

For Advertisements of

McIntyre, Son & Co., Montreal, Que.  
McArthur, Corneille & Co., Montreal, Que.

James Coristine & Co., Montreal, Que.  
American Tobacco, Montreal, Que.

See First Page.

1381A

THE CANADIAN

# JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 55. No 14  
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 3, 1902.

M. S. FOLEY,  
EDITOR AND PROPRIETOR

**JOHN MOIR & SON, LIMITED.**  
London, Aberdeen & Seville.

FOR CARRIAGES AND MOTOR CARS.

**The Patent Buffer Tyre,**  
IS PERFECTION.



Purveyors by Royal Warrant to His Majesty the King.

Specialties:

Kipperred Herrings, 1 lb. tins. Findon Haddocks,  
1 lb. tins The Seville Orange Marmalade. Pure  
Pickles. Table Jelly Powder, Assorted Flavors.  
Price List sent on Application.

Head Office:

9 & 10 Great Tower St., - LONDON, E.C., Eng.



As supplied to  
H. M.  
The King.

As Supplied to  
H.R.H.  
The Prince of  
Wales.

As Supplied to  
The War Office  
& India Office.

Can be fitted in a few hours to any wheels, old or new. Insist upon having them.  
For comfort and durability they excel all former styles.

**THE SIRDAR RUBBER CO., LTD.**

Shirland Mews, London, W., England.

Irish Depot: Moss St., Dublin.

Special rates to Canadians, 33 1/2 p.c. in their favour, New Tariff.

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Cable & Construction Co., Ltd.

HEAD OFFICE:

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Telephone:—1911, HOLBORN.

(Reading matter will be changed and cut will be inserted as soon as received.)

BUYERS OF

**Blanched Almonds, Ground Almonds, Split Almonds,**  
AND ALL OTHER GRADES.

Glacé Cherries, Gelatines, Walnut Halves.  
Broken Walnuts, and all kinds of Nut Kernels.

**GLUCOSE, CREAM OF TARTAR, TARTARIC ACID**

Cornflour, Farina,  
Starch Powder, Cerealline.

**TOFFEE, BUTTER, HONEY, &c.,**

Are Invited to write for Quotations to

**SIESEL BROTHERS,**

134 Upper Thames St.,  
LONDON, E.C., Eng.

Telegrams: "BRUSSELE London."

COLORS, COCOS BUTTER, BAKERS' BUTTER

**Mulholland, Maugham & Co. Ltd.,**

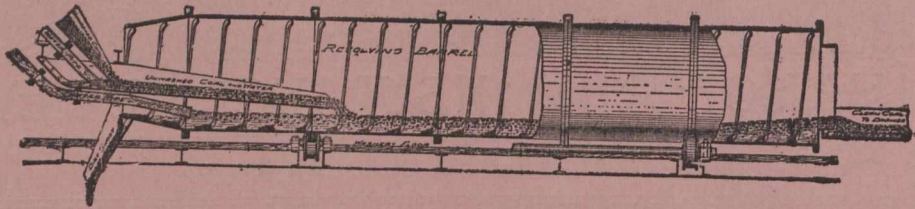
West Cornforth,  
Co. Durham, England.

MANUFACTURERS OF

Coal and Coke Handling Plant of all Descriptions,  
Colliery Heapsteads and Mining Machinery - - -

The 'Blackett'  
Coal Washer

(Blackett and  
Palmer's Patent.)



Capacity of each Ma-  
chine per Day 150  
to 200 tons.

**ADVANTAGES**

- |            |                      |                                    |                        |
|------------|----------------------|------------------------------------|------------------------|
| Cheap.     | Perfectly Automatic. | Angle for Washing Easily Adjusted. | Requires no Attention. |
| Efficient. | Few Working Parts.   | No Leakage. Requires Small Room.   | Large Capacity. Simple |

Adopted by the CARLTON IRON CO., LTD., the THRISLINGTON COAL CO., LTD., SIR BERNHARD SAMUELSON & CO., LTD., and others.

Special Prices to Canadians under the New Tariff.

**Gough's Patent**

**STEAM POWER RELIEF STAMPING MACHINE**

**JOSEPH RICHMOND & CO., LTD.,**  
ENGINEERS,

30 Kirby Street,  
HATTON GARDEN, LONDON, E.C. Eng.

New Sun Iron Works, 180 $\frac{1}{2}$  BURDETT ROAD, E., LONDON, Eng.  
And Watermoor Foundry, CIRENCESTER GLOS., Eng.

(Cuts will be inserted as soon as received.)

The Linde British Refrigerator Co., Ltd.  
301 ST. JAMES ST., - MONTREAL.  
SOLE MANUFACTURERS  
COLD-AIR-CIRCULATION SYSTEM.

1382 A

Over 3,200 Machines Sold.  
Special Machines for DAIRIES, BUTCHERS, Etc.  
WRITE FOR INFORMATION.

THE CANADIAN  
**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.

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M. S. FOLEY,  
EDITOR AND PROPRIETOR.

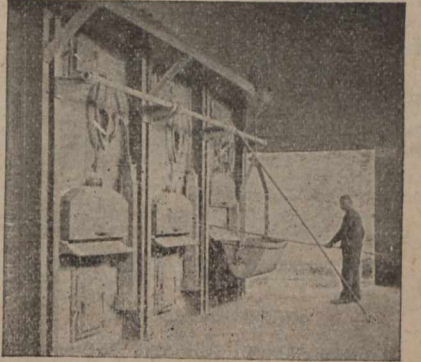
**McINTYRE SON & Co.,**  
MONTREAL.  
IMPORTERS of DRY GOODS.  
  
*DRESS GOODS,  
SILKS,  
LINENS,  
SMALL WARES,*  
TREFOUSSE KID GLOVES,  
ROUILLON KID GLOVES.  
  
13 VICTORIA SQUARE.

**ALFRED T. HOLLAND.**  
Accountant and General Agent,  
TEMPLE BUILDING,  
185 ST. JAMES STREET,  
MONTREAL. Que.  
REPRESENTING  
The North American Mercantile  
Agency Co., New York.  
The Ottawa Trust & Deposit Co.,  
Ottawa.  
  
Respectfully solicits correspondence with Foreign  
business firms and manufacturers who may re-  
quire a correspondent or agent in the Dominion  
of Canada.  
References kindly permitted. The Editor of this  
paper and the Royal Bank of Canada.

**ROOFING AND ASPHALTING**  
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.

X The following Brands X  
Manufactured by . . .  
**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.  
X X

"Destructors for Town Garbage"  
  
  
  
Horsfall Destructor Co., Ltd., Leeds, Eng.  
Canadians can purchase these furnaces at  
88 1/2 p.c. cheaper than any other Country.

**JAMES CORISTINE & CO.,**  
Limited.  
  
Manufacturers and  
Importers of  
  
**HATS  
CAPS  
AND FURS**  
  
MONTREAL.

**PROPERTY FOR SALE**  
  
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, e'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.

**BLACK DIAMOND  
FILE WORKS.**  
EST. 1863.      No. 1895.  
  
  
  
HIGHEST AWARDS at TWELVE  
International Expositions.  
  
SPECIAL PRIZE,  
GOLD MEDAL;  
AT ATLANTA, 1895.  
  
**G. & H. BARNETT COMPANY,**  
PHILADELPHIA, PA.

The Chartered Banks.

**BANK OF MONTREAL.**

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) \$12,000,000.00  
 Reserved Fund, - 8,000,000.00  
 Undivided Profits, - 165,856.09

HEAD OFFICE: MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal,  
 G.O.M.G., - President.  
 Hon. Geo. A. Drummond, - Vice-President.  
 A. T. Paterson, Esq., Ed. B. Greenshields, Esq.  
 Sir Wm. C. Macdonald, R. B. Angus, Esq.  
 A. F. Gault, Esq., James Ross, Esq.  
 R. G. Reid, Esq.

E. S. CLOUSTON, General Manager.

A. Macnider, Chief Inspector and Supt. of Branches.

BRANCHES IN CANADA:

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 " West End Branch.  
 " Seignens St. Branch.  
 " Point St. Charles Branch.  
 Almonte, Ont. Perth, Ont. Glace Bay, N.S.  
 Belleville, " Peterboro, " Halifax, N.S.  
 Brantford, " Picton, " Sydney, N.S.  
 Brockville, " Sarnia, " Calgary, Alta.  
 Chatham, " Stratford, " Lethbridge, Alta.  
 Cornwall, " St. Mary's, " Regina, Ass'a.  
 Deseronto, " Toronto, " Winnipeg, Man.  
 Ft. William, " "Yong. st. br. Greenwood, B.C.  
 Goderich, " Wallaceburg, " Nelson, B. C.  
 Guelph, " Montreal, Que. New Denver, B.C.  
 Hamilton, " Quebec, " New Westminster, B.C.  
 Kingston, " Chatham, N.B. Rossland, B.C.  
 Lindsay, " Fredericton, N.B. Vancouver, B. C.  
 London, " Moncton, N.B. Vernon, " B. C.  
 Ottawa, " St. John, N.B. Victoria, "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.C.  
 Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hebden and J. M. Greata,  
 Agents, 59 Wall Street.  
 Chicago—Bank of Montreal, J. W. de C. O'Grady,  
 manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.  
 " The Union Bank of London.  
 " The London and Westminster Bank.  
 " The National Provincial Bank of England.  
 Liverpool—The Bank of Liverpool, Ltd.  
 Scotland—The British Linen Company Bank, and  
 Branches.

