or more in depth. Whole cargoes of mineral that were 99.5 per cent. pure cryolite have been obtained from the inner and deeper portions of the quarry.

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**STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov. 25, 1902.**

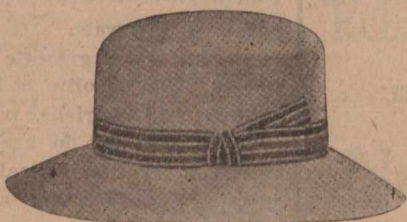
NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	15,000	3 1/4-6mos.	350	\$50	96 1/2
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7 1/2-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	97
Guarantee Co. of North America.....	13,372	6	50	50	....

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Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9 1/2	10
Atlas.....	24,000	24 p.s.	50	6	25 1/2	20
British and Foreign Marine.....	67,000	25	20	4	19	25 1/2
Caledonian.....	21,500	12s. p.s.	25	5	47	9 1/2
Commercial U. Fire, Life and Marine.....	50,000	27 1/2	50	5	46	....
Guardian Fire and Life.....	200,000	9	10	5	9	....
Imperial Fire.....	60,000	25	20	5	....	....
Lancashire Fire.....	136,493	5	20	2	....	....
Lion Fire.....	100,000	3	25	1 1/2	....	20
London and Lancashire Fire.....	95,100	22	25	2 1/2	19	63
London Assurance Corporation.....	35,862	20	25	12 1/2	51	8 1/2
London & Lancashire Life.....	10,000	10	10	2	8	29
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	25	74
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	87
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/2	36	110
Norwich Union Fire.....	11,000	*33 1/2	100	12	105	81
Phoenix Fire.....	53,776	35	50	5	430	50
Royal Insurance Fire and Life.....	125,214	58 1/2	20	....	49	20 1/2
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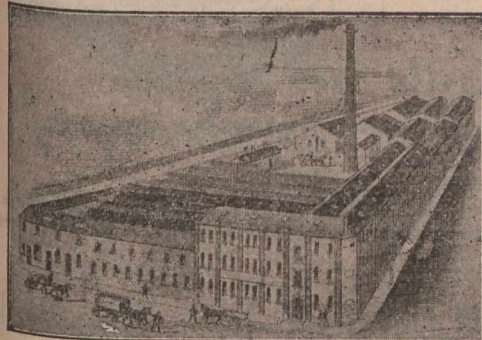
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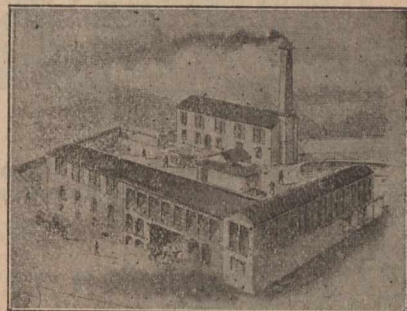
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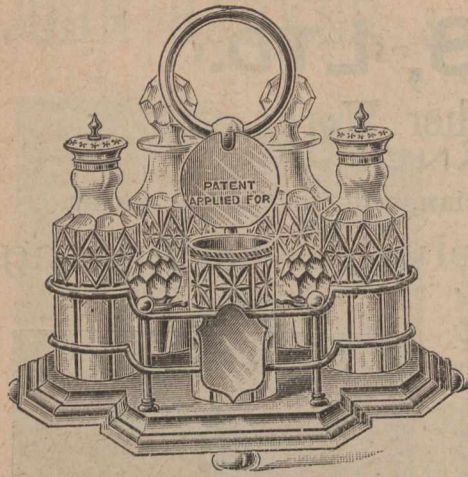
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lite, the mineral is first dried and then reduced to a fine powder and intimately mixed with powdered limestone. The mixture is then calcined, in which process the fluorine unites with calcium to form calcium fluoride, which is insoluble in water, while the sodium and aluminum are oxidized and form probable a soluble aluminate of sodium and a carbonate of sodium. By leaching with hot water the aluminate of sodium and the carbonate of sodium are removed. Carbon dioxide gas is forced into the tanks containing these solutions, which are kept constantly agitated, and the aluminum is precipitated as aluminum hydroxide, and the sodium forms sodium carbonate. After the precipitate has settled in the settling tanks, the solution containing the sodium carbonate is drawn off, further evaporated, and then passed into large pans, each of about 50 tons capacity, where the solution is evaporated to its maximum degree of concentration, and is then drawn off into the crystallization pans, where the sal soda is allowed to crystallize. The aluminum hydroxide precipitate is washed to free it from traces of sodium carbonate, and, after drying, it is either sold in this rough form or it is manufactured into the sulphate of aluminum, or alum. Cryolite is also used to a limited extent in the manufacture of an opalescent glass which resembles French porcelain. This glass is made from a mixture composed of two parts of powdered cryolite and one of sand (silica), with one-half an equivalent portion of zinc oxide. The resulting opalescent glass is extremely hard and tough, and it is stated that it can be worked as easily as ordinary glass.

There is no cryolite produced in the United States, and it has been found very sparingly in only a few localities in that country; at the southern base of Pike's Peak, El Paso County, Colo., and in the Yellowstone National Park. All of the cryolite used is imported from Ivigtok, Greenland, and the supply is controlled by the Danish Government.

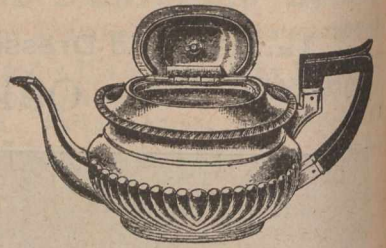


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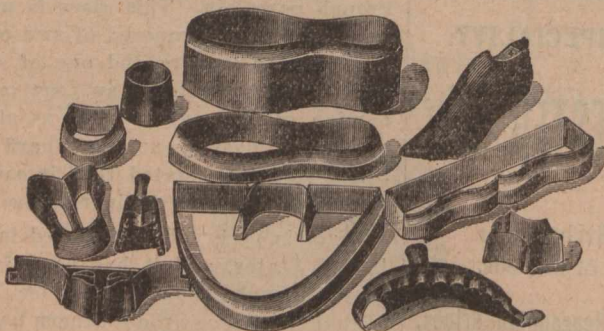
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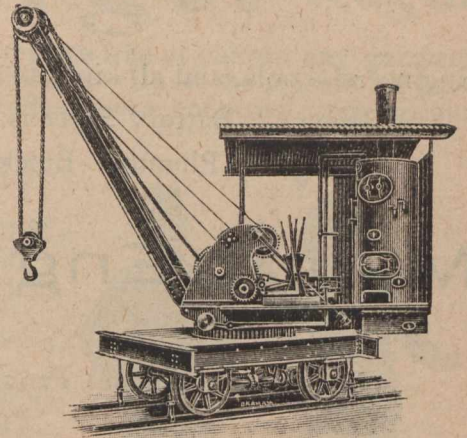
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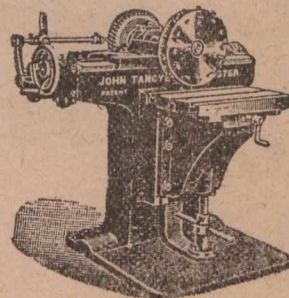
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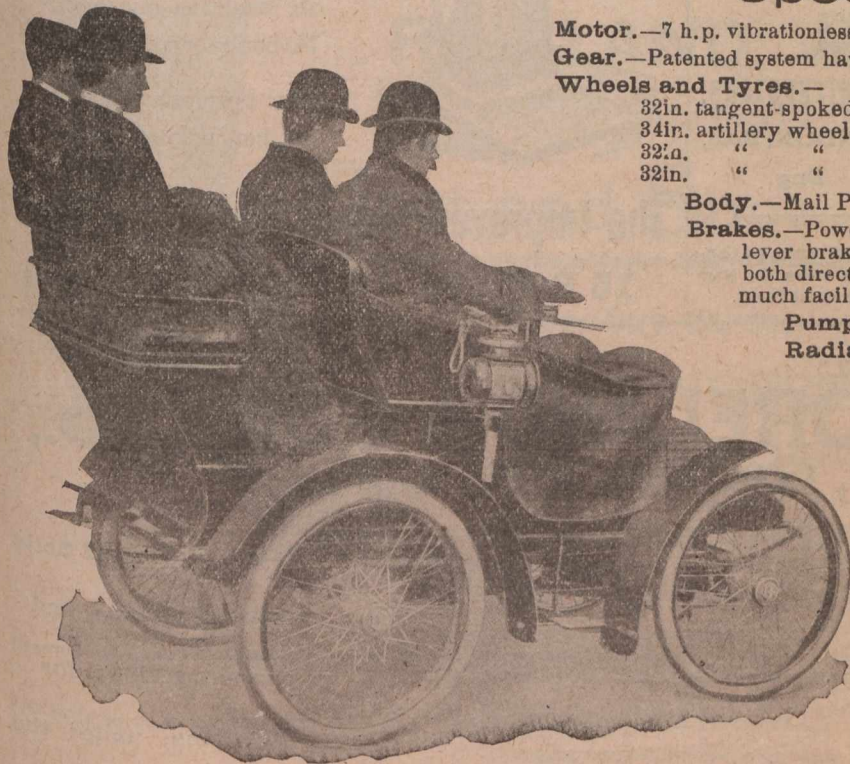
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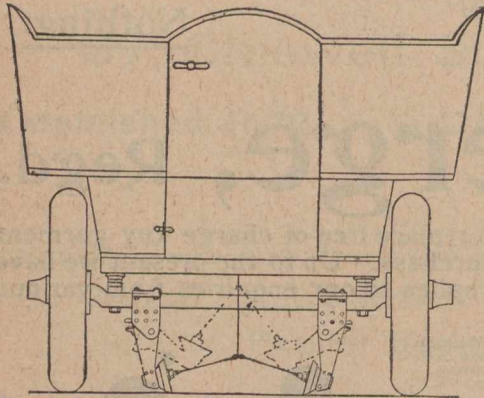
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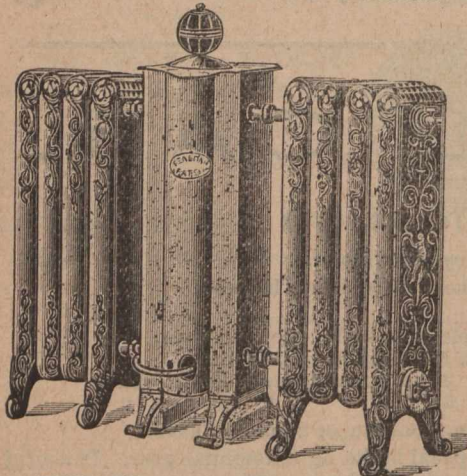
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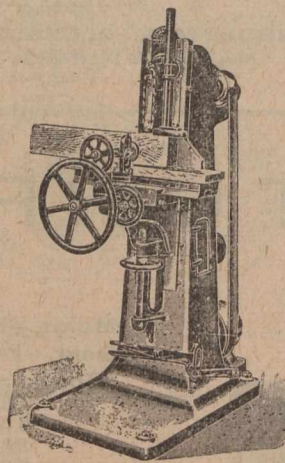
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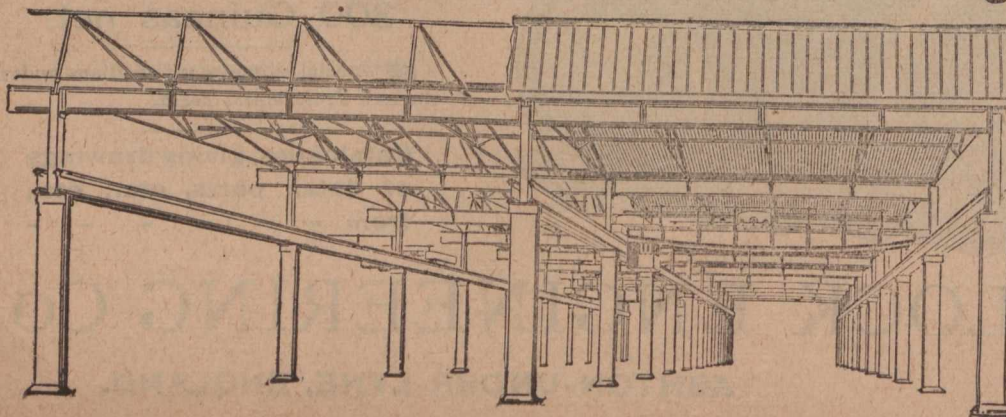
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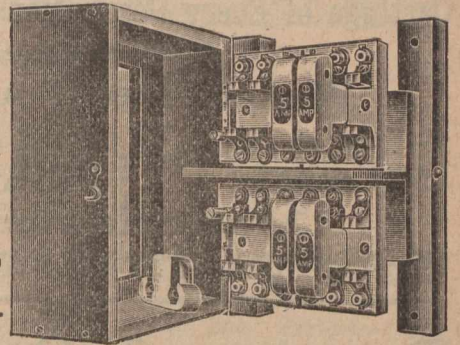
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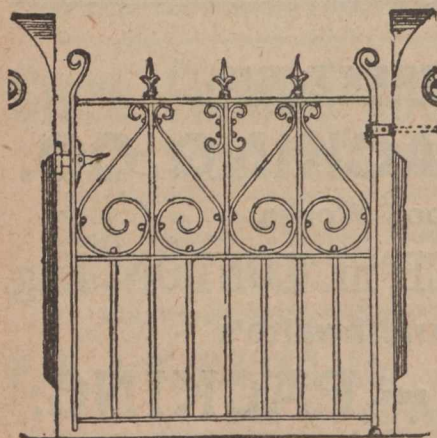
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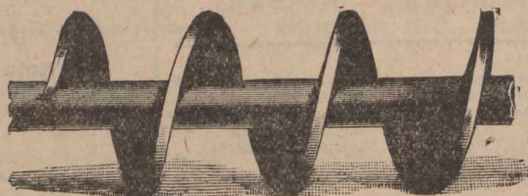
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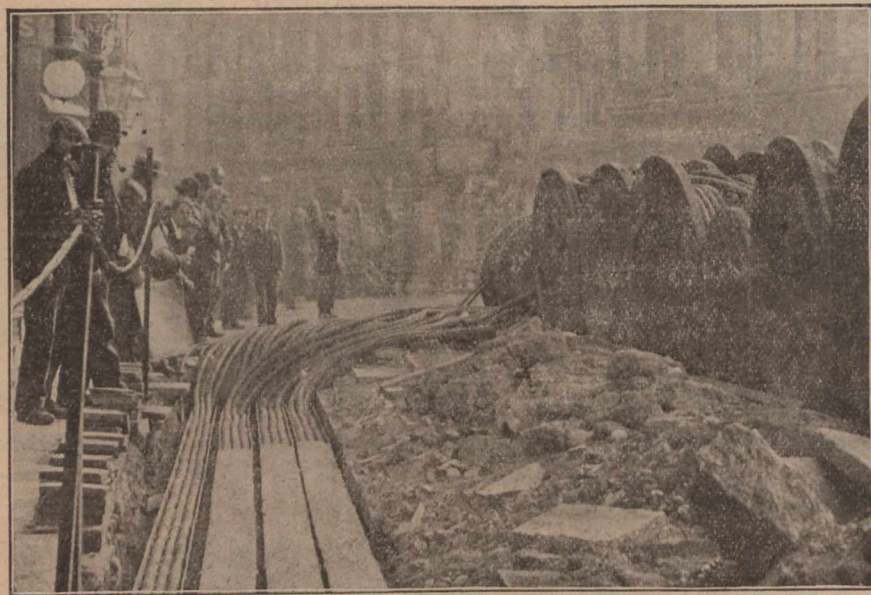