BANKERS IN THE UNITED STATES:

New York—The National City Bank.  
 " The Bank of New York, N.B.A.  
 " National Bank of Commerce in N.Y.  
 Boston—The Merchants' National Bank.  
 " J. B. Moors & Co.  
 Buffalo—The Marine Bank, Buffalo.  
 San Francisco—The First National Bank.  
 " The Anglo-Californian Bank.

Montreal, 30th April, 1902.

**THE BANK OF TORONTO.**

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital . . . . \$2,500,000  
 Reserve Fund . . . . . 2,600,000

DIRECTORS:

GEORGE GOODERHAM, Esq., President.  
 WM. H. BEATTY, Esq., - Vice-President.  
 Henry Cawthra, Esq., Geo. J. Cook, Esq.,  
 Robert Reford, Esq., Charles Stuart, Esq.,  
 William George Gooderham, Esq.  
 John Waldie, John J. Long.

DUNCAN COULSON, - General Manager.

Joseph Henderson, - Assistant General Manager

BRANCHES:

Toronto, Collingwood, Petrolia,  
 " King St. W. Br. Copper Cliff, Port Hope.  
 Montreal, Elmville, Rossland, B. C.  
 " Pt. St. Charles Ganaroque, Sarnia.  
 Barrie, London, Stayner,  
 Brockville, London East, St. Catharines.  
 Cobourg, Peterboro', Wallaceburg.

BANKERS:

London, Eng.—The London City and Midland  
 Bank, Ltd.  
 New York—National Bank of Commerce.  
 Chicago—First National Bank.  
 Careful attention given to the collection  
 of Commercial Paper and Securities.

The Chartered Banks.

**The Bank of British North America.**

(Incorporated by Royal Charter.)

The Court of Directors hereby give notice that an interim dividend, free from Income Tax for the half year ending 30th June last, of 30 Shillings per share being at the rate of 6 per cent. per annum, will be paid on the 3rd day of October next, to the proprietors of Shares registered in the Colonies.

The Dividend will be paid at the rate of exchange current on the 3rd day of October next, to be fixed by the Managers.

No transfers can be made between the 19th inst. and the 3rd prox., as the books must be closed during that period.

By order of the Court,

A. G. WALLIS,  
 Secretary.

No. 5 Gracechurch Street, London, E.C.  
 2nd September, 1902.

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. Picton, 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. Summerdale, P.E.I.  
 Londonderry, N.S. Sydney, C.B.  
 Lunenburg, C.B. Truro, N.S.  
 Lunenburg, N.S. Vancouver, B.C.  
 Maitland, 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. Glynn, 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 Molsons Bank.**

94th DIVIDEND.

The Shareholders of The Molsons Bank are hereby notified that a Dividend of

**Four and One Half Per Cent. (4½%)**

upon the capital stock has been declared for the current half year, and that the same will be payable at the office of the Bank, in Montreal, and at the Branches, on and after the

**First Day of October next.**

The transfer books will be closed from the  
**17th to 30th September,**

Both days inclusive.

THE ANNUAL GENERAL MEETING

of the shareholders of the Bank will be held at its banking house, in this city, on MONDAY, the 20th of OCTOBER next, at three o'clock in the afternoon.

By order of the Board,

JAMES ELLIOT,  
 General Manager,

Montreal.

**WESTERN BANK OF CANADA.**

DIVIDEND No. 40.

Notice is hereby given that a dividend of Three and One-half per cent. has been declared upon the Paid-up Capital Stock of the Bank, for the current six months, being at the rate of seven per cent. per annum, and that the same will be due and payable on and after

**WEDNESDAY, 1st day of OCTOBER, 1902,**

at the Offices of the Bank. The Transfer Books will be closed from the 15th to the 30th of September, proxo.

By order of the Board,  
 T. H. McMILLAN,  
 Cashier.

Oshawa, August 27th, 1902.

**THE ONTARIO BANK.**

Capital Authorized - - - - \$1,500,000.00  
 Capital Paid-up - - - - 1,400,000.00  
 Reserve, - - - - 425,000.00  
 Profit and Loss Account - - - - 84,411.44

HEAD OFFICE: TORONTO.

DIRECTORS:

G. R. R. Cockburn, Esq., - - - - President.  
 Donald Mackay, Esq., - - - - Vice-President.  
 Hon. J. C. Atkins, - - - - R. D. Perry, Esq.,  
 A. S. Irving, Esq., Hon. R. Harcourt, R. Graess,  
 CHARLES MCGILL, - - - - General Manager.

BRANCHES:

Alliston, Fort William, Ottawa,  
 Aurora, Kingston, Peterboro,  
 Rowmanville, Lindsay, Port Arthur,  
 Buckingham, Q., Montreal, Sudbury,  
 Cornwall, Mount Forest, Tweed,  
 Newmarket,  
 Toronto: Scott and Wellington Streets,  
 Queen and Portland  
 Yonge and Richmond "

AGENTS:

London, Eng.—Parr's Bank, Limited.  
 France and Europe—Credit Lyonnais.  
 New York—Fourth National Bank and The  
 Agents Bank of Montreal.  
 Boston—First National Bank.



The Chartered Banks.

Imperial Bank of Canada.

Capital authorized \$4,000,000  
 Capital (paid up) \$2,500,000  
 Rest 2,125,000

DIRECTORS.

T. R. MERRITT, President.  
 D. R. WILKIE, Vice-President.  
 Wm. Ramsay, Robert Jaffray  
 T. Sutherland Stayner, Elias Rogers, Wm. Hendrie.  
 HEAD OFFICE, TORONTO.  
 D. R. WILKIE, General Manager.  
 E. HAY, Assistant General Manager.  
 W. MOFFAT, Chief Inspector.

BRANCHES IN ONTARIO.

Essex, Listowel, St. Catharines,  
 Fergus, Niagara Falls, Sault Ste. Marie  
 Galt, Ottawa, St. Thomas,  
 Hamilton, Port Colborne, Toronto,  
 Ingersoll, Rat Portage, Welland,  
 Woodstock.

BRANCH IN QUEBEC.—Montreal.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.  
 Brandon, Man. Prince Albert, Sask.  
 Calgary, Alta. Revelstoke, B. C.  
 Edmonton, Alta. Rothern, Sask.  
 Ferguson, B. C. Strathcona, Alta.  
 Golden, B. C. Vancouver, B. C.  
 Nelson, B. C. Victoria, B. C.  
 Portage La Prairie, Man. Wetaskiwin, Alta.  
 Winnipeg, Man.

AGENTS.—London, Eng., Lloyds Bank Limited,  
 New York, Bank of Montreal, Bank of the Man-  
 hattan Co., Bank of America.  
 Sterling exchange bought and sold. Letters of  
 credit issued available in any part of the world.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Authorized, \$2,000,000.00  
 Capital Subscribed, 1,487,970.00  
 Capital Paid-Up, 1,455,396.00  
 Rest, 350,000.00  
 Undivided Profits, 60,161.16

DIRECTORS:

R. AUDETTE, President.  
 A. B. Dupuis, Vice-President.  
 Hon. Judge A. Chabreau,  
 N. Rioux, Naz. Fortier,  
 V. Chateauvert, J. B. Laliberté.  
 P. LAFRANCE, Manager. N. LAVOIE, Inspector.

Branches:

Quebec, St. Hyacinthe, Que.,  
 do (St. Roch), Joliette, Que.,  
 do (St. Johns St.) St. Johns, P. Q.,  
 Montreal, Rimouski, Que.,  
 Ottawa, Ont., Murray Bay, Que.,  
 Sherbrooke, Que., Montmagny, Que.,  
 St. Francois, Beauce, Que., Fraserville, Que.,  
 St. Marie, do St. Casimir, Que.,  
 Chicoutimi, Que., Nicolet, Que.,  
 Roberval, Que., Coaticook, Que.,  
 Baie St. Paul, Que., Plessisville, Que.

Agents—London, Eng.—The National Bank of  
 Scotland, Ltd. Paris, France—Credit Lyonnais,  
 New York—First National Bank. Boston, Mass.—  
 National Bank of Redemption.  
 Prompt attention given to collections.  
 Correspondence respectfully solicited.

The Standard Bank of Canada

Capital (authorized by Act of  
 Parliament) \$2,000,000  
 Capital Paid-up, \$1,000,000  
 Reserve Fund, 850,000

HEAD OFFICE, TORONTO.

DIRECTORS.