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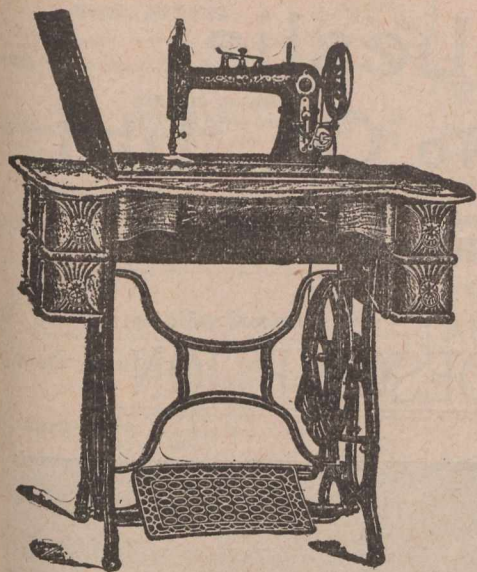
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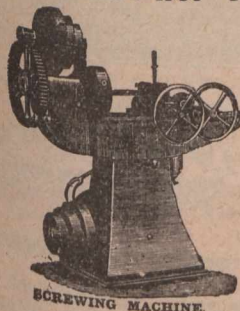
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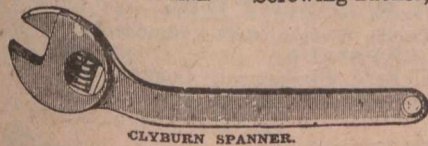
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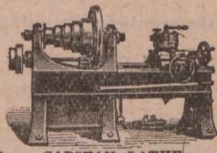
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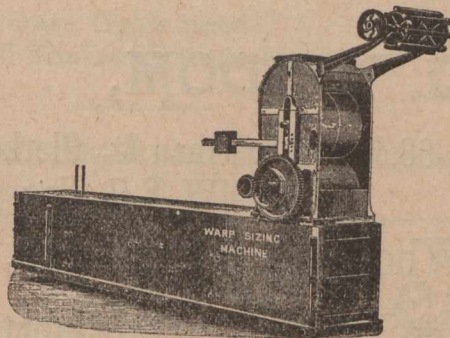
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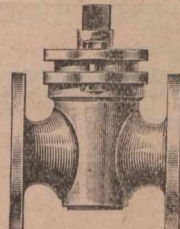
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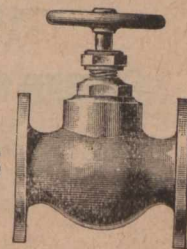
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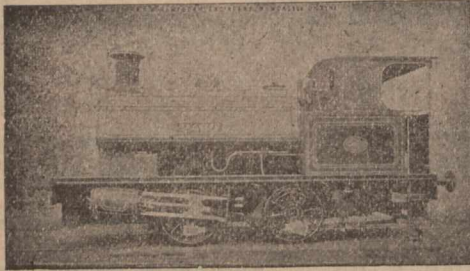
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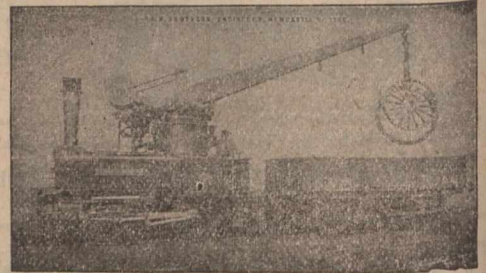


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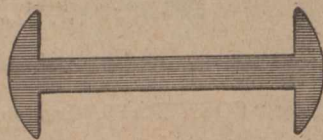
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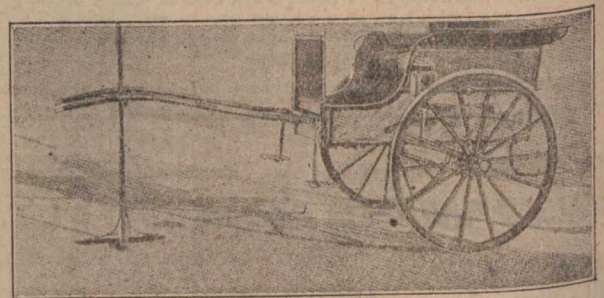
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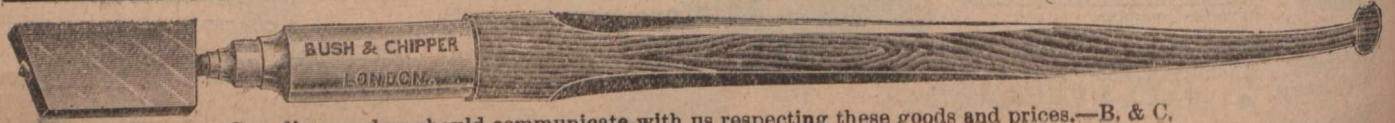
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British Columbia, 1877 6 p.c. ....	107	110
1887, 4 1/2 per cent ...	92	94
1891-3, 5 p.c. ....	104	106
Canada, 4 per cent. loan, 1880 .....	102	104
3 per cent. loan, 1888-99 .....	102	104
Debs. 1884, 3 1/2 per cent .....	88	90
2 1/2 p.c. loan, 1897 .....	108	110
Manitoba, 1885-6, 5 p.c. ....		