W. F. COWAN, President.  
 FRED. WYLD, Vice-President  
 W. F. Allen, A. J. Somerville,  
 T. R. Wood, W. R. Johnston, W. Francis.

AGENCIES.

Allea Craig, Cannington, Kingston,  
 Bowmanville, Chatham, Markham,  
 Bradford, Colborne, Parkdale,  
 Brantford, Durham, Picton,  
 Brighton, Forest, Richmond Hill,  
 Brussels, Harriston, Stonerville,  
 Campbellford.

BANKERS

New York—Importers and Traders National Bank,  
 Montreal—Molson's Bank and Imperial Bank,  
 London, England—National Bank of Scotland.

All banking business promptly attended to. Cor-  
 respondence solicited.  
 GEO. P. REID, General Manager.

THE JOURNAL OF COMMERCE  
 FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
 Manufacturing, Mining and Joint  
 Stock Enterprises.

ISSUED EVERY FRIDAY MORNING  
 SUBSCRIPTION.

Montreal Subscribers, \$3 a year  
 Mail Subscribers to any other part  
 of Canada, \$2 a year  
 British Subscribers, \$1 Stg.  
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 Single Copies, 10c, each

Editorial and Business Offices:  
 Nos. 171 and 173 St. James Street,  
 Head of St. John Street,  
 MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.  
 We do not undertake to return unused  
 manuscripts.

The Editor cannot under any circumstances war-  
 rant to return unused manuscripts, or enter  
 into any correspondence concerning it.

Ocean Steamships.

DOMINION LINE

Steamships.

LIVERPOOL SERVICE.

From Portland. From Portland.  
 \*Turcoman, Oct. 4..... Californian, Oct. 25.....  
 Colonian, Oct. 11..... \*Norseman, Nov. 1.....  
 \*Irishman, Oct. 18..... \*Turcoman, Nov. 8.....  
 \*These steamers do not carry passengers.

Rates of Passage.

Saloon—\$65.00 and upwards according to  
 steamer and service.  
 Second Saloon—\$37.50 and upwards accord-  
 ing to steamer and service.  
 Third Class—\$26.00 to Liverpool, London,  
 Londonderry, Belfast, Glasgow, Queenstown.

From Montreal. From Boston.  
 \*Ottoman, Oct. 11..... Commonwealth, Oct. 8..  
 \*Roman, Oct. 18..... Merion, Oct. 15.....

NEW SERVICE.

BOSTON TO THE MEDITERRANEAN.

Vancouver, Oct. 18..... Cambroman, Nov. 8.....  
 Midship saloons, electric light, spacious prom-  
 enade decks  
 For further information apply to any agent of  
 the company, or to

DAVID TORRANCE & CO.,

General Agents, Montreal.

17 St. Sacrament Street.

Loan Societies.

THE  
**Central Canada** LOAN  
 AND  
 SAVINGS  
 COMPANY  
 Corner King and Victoria Streets, Toronto  
 HON. GEO. A. COX, President.  
**INVESTMENT  
 BONDS**  
 Write us for particulars of  
 Government, Railroad  
 and Municipal  
 Bond Investments.

The Dominion Savings  
 & Investment Society

MASONIC TEMPLE BUILDING,  
 London, .. .. Canada.

Capital Subscribed, .. .. \$1,000,000 00  
 Total Assets, 31st Dec'r, 1900 .. .. 2,272,980 88  
 T. H. PURDOM, Esq., K.C., President.  
 NATHANIEL MILLS, Manager.

JAMES MURRAY,

of ST. JOHN'S, Newfoundland,

GENERAL \* COMMISSION \* AGENT.

Respectfully solicits trial consignments in the fol-  
 lowing lines of goods handled:

Flour and Breadstuffs, Pork, Beef, and General  
 Provisions, Sugar and Molasses, Nova Scotia and  
 P.M.I. produce. Canadian products of all kinds,  
 Teas, Manufactured Goods, Proprietary Articles,  
 Fish, Oil and Newfoundland Products.

Business Founded 1795.

American Bank Note Company.

78 to 86 TRINITY PLACE, NEW YORK.  
 ENGRAVERS AND PRINTERS OF  
 Bank Notes, Share Certificates,  
 Bonds for Governments and  
 Corporations, Drafts, Checks,  
 Bills of Exchange,  
 Postage and Revenue Stamps  
 from Steel Plates.  
 With Special Safeguards to Prevent Counterfeiting.  
 JAMES MACDONOUGH, Chairman.  
 AUGUSTUS D. SHEPARD, President.  
 THEO. H. FREELAND, Vice-Pres. & Treas.  
 WARREN L. GREEN, 2nd Vice-Pres.  
 JOHN E. CURRIER, Secretary.  
 J. K. MYERS, Asst. Treas.  
 F. R. MYERS, Asst. P.

Ocean Steamships.

ALLAN LINE

MONTREAL TO LIVERPOOL  
 VIA  
 QUEBEC AND MOVILLE.  
 ROYAL MAIL SERVICE.

NEW STEAMERS.

Tunisian, 10,575 Tons, Twin Screws.  
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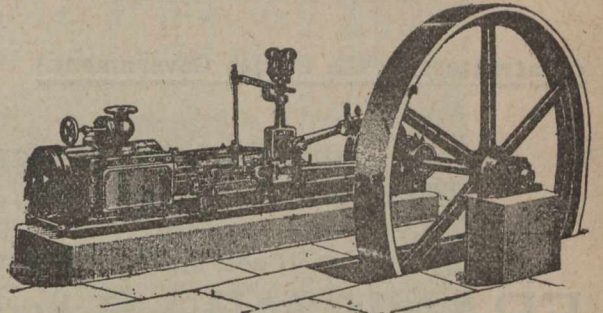
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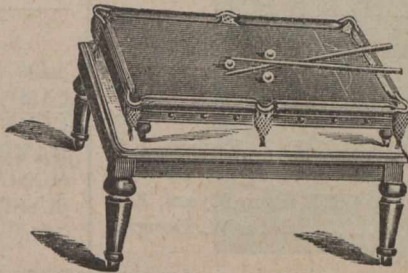


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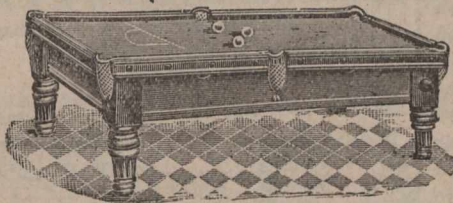
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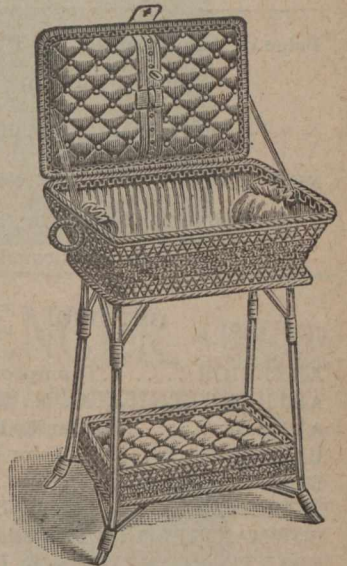


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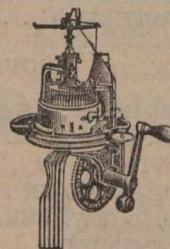
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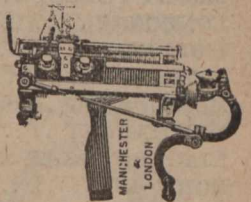
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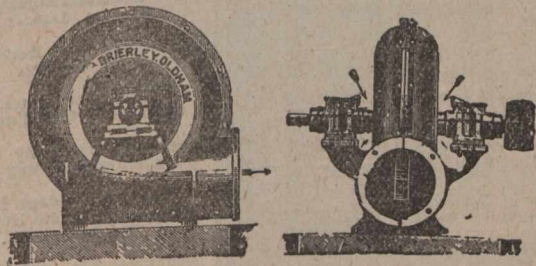
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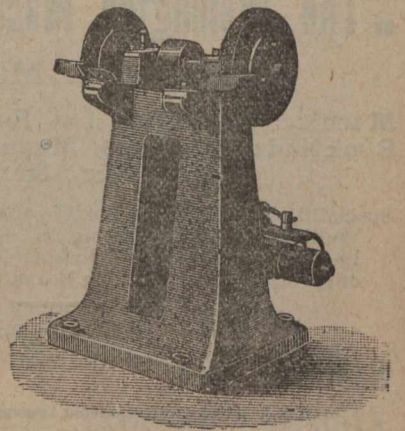
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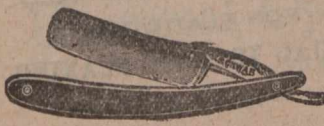
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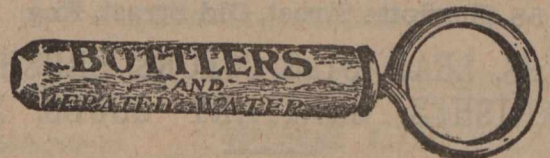


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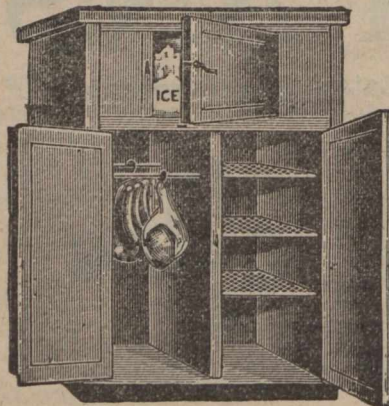
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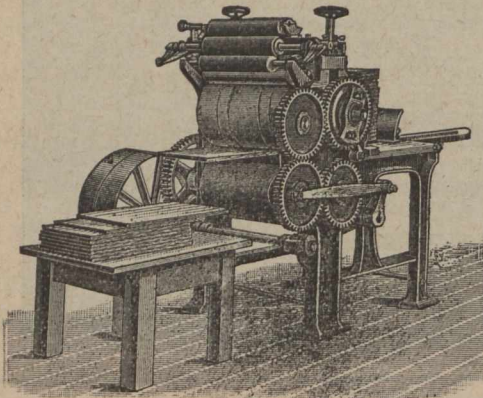
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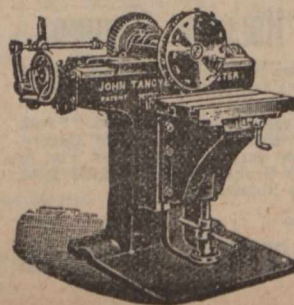
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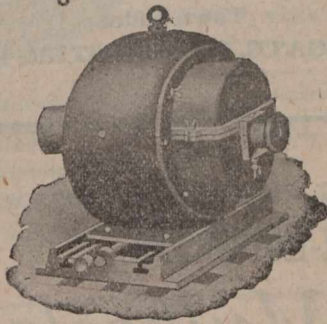
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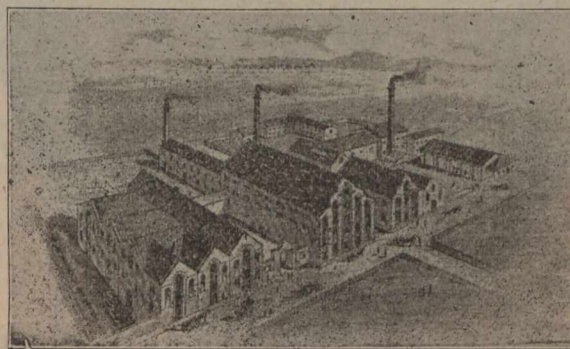
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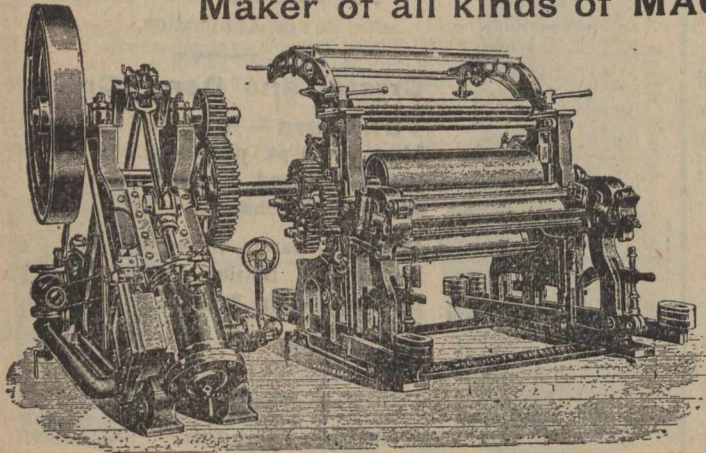
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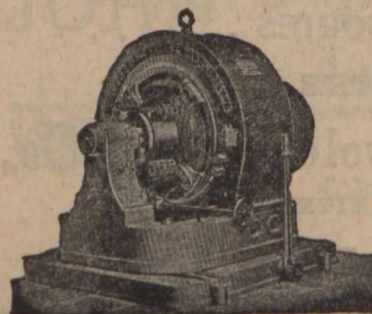
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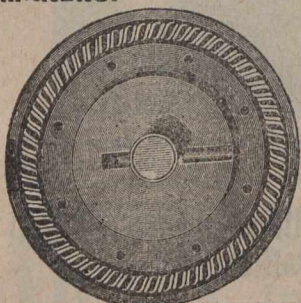
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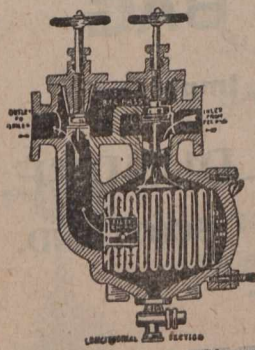
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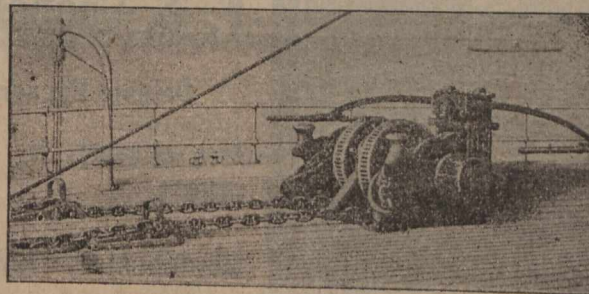
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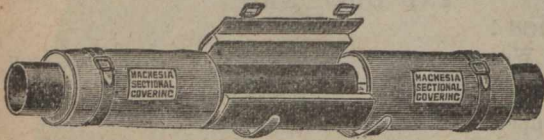
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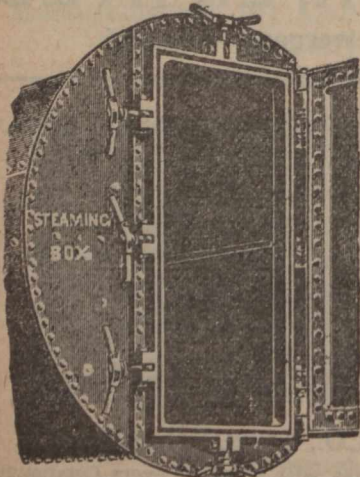
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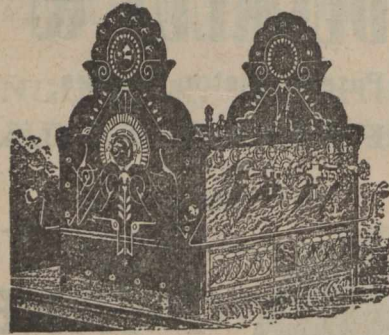
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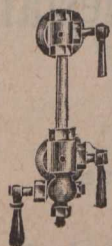
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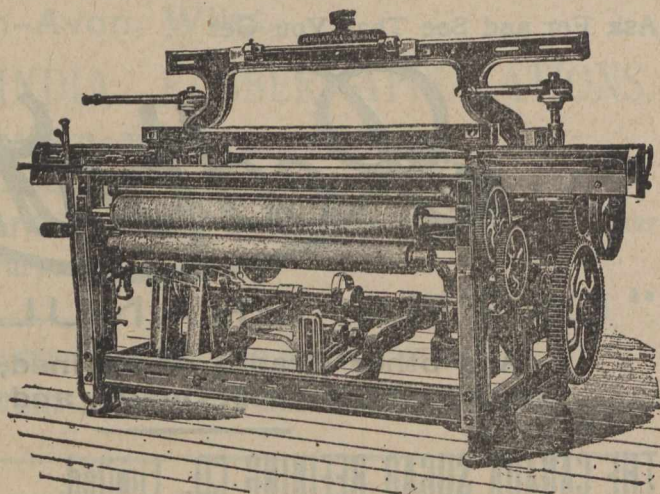
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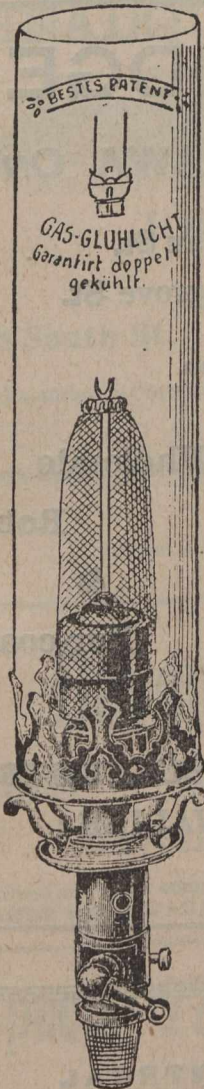
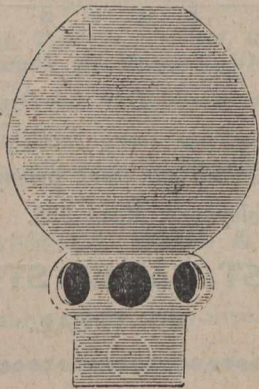
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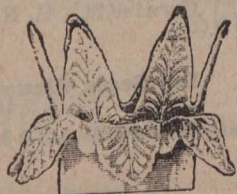
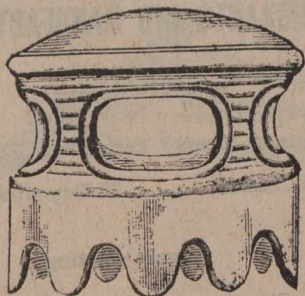