Shs	Railway and other Stocks.	Nov. 13
	Quebec Province, 5 p. c., 1874.....	100 105
	1876, 5 p.c. ....	100 105
	1880, 4 1/2 p.c. ....	104 106
	1888, 5 p.c. ....	109 112
100	Atlantic & Nth. Western 5 p.c. Guar	120 128
	1st M. Bds .....	13 1/2 14 1/2
10	Buffalo & Lake Huron \$10 shr. ....	137 141
	do 5 1/2 p.c. bonds .....	
	Can. Central 5 p.c. M. Bds. Int. guar. by Gov. ....	
	Canadian Pacific \$100 .....	133 134
	Grand Trunk, Georgian Bay, &c. ....	100 102
	1st M. ....	
100	Grand Trunk of Canada Ord. stock.	15 1/2 16 1/2
100	2nd equip. mtg. bds. 6 p.c. ....	126 129
100	1st pref. stock. .... 5 p.c. ....	108 108 1/2
100	2nd pref. stock. ....	95 1/2 96
100	3rd pref. stock. ....	43 1/2 46 1/2
100	5 p.c. perp. deb. stock. ....	135 138
100	4 p.c. perp. deb. stock. ....	107 109
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100	Hamilton & N. W., 5 p.c. ....	
100	M. of Canada Stg. 1st Mort. 5 p.c. ....	106 108
100	Montreal & Champlain 5 p.c. 1st mtg. bds .....	
100	N. of Canada, 1st mtg., 5 p.c. ....	103 105
100	Quebec Central, 5 p.c. 1st Inc. Bds. ....	107 109
100	T. G. & B. 4 p.c. bonds, 1st mort. ....	
100	Well., Grey & Bruce, 7 p.c. bds. ....	109 111
100	1st Mort .....	107 109
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	<b>MUNICIPAL LOANS.</b>	
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100	City of Montreal stg. 5 p.c. 1874 .....	101 104
100	City of Ottawa, 4 p.c., stg. ....	100 102
	redeem 1873 .....	100 103
	redeem 1875 .....	
100	City of Quebec, op. c. redeem 1875 ..	105 107
	redeem 1878 .....	110 112
100	City of Toronto, 4 p.c. 1889-93 .....	100 102
	6 p.c. stg. con. deb. 1874-1876 ..	101 107
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	4 p.c. stg. bonds, .....	101 103
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	<b>MISCELLANEOUS COMPANIES.</b>	
100	Canada Company .....	38 42
100	Canada North-West Land Co. ....	97 102
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	<b>BANKS.</b>	
	Bank of British North America .....	68 70