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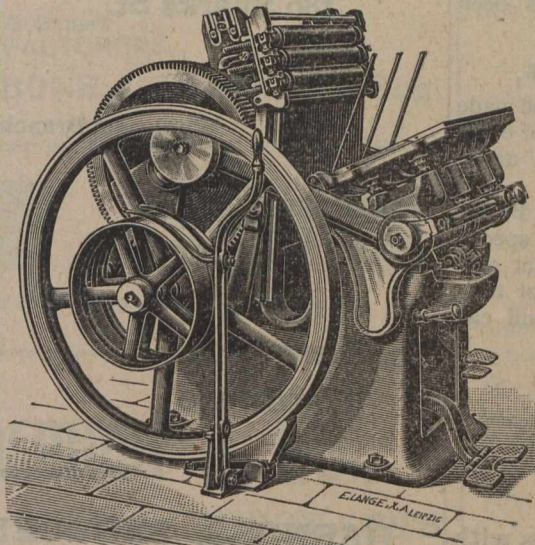
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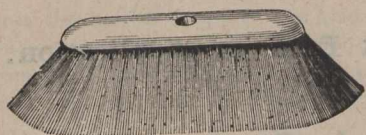
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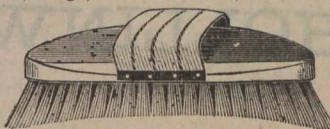


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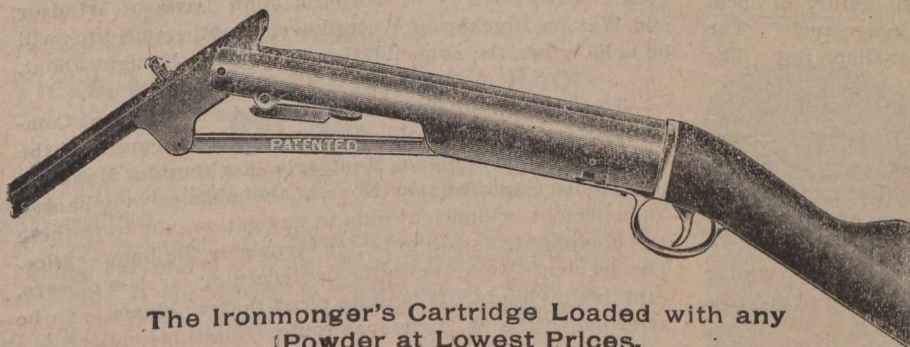
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STEEL HARDWARE in the Dominion.

**MONTREAL.**

**Special 22 Rifle, Long Barrel,**

**AT LOW  
PRICE.**

AIR GUNS OF ALL KINDS, AIR PISTOLS,  
DARTS and SLUGS and all ACCESSORIES.



The Ironmonger's Cartridge Loaded with any  
Powder at Lowest Prices.

**F. JOYCE & CO.,** 7 Suffolk Lane,  
Upper Thames St., LONDON, E.C., Eng.

NOTE.—Buyers of these Guns in Canada have 33 1/3 p.c. in their favour, by  
Purchasing in England, under the new tariff, from this firm.

**GEO. GONTHIER,**

Bell Tel.—Main 2113.

Accountant & Auditor.

SOLE REPRESENTATIVE FOR THE PROVINCE OF

QUEBEC OF

The Account, Audit & Assurance Co., Lt  
OF NEW YORK.

11 & 17 Place d'Armes H.M. MONTREAL, QUE.

*Commercial Summary.*

Merchants, Manufacturers and other  
business men should bear in mind that the  
"Journal of Commerce" will not accept ad-  
vertisements through any agents not especially  
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.

The new park presented by the  
Cockshutt family to the City of Brant-  
ford, Ont., has been formally handed  
over to the Park Commissioners.

A proclamation enjoining the ob-  
servance of Thursday, Oct. 16th, as  
Thanksgiving Day appears in the Can-  
ada Gazette.

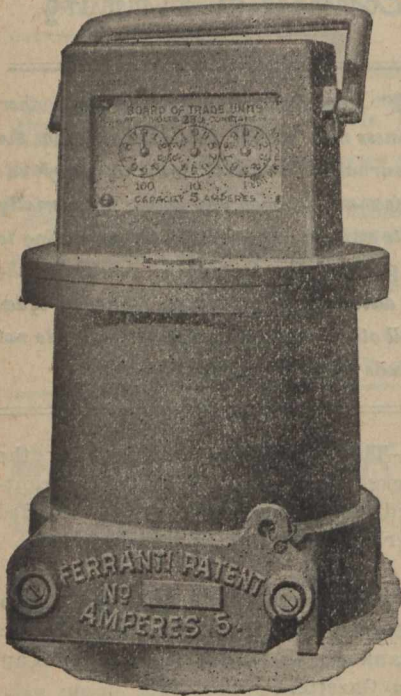
The following companies have been  
incorporated by letters patent:—Nova  
Scotia Shipping Co., capital \$100,000;  
the Standard Bag Company, Montreal,  
capital \$10,000; the Reardon Broom Co.,  
Ottawa, capital \$20,000. Eugene La-  
Fleur, K.C., and others of Montreal  
have been incorporated for the purpose  
of acquiring the business of the Cana-  
dian Woollen Mills Co., St. Hyacinthe,  
Que.

St. John's, Nfld., advices report that a  
severe gale has been raging along the  
coast for some days, doing much dam-  
age to property. Three more Labrador  
fishing schooners have been lost with  
their cargoes, but the crews escaped.  
A fourth schooner has been lost and  
the crew of seven of this vessel per-  
ished.

The Maritime Casket Co., St. John,  
N.B., is in difficulties. At a recent  
meeting of the creditors the recom-  
mendation of a committee to accept  
60 cents in the dollar if the directors  
would offer that, was approved. The  
company started about three years ago  
with a paid-up capital of \$30,000. The  
liabilities are about \$20,000, half se-  
cured.

The Minister of Public Works re-  
cently inspected the site for the new  
post office at Toronto Junction, lately  
purchased by the Government. The  
Minister expressed himself as highly  
pleased with the site, and intimated  
that he would order the preparation of  
the plans immediately, and have ten-  
ders called for in the hope that the  
foundation might be laid this autumn.

# FERRANTI METERS.



Telegraphic Address:  
 "FERRANTI, HOLLINWOOD."  
 A B C Code used.

Continuous Current.

Approved by Board of Trade.

Simple, Mechanical, Durable, with Low Starting  
 Currents, Low Voltage Drop, and  
 Permanent Accuracy.

Write for Pamphlet No. 152, post Free on Application.

General Sizes Always in Stock.  
 100 Meters can be Shipped at a Fortnight's Notice.

WORKS AND OFFICES:

**HOLLINWOOD, LANCS.,**  
**ENGLAND.**

—The M. Brennen & Sons Manufacturing Company, Limited, Hamilton, have decided to rebuild their factory on the site of the recently-destroyed buildings.

—A Chatham, Ont., letter states that a transient sharper recently took in two city merchants by means of forged cheques. The discovery of the value of the cheques was not made till they were presented at the bank for payment. The man was dressed in common workingman's clothes.

—The 3rd Special Service Battalion, which has been doing garrison duty at Halifax and is now being disbanded, has been stationed there two years and six months. The regiment is 1,000 strong, and cost Canada about one million dollars. Lieut.-Col. White, who is in command, will go back to the Fredericton district as D.O.C.

—The Cape Breton Brewery Company, with a capital of twenty-five thousand dollars, has been organized at North Sydney, N.S. The company is composed mainly of local men, but several Halifax dealers are interested. The brewery will be erected either at Sydney or Glace Bay. The company will seek incorporation at once.

—Chicago advices state that peat, cut from the swamps south of the city, and dried until fit for fuel, may be placed on the market as a rival of high-priced coal, if experiments now being made are successful. For years residents of that district have noticed the beds of burning peat, which, ignited in the summer, often burned long after the winter began, and have been known to continue through the year.

—It is learned that the Canadian immigration office in Trafalgar Square, London, will be opened about next Christmas. Rooms have been secured on the ground floor, and also on the next two flats above. The intention is to provide Canadian furniture for the whole of the building used as Canadian immigration offices, the idea being to afford an object lesson to the mother country. Not only

will the furniture be of Canadian make, but, if possible, the building will be heated by a Canadian furnace.

—In addition to a collection of the natural products of Canada which the Government will exhibit at the International Exhibition at Osaka, Japan, in 1903, there will be samples of such manufactured articles as are adapted for sale in the markets of the Orient. Canadian manufacturers desirous of introducing their goods in this market are invited to communicate with the Commissioner of Exhibitions, Department of Agriculture, Ottawa, from whom full particulars can be obtained.