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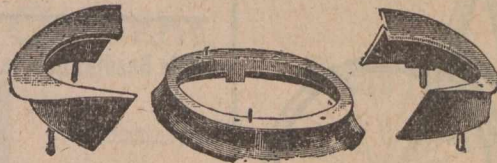
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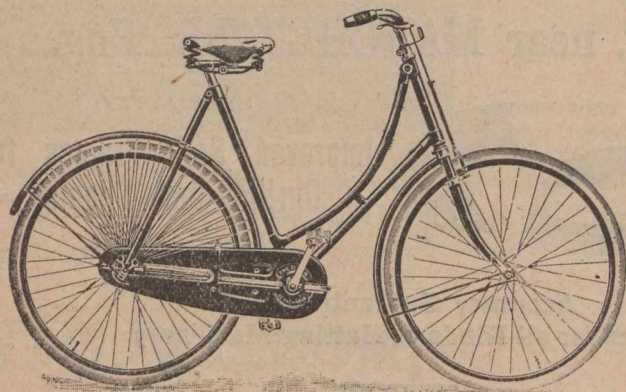
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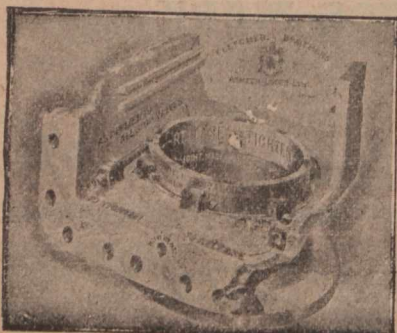
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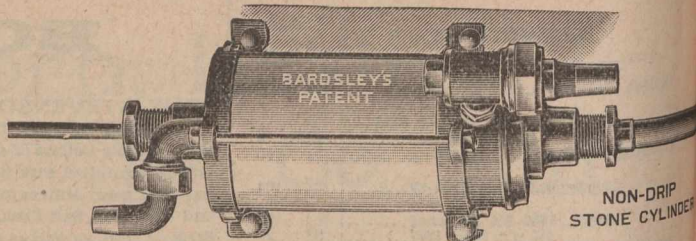
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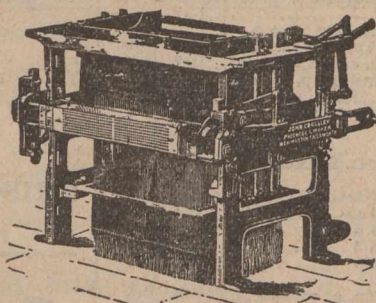
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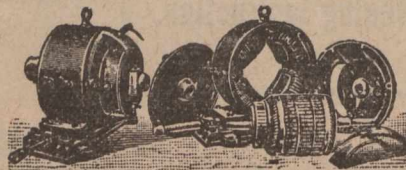
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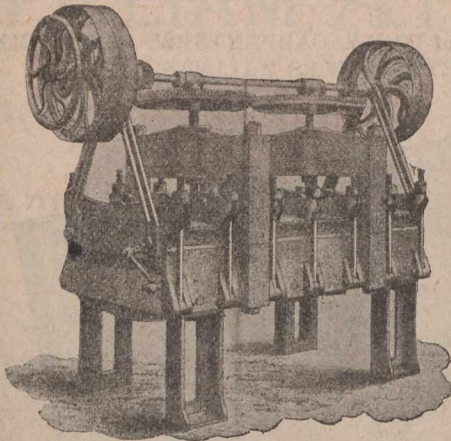
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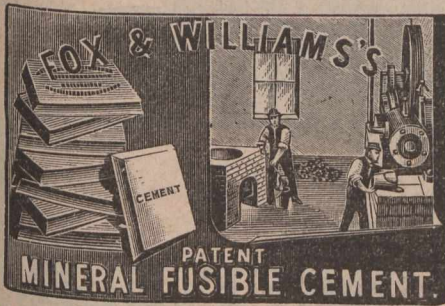
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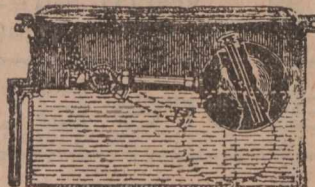
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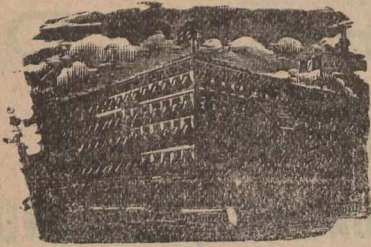
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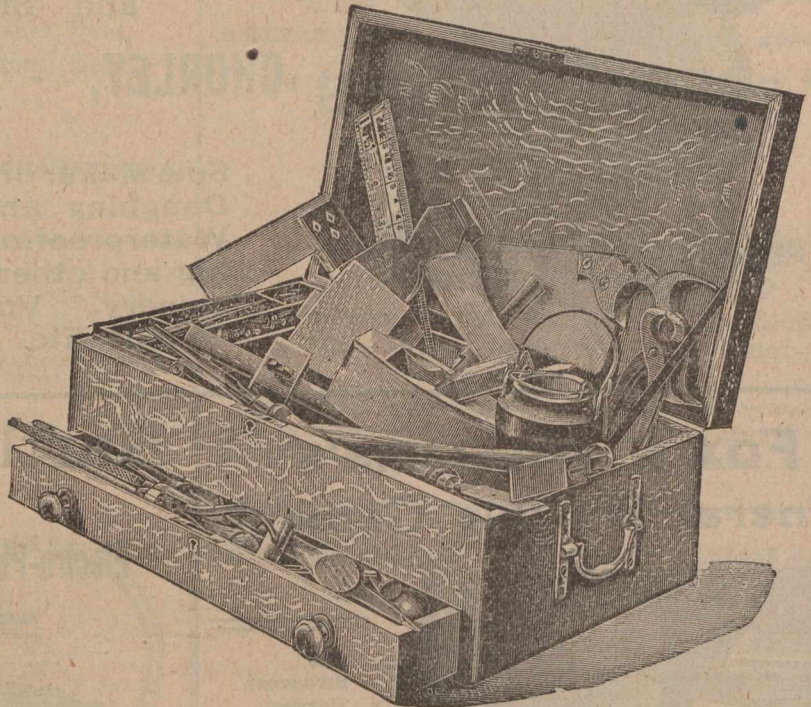
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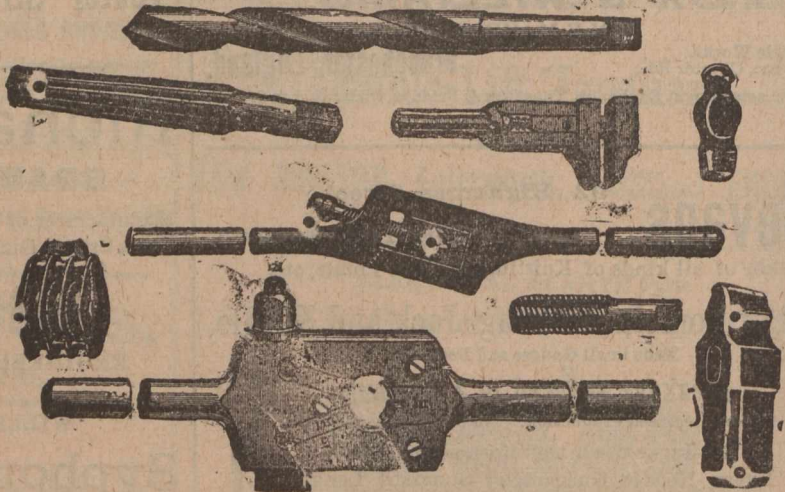
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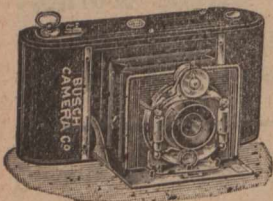
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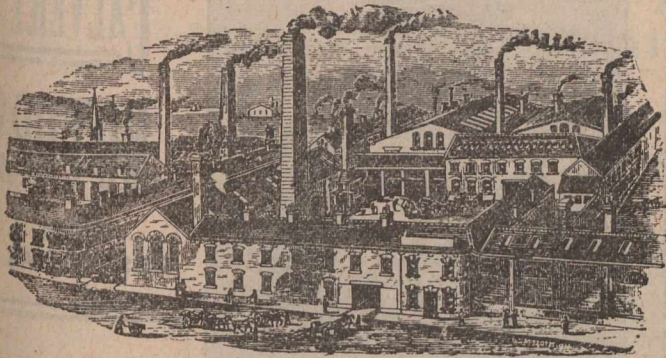
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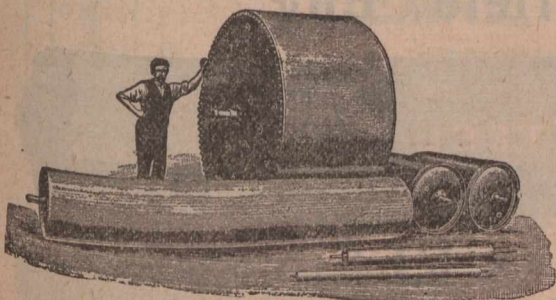
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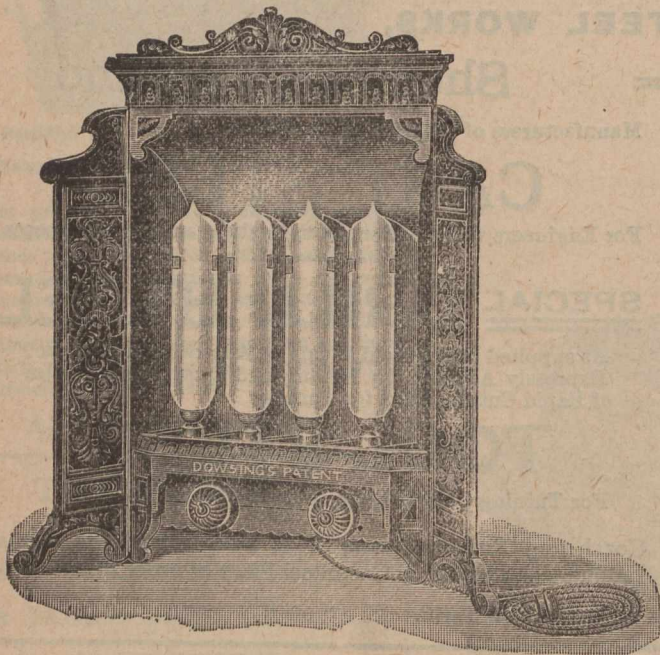
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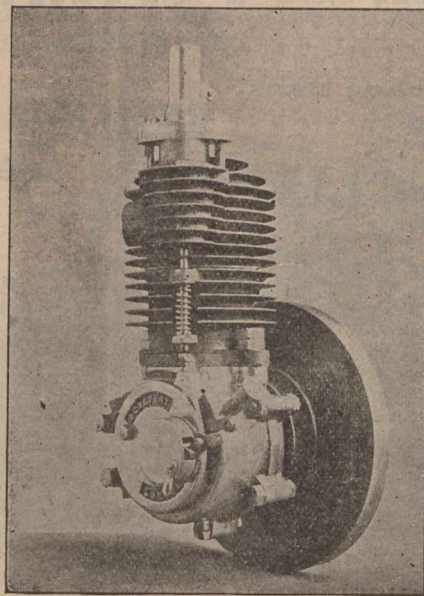
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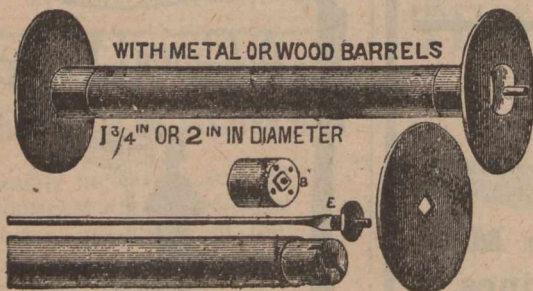
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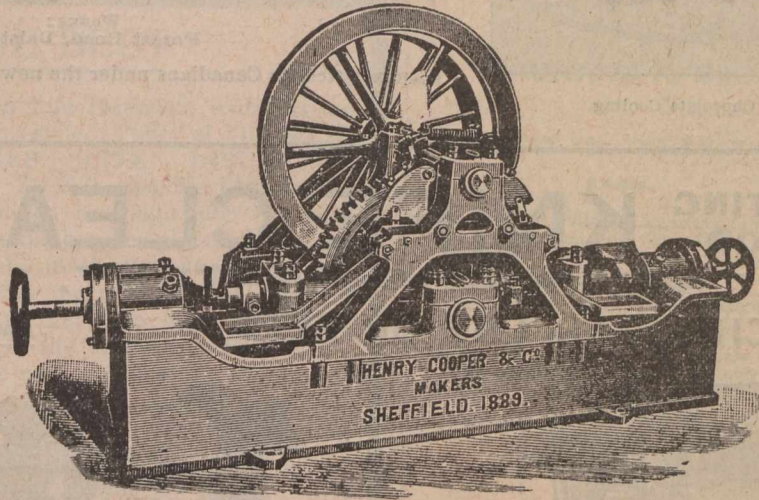
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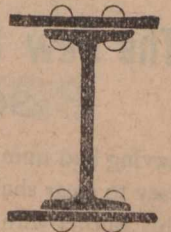
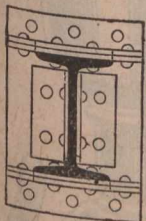
**FIREPROOF FLOORS, JOISTS, ROOFS, GIRDERS.**