—We learn from Woodstock, Ont., that at a recent meeting of the shareholders of the Ontario Permanent Building & Loan Society it was decided by an almost unanimous vote to unite with the Colonial Loan & Investment Company of Toronto. Addresses were delivered by Messrs. Matthew Wilson, K.C., of Chatham, W. R. White, K.C., of Pembroke, George Reedy of Toronto, John Davis of Windsor and Watson Breckon of Waterdown. Another meeting will be held before the consolidation is formally brought about.

—The Minister of Marine has received the report of Commander Spain upon the investigation into the causes of the accidents to the Indiana, Montegale, Rushington, Manchester Importer and Sahara. None of the mishaps were caused by inefficient or deficient aids to navigation, nor were there any complaints as to lights, fog signals or the buoy service. The accidents were due to inexperienced or careless officers, captains or pilots. It is quite clear that no blame is to be attached to the St. Lawrence route.

—A letter, received from Mr. W. L. Griffith, the Canadian Government Agent at Cardiff, Wales, says that the steamer Manchester Engineer was due at Swansea to take 7,000 tons of locally-worked anthracite coal for Montreal and Quebec. This is not only the largest cargo of coal ever shipped from Swansea, but one of the biggest on record.



Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826

**THOMAS MATTHEWS,**  
**IMPERIAL IRON WORKS,**  
**PENDLETON, Manchester, Eng.**

**Artesian Well Borer,**

**Patent Deep Well and Bore-Hole Pumps. Earth Boring  
 and Mining Machinery (All Sizes) For Sale or Hire.**

**Bore-Holes for Oil Water or Minerals.**

from the British Channel. It also exceeds in tonnage any coal cargo that has been sent to the western hemisphere from the United Kingdom. Another vessel has loaded 3,000 tons and a third 4,000 tons, also for Montreal and Quebec.

—The plant and stock of Breslin Bros., manufacturers of workmen's shirts, Toronto, has, we are informed, been turned over to Simon Simonsky, a pawnbroker, for \$3,150, and bills of sale have been filed at the office of the Clerk of the County Court. As a meeting of the creditors of Breslin Bros. had been called for a recent date, Mr. G. M. Gardiner, who has acted as solicitor for the firm, was, the report adds, somewhat astonished when he was told that the three brothers, Hyman, Charles and Solomon, were missing, and that their sign had been removed. It is said that there are upwards of 100 creditors, with claims of over \$20,000. Two banks are creditors, one for \$1,600, the other for \$2,225. Among the others are:—Gault Bros., Montreal, \$1,275; the Beaver Rubber Company, Montreal, \$580; Robert Harrower, Montreal, \$1,850; the Montreal Woollen Mills Co., \$1,020; J. McLean, Pembroke, \$700; John Reach, Hamilton, \$804; and Alfred Ward, Hamilton, \$800.

—We learn from Quebec that on Saturday last Mr. Theo. P. Burgess, president and general manager of the Burgess

Sulphite Pulp Company of Berlin Falls, N.H., closed a deal with the Department of Lands, Forests and Fisheries for the purchase of six hundred square miles of timber limits on the upper St. Maurice River. The sale is an exceptionally good one for the Province of Quebec, and Mon. Mr. Parent is to be congratulated upon his success in putting this sale through. Not only will the Government be richer by several hundreds of thousands of dollars, but as the purchasers intend to start lumbering immediately, it will afford work to a large number of men. The Burgess Company intend bringing their pulpwood down the St. Maurice to the St. Lawrence, opposite Three Rivers, where they have secured two miles of deep water beach and will ship to their mills in Berlin Falls over the Grand Trunk Railway. Mr. Burgess is one of the leading pulp men of the United States.

—An unrevised statement received from the customs authorities in the Yukon district shows the values of Canadian and foreign goods entering northern British Columbia and the Yukon Territory via the White Pass and Yukon route to be as follows:—Canadian goods \$3,109,191; foreign, \$1,192,361; excess of Canadian goods, 1,916,830. The classification of Canadian goods includes goods of foreign origin

**The Liverpool and Bankhall Chemical Company's**



*The best and most effectual remedy for*

**Ticks, Lice, Maggots, Scab, Foot-Rot, &c.**

Stimulates the growth and improves the quality of the Wool, does not stain or discolour it and keeps the sheep in good healthy condition.

It is also invaluable as a WASH for CATTLE, HORSES, DOGS, &c., killing Parasites of all kinds, and curing Sores and Wounds.

This Dip is unsurpassed in quality and is offered at an extremely low price. Quotations given c.i.f. Canadian ports for large or small quantities.

SOLE MAKERS:

**The Liverpool & Bankhall Seed Crushing  
 & Chemical Co., Limited,**

**Liverpool,**

**England.**

Carbide Stores, Warehouse and Salesrooms :  
 GEORGE STREET, CHAPEL STREET, SALFORD, ENG.

**THE IMPERIAL  
 "S. C."**

**Acetylene Gas Company,  
 LIMITED.**

**30 St. Ann Street,  
 MANCHESTER, Eng.**

Telegraphic Address:  
 "ACETYLENE, MANCHESTER."

Awarded the GOLD MEDAL  
 (Highest Award) at the International  
 Acetylene Exhibition, 1899, BUDA  
 PESTH.

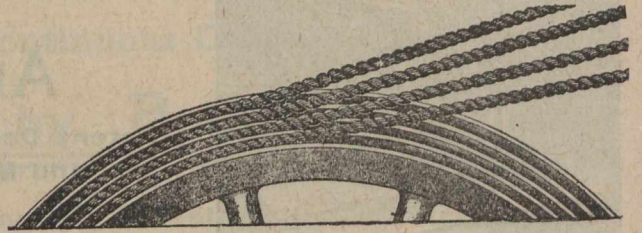


**THE  
 "S.C." (Separate Cells) AUTOMATIC  
 Acetylene Gas Generators**

# HANSON, SCOTT & CO., Ltd.,

## STOCKPORT, ENGLAND.

### Cotton Driving Ropes.



that may have been imported and entered at customs at other points in the Dominion. For the month of August the total amount of Canadian or duty-paid goods entering the Yukon Territory by all routes was \$901,419. The total amount of United States goods entered for consumption in the Yukon district for that month was only \$210,013. Goods from other countries were entered at customs during the month to the amount of \$2,420.

—The official accounts of the Japanese Government for the last fiscal year ended March 31, as reported by a London correspondent at Tokio, show a revenue of 267,100,000 yen, and an expenditure of 266,800,000 yen. The latter sum includes 10,200,000 yen applied toward the amortization of the public debt. (A yen equals 50 cents.) The extraordinary wet weather of the past summer has injured the rice crop, which will in consequence probably be considerably below the average yield. On the other hand, the silk trade of the empire is reported as being in a highly prosperous state.

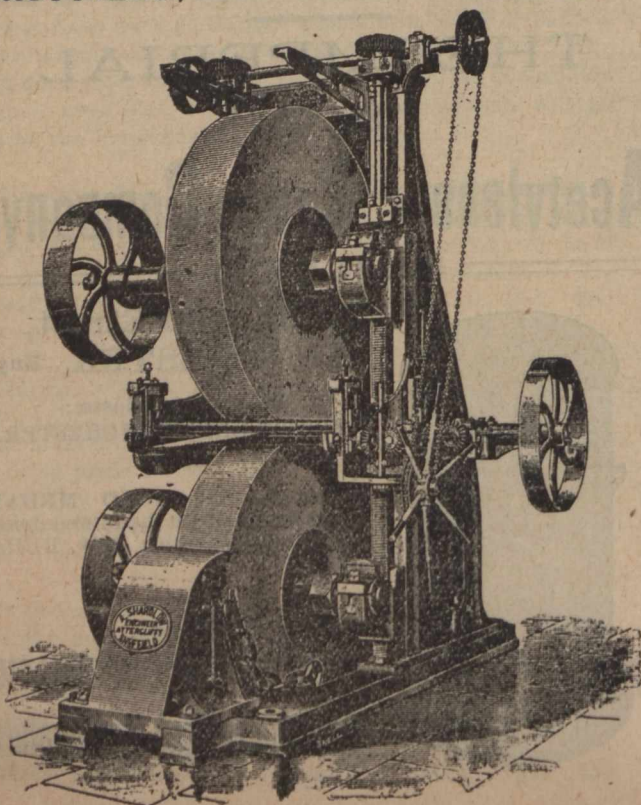
—The silk traffic on the Canadian route from the Orient is assuming large proportions, and the Canadian Pacific

steamer Tartar, which left Yokohama on the 20th ult., is bringing one of the most valuable cargoes of raw and manufactured silks ever shipped across the Pacific Ocean. Her cargo consists of 539 tons of raw silk, as well as a considerable consignment of manufactured goods, all destined for New York. In round figures it will take a train of 15 cars to handle this cargo across the continent, and as each carload is valued at over \$100,000, it can be easily estimated what is the value of the consignment, which in the present instance is placed at nearly \$2,000,000.