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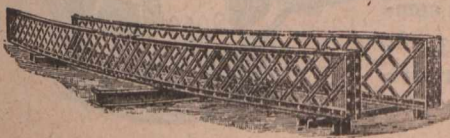
CONSTRUCTIONAL ENGINEERS,

79 Queen Victoria Street, - LONDON, E.C., Eng.

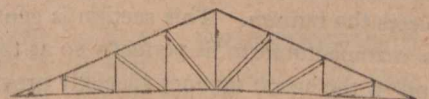
PLYMOUTH WHARF, CUBITT, TOWN, E.



... CHANNELS, TEES, ANGLES, STANCHEONS ...

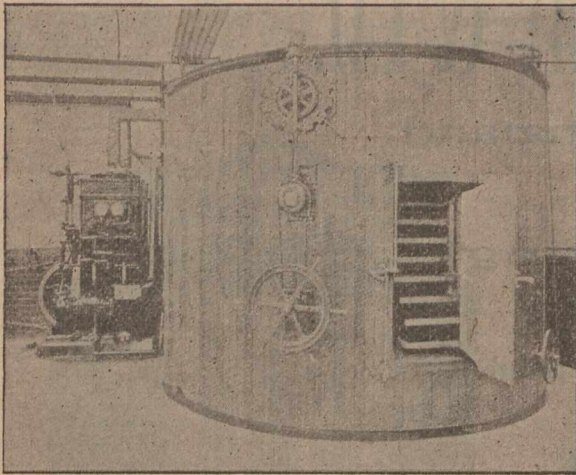


Special terms to Canadians under  
the New Tariff.



**A Revolution In Refrigeration ...**

No loss of cold.



No. 14, Cooler as used for Chocolate Cooling.

**THE EXPRESS . . .  
ROTARY COOLER.**

(McRae & Broadbent's Patents).

Can be used in conjunction with existing plant. Results fully guaranteed. The Ideal Apparatus for Cooling and Preserving Articles of any kind. The highest standard of efficiency and economy.

**THE EXPRESS ROTARY COOLER  
SYNDICATE, LTD.**

7 Fenchurch Ave., - London, E.C., Eng.

WORKS:  
Forest Road, Dalston.

Special prices to Canadians under the new tariff.

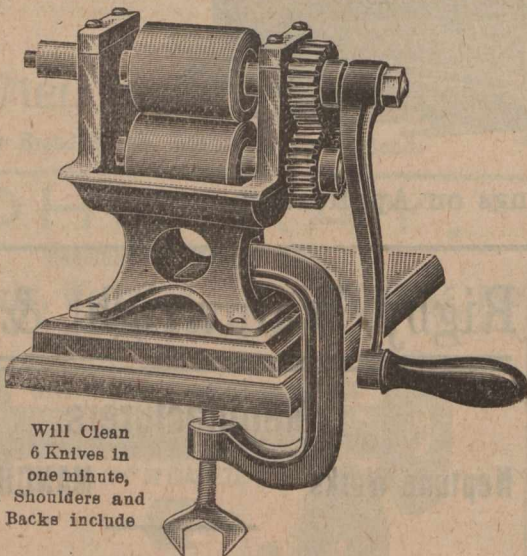
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TRY KNIGHTS PATENT.