—Collingwood, Ont., advises report that the Tillsonburg, Lake Erie and Pacific Railway is completed from Port Burwell to Ingersoll, and connects with the Wabash, the Grand Trunk, the Michigan Central, and the Canadian Pacific. This road has a charter for an extension to Collingwood, and the president, Mr. John Charlton, and the general manager, Mr. John H. Peall, are looking over the ground for terminus arrangements. This new line will prove most advantageous to an extensive and rich section of Ontario, and will, it is expected, furnish cheap coal to all the region that it reaches. It will give an outlet to lake ports

### The Improved Long Saw Grinding Machine

.....OF.....  
**A. SHARDLOW & Co., LIMITED,**  
SHEFFIELD, ENGLAND



ESTABLISHED 1869.

## Bottled Beer and Stout

FOR EXPORT.



### The "Compass" Brand

Bass & Co.'s Pale and Light Bitter Ales, and Guinness's Extra Foreign Stout.

Also Exporters of Mineral Waters Devonshire Cider and Specially Blended Scotch and Irish Whiskies, guaranteed Five Years old. Buying Agents wanted—West Coast Africa United States, Canada and Newfoundland.

**W. E. JOHNSON & CO.,**

67-69 Leeds St., LIVERPOOL, Eng.

# DAVY BROTHERS

## Limited.

TELEGRAMS:  
"Motor, Sheffield."

SHEFFIELD, England.

**High-Class Lancashire  
and Cornish Boilers**  
Coal or Gas Fired, up  
to 200 lb. working Pressure.

**BOILERS**

IN the Manufacture of these Boilers, Hydraulic, Steam, and Pneumatic Machinery of the most modern construction is employed, and all Boilers are made to pass Insurance Inspection.

at Port Burwell and Collingwood, and is a line that promises to be of great public advantage.

—It is stated in London, Eng., that in consequence of the American demand for Welsh anthracite coal the price of that commodity has advanced considerably. American enquiries for this coal have suddenly been checked, but it is thought that this is only a temporary matter. When the exporters found that the American demand was interfering with their supplies to regular customers they charged an extra two or three shillings for shipments to the United States. As a result of the anthracite strike in the Pennsylvania coal regions about 35,000 tons of Welsh coal has been shipped to New York, Philadelphia, and Boston in the past month. This is only about one-third of the amount demanded.

—There is a general impression that the land in Manitoba after being farmed a number of years would gradually become poorer until manure would be necessary for the raising of a good crop. A report received by J. Obed Smith, Dominion Immigration Commissioner, from Rapid City, however, shows a different result. On a farm there which had been under cultivation 23 years the yield shown after the threshing was 33 bushels of wheat to the acre. The oat crop was also a very heavy one, and showed a return of 91 bushels per acre. This was the heaviest yield the farm had ever given, and it would seem to controvert the impression that the land became poorer after each crop.

—It is not altogether novel news for Canadians to learn of men from across the line, with their characteristic enterprise, coming over and scooping up some of the natural assets of the Dominion. The latest strike made by American capitalists, we are informed, is the formation of an \$800,000 company to secure the entire rights for the sale of the famous St. Catharines mineral waters. It is learned that the springs have been secured by this company, and that the entire issue of stock has been subscribed for in New York. This may be considered, our informant adds, another instance of the citizens of the Republic stealing a march upon their neighbors to the north. The incorporators are J. T. Groves, C. J. Baby, W. J. Keyes, and R. M. Campbell, all of whom are known in the neighborhood of St. Catharines. Incorporation papers have been applied for.

—Mr. John Corbett, foreign freight agent of the Canadian Pacific, announced that he has concluded arrangements with the Allans for an exceptionally good passenger and fast freight winter service from St. John, N.B., during the coming season. The Parisian, which will be the first steamer will sail from Liverpool for St. John on November 6, and leave on the return voyage on the 22nd. She will be followed by the Bavarian, from Liverpool, on the 13th, St. John on the 29th, 25,000 feet of storage. The Tunisian will leave St. John on December 6th, with 25,000 feet for cold storage freight; the Corinthian on December 13th, with 10,000 feet; the Pretorian on December 20th, with 15,000 feet; and the Parisian on December 27th. The sailing for January and following months have not yet been arranged.

The C. P. R. looks for an exceptionally large export business in view of the immense wheat and corn crops in the West.

—Messrs. Grafton & Co., dealers in ready-made clothing, Hamilton, Ont., are, according to a late dispatch from that

Telegrams: "MOTOR, LEYLAND," ENGLAND.

## HIGHEST AWARDS.

**1st Prize, £100,** Royal Agricultural Society of England.

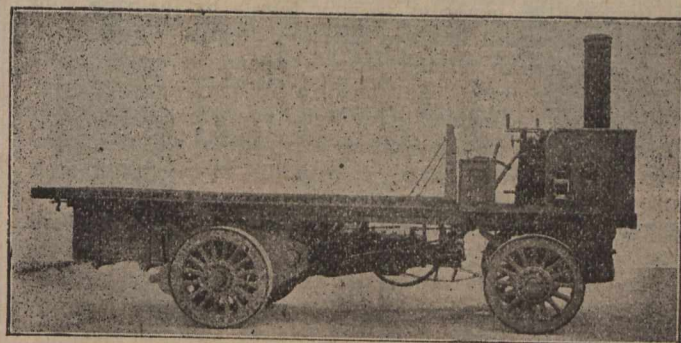
**1st Prize, £100,** Liverpool Self-Propelled Traffic Association.

**Gold Medal, Highest Award,**

Liverpool 1900.

Etc., Etc., Etc.

## STEAM WAGONS.



**The Lancashire  
Steam Motor Co.,  
LEYLAND, ENGLAND.**

Special prices to Canadians under the new preferential tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

# JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.

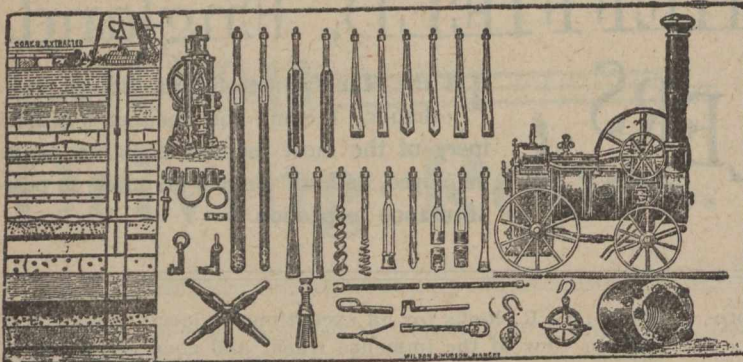
Boring for Minerals, Oil,  
Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of  
all kinds of

Rock Boring Tools, Centrifugal,  
Deep Well & Donkey Pumps.

Special Estimates under the New Canadian Pre-ferential Tariff.



city, suing five insurance companies and their appraiser, Mr. T. Henshaw, of Napanee, as an outcome of the Pratt fire. The defendant companies are Queen Insurance Company of America, Queen City Fire Insurance Company, Gore District Mutual, Economical Mutual and the Waterloo Mutual Co. The plaintiff alleges that Mr. Hershaw, after Mr. G. C. Copley of that city had drawn up a memorandum of the damage to the plaintiff's stock by the Pratt fire and had signed it as one of the three appraisers, drew up another memorandum and had Mr. Copley and Mr. Nicholas Garland sign it, on the understanding that it was substantially the same as the Copley memorandum. The plaintiff further alleges that this second document substituted the words "damaged by removal" instead of "damaged by fire," as the first document read, and the action is brought to have the substituted words struck out by the court. Messrs. Carscallen & Cahill have issued a writ on behalf of the plaintiff.

—Life Pointers from the Press.—The uninsured may derive benefit from reading the following:—There is nothing like a little fit of illness now and then. It gives you a chance to think about the propriety of getting your life insured while you have health.—There can be no such thing as "ill health." If you are ill you are not well and vice versa. While you are well, while you have health, is the time to insure. When your health departs and you are ill, life insurance companies will pass you by. Be wise in time—now.—Hawthorne said "generosity is the flower of justice." Be generous to your family by insuring your life and they will do your memory justice.—"Nothing is more friendly to a man than a friend in need" wrote Plautus. The exact definition of a life insurance policy to a widow.—All things wait for those who come after them. There is a life policy waiting for your application.—Put \$100 in the saving bank. If you die to-morrow there's \$100 for your wife and family. Put \$100 in a life insurance policy. If you die to-morrow there's \$5,000 for them. That's different.—A young Brooklyn politician who recently died, left \$100,000 in life insurance—his only estate, and already the "gang" are after it. If he was wise his wife must get every dollar of it first and foremost.—It is said that some of the St. Louis boodlers even stole away. But there is no way to steal away your life insurance if

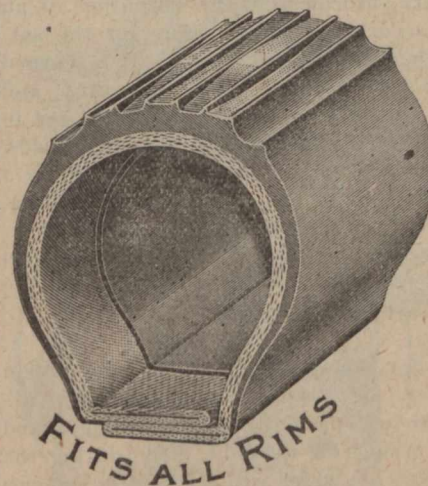
you leave it right.—If you persist in refusing to insure your life your gray matter will all be on the outside of your head before soon—if you live long enough.—Waste no time in getting a life policy and your family will want not when you are gone.