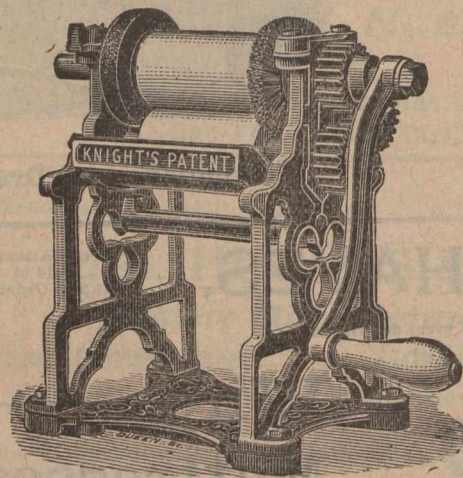
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Made in 5 Sizes for 12/6 to 30

KNIVES  
POLISHED  
LIKE  
SILVER.



Will Clean  
6 Knives in  
one minute,  
Shoulders and  
Backs include



Will clean 8 Knives or 8 Forks in  
one minute.

NO  
DAMAGE  
TO  
CUTLERY.

**SPLENDID VALUE. QUICK SELLING LINE.**

MANUFACTURED SOLELY BY

**John Crowley & Co., Ltd., Sheffield, Eng.**

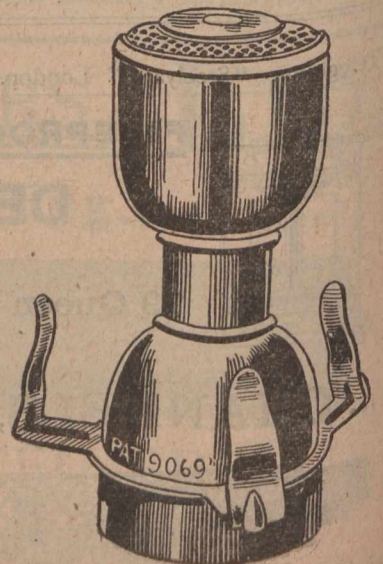
**THE "PATENT" BURNER.**

English and Continental Patenets Scured.

**The New Export Incandescent Lighting Company, Ltd.,  
36 Mansell St., LONDON, E. Eng.**

having had numerous enquiries for a Burner which being simple in construction and easy to clear shall meet the popular demand as to price, have pleasure in submitting this Burner with confidence to their Clients.

It is Brass throughout, consisting of two pieces only—the one part is shewn in Fig. 3, containing the gallery holder, chimney guard and injector, this latter having in its base a threaded orifice to take the adapter. The second part is shewn in Fig. 1, which completes the bunsen. This section is gently inserted into the support shewn in Fig. 3. It is manufactured to fit perfectly so as to prevent escape of gas or the ingress of air save and in the space manner specially provided,



Insurance.

# The Federal Life ASSURANCE COMPANY.

HEAD OFFICE - HAMILTON, CANADA.

Capital and Assets	- - - -	\$2,319,925.58
Surplus to Policyholders	- - - -	1,029,075.64
Paid Policyholders in 1901	- - - -	182,925.67

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,  
President and Managing Director.  
J. K. McCUTCHEON,  
Supt. of Agencies,

H. RUSSELL POPHAM, Provincial Manager.

## ONE OF THE BEST

Propositions in Life Insurance to-day is the Guaranteed Investment Policy of THE MANUFACTURERS LIFE INSURANCE COMPANY. By this plan the policyholder can borrow all the premiums after the fifth, and should he die between the tenth and the final year of the investment period, all premiums paid after the tenth will be returned with the face of the policy, thus overcoming the objection to the ordinary method of accumulating the profits during the investment period.

Give your age next birthday when writing for rates.

Head Office—Toronto.

Insurance.

# British \* America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

Cash Capital,	.. .. .	\$1,000,000.00
Assets,	.. .. .	\$1,776,606.45
Losses Paid since organization,	.. .. .	\$19,946,517.73

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. Sims, Secretary  
C. R. G. JOHNSON, Res. Agent, 1723 Notre Dame St., MONTREAL.

# The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'EMBER 31st, 1901

Assets, - \$352,838,971.67

Reserve on Policies (American Table, 4 p.c.)	.....	\$289,652,388.84
U.S. Bonds and other Securities	.....	198,068,981.24
Surplus	.....	25,171,709.01
Receipts from all sources	.....	68,624,305.51
Payments to Policyholders	.....	42,452,606.50
Risks and annuities in force amounting to	.....	1,243,508,101.11

NOTE.—The above statement shows a large increase over the business of 1900 in amount at risk, new business assumed, payments to policyholders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

AGENTS WANTED. Apply to

FAYETTE BROWN, Manager, MONTREAL.

(FOUNDED 1825.)

# Law Union & Crown Ins. Co.,

(OF LONDON.)

Assets exceed, - - - \$22,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

# Scottish Union and National INSURANCE COMPANY.

Of Edburgh, Scotland.

ESTABLISHED 1844.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn	
Capital	.....\$30,000,000
Total Assets	..... 34,472,705
Invested Funds	.....\$13,500,000
Deposited with Dom. Govt.	..... 125,000
	(Market value.)

WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

Cables: "Humphreys Knightsbridge, London." Code: A.B.C

ESTABLISHED 1834.

# HUMPHREYS LIMITED,

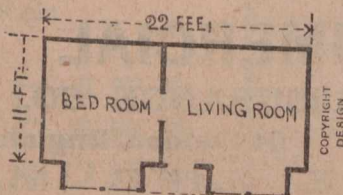
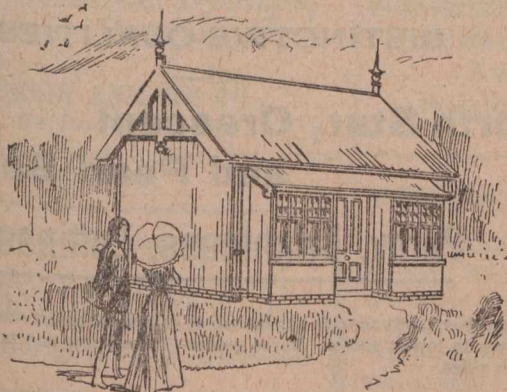
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## IRON BUILDINGS

To all Parts of the World.

Shipping Price Lists and Designs on Application  
Highest Awards—21 Gold and Silver Medals.

HUMPHREYS Ltd., KNIGHTSBRIDGE, London, S.W. Eng.



PLAN

# NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President

Gain in Insurance in force 1901  
\$163,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CANADA BR., 496 1/4 Main St., Winnipeg, Man.  
N. B. BR., 12 Prince William St., St. John, N. B.  
TORONTO BRANCH, 6 King St., West, Toronto, Ont.  
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

## J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,  
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick  
Nova Scotia and Prince Edward Island.

## LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,215.

Funds Invested in Canada, - \$3,300,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

A. F. GAULT, Chairman.  
WENTWORTH J. BUCHANAN, Deputy Chairman.  
SAML. FINLEY, E. S. CLOUSTON.  
HON. SER ALEXANDRE LAPOSTOLLE, K.C.M.G.  
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

## THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB,  
Esq., Vice President; Frank Haight, Esq., Manager;  
John Killer, Esq., Inspector.

## CONFEDERATION LIFE ASSOCIATION.

Policies Issued on all Approved Plans.

Cash Values,

Extended Insurance,

Paid up Policies,

GUARANTEED.

W. C. MACDONALD,  
Actuary.

J. K. MACDONALD,  
Managing Director.

Head Office, - TORONTO.

Montreal Office:  
174 ST. JAMES ST.,

# The Royal-Victoria

LIFE INSURANCE COMPANY.

CAPITAL, - - \$1,000,000.

Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS.

PRESIDENT: JAMES CRATHERN, Esq.

VICE-PRESIDENTS:

ANDREW F. GAULT, Esq., and HON. L. J. FORGET.

HON. JAMES O'BRIEN, JONATHAN HODGSON, Esq., HON. ROBT. MACKAY,  
SAMUEL FINLEY, Esq., DAVID MORRICE, Esq.,  
REV. R. H. WARDEN, D.D., H. N. BATE, Esq.,  
GASPARD LeMOINE, Esq.

MEDICAL DIRECTOR:

T. G. RODDICK, Esq., M.D., M.P., F.R.C.S.

GENERAL MANAGER:

DAVID BURKE, Esq., A.I.A., F.S.S.

The new business for the first six months of 1902 shows a large increase over the same period of last year. Securities deposited with the Dominion Government exceed all liabilities to policyholders.

Agents desiring to represent this Progressive Company with up-to-date plans of Insurance, are invited to correspond with the HEAD OFFICE, MONTREAL.

## WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$3,260,000.00  
Annual Income, 3,380,000.00

Head Office, - Toronto, Ont.

Hon. Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir  
C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

## ALLIANCE

ASSURANCE CO., LIMITED,

(With which is united the IMPERIAL FIRE OFFICE, established in 1803.)

Capital, \$25,000,000.

Head Office for Canada, - IMPERIAL BUILDINGS, MONTREAL.

P. M. WICKHAM,  
Manager.

G. R. KEARLEY,  
Asst. Manager.

## NATIONAL ASSURANCE COMPANY OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

H. M. LAMBERT, - MANAGER.

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**JOURNAL OF COMMERCE**  
— A TRIAL FOR —  
**JOB PRINTING.**

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent  
and Pearl Batting.**  
**Purity, Brightness, Loftiness.**

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices and far the best for the price.

## COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

Agencies in all the principle Cities and Towns of the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL.  
JAMES MCGREGOR, Manager.

Over 3,200 Machines Sold.  
Special Machines for DAIRIES, BUTCHERS, Etc.  
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301 ST. JAMES ST., MONTREAL.  
SOLE MANUFACTURERS  
COLD-AIR-CIRCULATION SYSTEM.

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DRESS GOODS,  
SILKS,  
LINENS,  
SMALL WARES,

TREFOUSSE KID GLOVES,  
ROUILLON KID GLOVES.

13 VICTORIA SQUARE.

**ALFRED T. HOLLAND.**

Accountant and General Agent,

TEMPLE BUILDING,  
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MONTREAL, Que.

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The North American Mercantile  
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The Ottawa Trust & Deposit Co.,  
Ottawa.

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quire a correspondent or agent in the Dominion  
of Canada.

References kindly permitted. The Editor of this  
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OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,

Cement and Tile Floors,

Cement Washtubs

&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneu-  
matic System of conveying Mill Stock.

**GEO. W. REED & CO.,**

MONTREAL.

**McArthur, Corneille & Co.**

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,

MONTREAL.

Manufacturers and Importers of

White Lead, Colors,  
Glass, Varnishes,  
Glues, &c.

Oils, Chemicals, Dyestuffs,  
Tanning Materials, &c.

AGENTS FOR

**BERLIN ANILINE CO.,**  
Berlin, Germany.

Manufacturers of Aniline, Colors and  
other Coal Tar Products.

**THE American Tobacco Co.**

OF CANADA, Limited,

Are sold by all the Leading Wholesale  
Houses

CUT TOBACCOS.

Old Chum,  
Seal of North Carolina,  
Old Gold.

CIGARETTES

Richmond Straight Cut,  
Sweet Caporal,  
Athlete, Derby.

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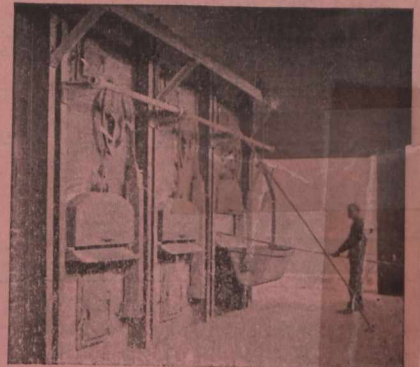
FOR SALE IN CANADA (ABOUT 5  
MILES West of Niagara Falls) in the  
Garden of the Dominion, that First-Class  
Grain Pasture and Fruit Farm known as  
"BEECHLANDS," near Thorold and St.  
Catharines; about 1/2 mile from Market,  
Churches, Schools, &c., about 90 acres  
fertile loam clay; Fishing Stream, Barns,  
Stables and other Outhouses, all for £1,500.  
Contains large Stone House, Orchard,  
Grove and Lawn, Gothic Stone Lodge.  
Easy Terms. Produces also Grapes, Pears,  
Peaches, Plums, Cherries, Quinces, Straw-  
berries, etc. Steam railway to the Falls  
has been replaced by electric tram through  
the place.

Address the owner

**M. S. FOLEY,**

"Journal of Commerce," Montreal, Canada.

"Destructors for Town Garbage"



**Horsfall Destructor Co., Ltd., Leeds, Eng.**  
Canadians can purchase these furnaces at  
33% p.c. cheaper than any other Country.

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**HATS  
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MANUFACTURERS  
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Specialities.



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All won on WERNER'S.

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MOTOCYCLETTE.

We were the first people to build a practical MOTOR BICYCLE, and we have had years more experience than any other firm.

We are about to appoint Sale Agents in all the chief towns in Canada, and will quote to

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very special terms, under the New Preferential Tariff.

## Werner Motors, Ltd.,

151a Regent Street,  
LONDON, W. ENGLAND.

## Fast Metal Edging & Studding Machines

(PATENTED.)

(Endless Roll System.)

Still the **SIMPLEST, CHEAPEST**  
and **BEST BUILT** Machine  
for the Trade.

Every Machine Guaranteed.  
Popular Prices and Terms.

For particulars of this and our **NEW BENDING MACHINE**, which will bend every kind of Leather, Pulp and Strawboard write or see

The Box Making Machinery & Engineering Co.,

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These Box Machines, which are made in England for the Canadian Market, are sold 33 1/2 p.c. less