—The United States makes up its fiscal year in June, and the Washington Treasury Bureau of Statistics has just completed its figures for the twelve months, says Commercial Intelligence, so that we can compare them with those of the previous fiscal year. We find that in manufactured articles there was a fall in exportation of \$8,264,000, or, say, £1,650,000. But it is not that point in the "American" invasion" we wish to dwell on, but on the figures which represent the total exportation of American manufactured goods. In the fiscal year 1902 it amounted to £80,000,000, as against £82,500,000 in 1901; an alarming rate of progress our readers will agree! Now let us print the figures relating to the exports of manufactures by the other chief exporting nations.

Exports of Manufactures.	Per Annum.
United Kingdom . . . . .	£230,000,000
Germany . . . . .	150,000,000

## THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



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.

## Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.



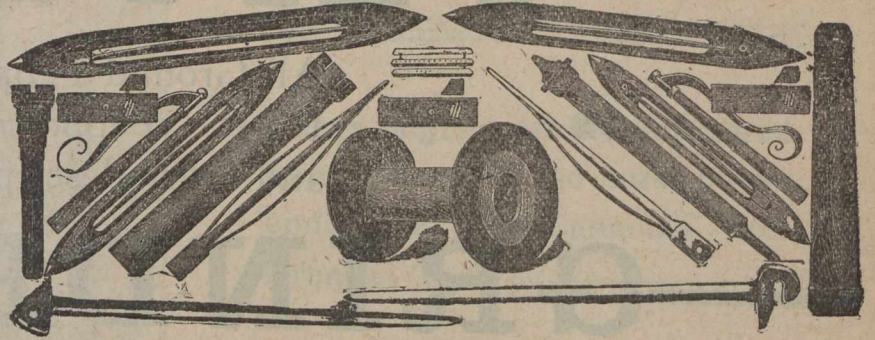
# KIRK & CO.,

**SHUTTLE**  
And Bobbin Makers and General  
**MILL FURNISHERS.**

## SPECIALITIES.

SHUTTLES, Shuttle Pegs  
Oak-tanned Picking Bands.  
Buffalo and Leather Pickers.  
Leather Bumpers, Strapping,  
etc.

Cob Wall Works,  
**BLACKBURN, Eng.**



Special Rates to Canadians under the New Preferential Tariff.

France.. . . . .	85,000,000
United States of America.. . . .	80,000,000

'Tis thus we are beaten by America! 80,000,000—no, let us be exact, 76,000,000—Americans, with their enormous territory and resources and all the free advertising placed at their disposal by British writers and British press agencies, "invade" the world at large with less manufactured articles than do the 39,000,000 inhabitants of that "dying nation" France. For ourselves, we export a trifle of £230,000,000 or so, or £6 per head of our population, as against £1 per head by the United States. We invite every newspaper in the world first to verify these facts and second to publish them.

—Life Insurance Decisions.—Where a policy provides that the insured shall, upon the lapse of the policy for non-payment of any premium, be entitled to a paid-up policy, provided he applies therefor and surrenders the original policy within six months after such lapse, the insured does not forfeit his right to a paid-up policy for failing to make demand within six months after the lapse of the original policy, but is entitled thereto if he makes demand at any time within five years after the lapse of the original policy, time not being of the essence of the contract; and this is true, though the company, after the expiration of six months, distributed the net reserve to continuing policyholders. *Washington Life Ins. Co. vs. Miles et al.*, 66 W. Rep. (Ky.), 740.—Where an applicant for a policy of insurance names her estate as her beneficiary, "subject to the provisions of the policy as to payment," and the policy contains a provision that upon the happening of certain events the company will pay to one of the persons

named in "condition first," and the condition referred to states that "the company may pay this policy to either the executor, husband or wife, or any relative by blood, or lawful beneficiary of the insured," and the company in good faith pays the amount of the policy to the husband upon proof of death and a return of the policy, such payment is a complete defence in an action by the administrator against the insurance company to recover on the policy. *Metropolitan Life Ins. Co. vs. O'Farrell*, 67 Pac. Rep. (Kan.) 835.—A verbal assignment of a policy of life insurance by the insured, accompanied by words indicating an intention to give, and by a delivery of the policy, does not constitute a complete gift; and in such a case a court of equity will not interfere, at the instance of the alleged donee, to complete the gift, when she has not acted to her injury or incurred expense, on the faith of the incomplete gift. *Steele vs. Gatlin*, 42 S. E. Rep. (Ga.) 263.—It does not necessarily follow that because an insurance company has an agent who resides and has an office in a

## BUTTERWORTH BROS., Ltd.,

Newton Heath Glass Works, MANCHESTER, Eng.



**INVINCIBLE GAUGE GLASSES**, both plain and enamelled. In sole use by the British Admiralty, recently tested to 5,000 lbs. to [ ]"

Any kind of glass whatever used in machinery or applied to fittings.

The largest existing makers of **GLASS TUBES** for Gauge Glasses and the Electrical, Rubber and Brewer Trades.

**GLASS NEEDLE LUBRICATORS** and all other kinds of Lubricators. Lamps for all purposes.

Present Contractors to H.M. Government.



Write for our lists of  
Electrical Glass, Machinery Glass, Table Glass, Ship Glass, Confectionery Glass, Cut and Engraved Glass, Etc., Etc.

## E. SCHREIER,

23 Bartlett's Buildings, Holborn Circus, LONDON, Eng.

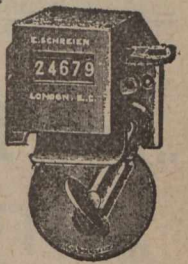


Manufacturer and Exporter of

3, 4 and 5 Action  
**A.B.C. 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.

Established 65 years. Telegrams: "SUBLIME, Liverpool.

## DESSICATED COCOANUT.

**JOHN SHORE & SON,**  
39 Old Hall St.,

samples at your disposal.  
Terms: Cash against B. Lading.

LIVERPOOL, Eng.

ESTABLISHED 1870.

Codes—A.B.C. 4th Edition. LIEBERS, PRIVATE.

# PEPPER

All Ground Peppers Guaranteed absolutely Pure. Peppercorns, Shells and Broken, and every description for Export.

# GRINDERS

Charles Johnson & Co., VICTORIA MILLS, Liverpool, England.

AGENTS

John W. Bickle & Greening,  
HAMILTON, Canada.

Special Prices to Canadians under the New Tariff

given county, and therein transacts the business of soliciting insurance, the company itself has in that county "an agency or place of doing business." When, therefore, an action is brought against such a company in a county other than that in which its principal office is located, the jurisdiction of the court is not shown by proving merely that, at the time the contract out of which the suit arose was made, the defendant had in the county a resident agent, and that he had therein an office of his own. In such a case it should further appear that the company had established and was maintaining, either in the office occupied by the agent or elsewhere in the county, an agency of its own, and under its own control and management, for the transaction of its business. *Orebaugh vs. Equity Life Ass'n*, 42 S. E. Rep. (Ga.) 208.

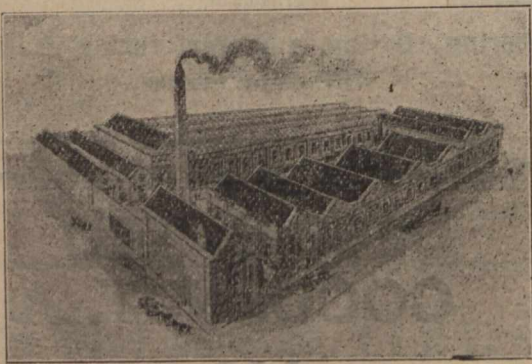
—Referring to the opportunities at present before Canadian merchants and manufacturers in the South African fields, Mr. W. D. Campbell of the Elder-Dempster Steam-

ship Company, states that the Allan steamer Ontario and the Elder-Dempster boat Melville, which will leave Montreal on October 18 and Nov. 18 respectively, will have full cargoes, but that it rests with the Canadian people to make the experiment tried by the Government a success. Mr. Campbell said that local manufacturers had to realize immediately the importance of the South African trade. The Americans had agents in South Africa and were sending to Canada for a good deal of the products which they were exploiting on the steamers which left New York for that country three times a week. If Canadian manufacturers had agents in South Africa many of these products would go direct, and the profits would be reaped by Canadians. South Africans, Mr. Campbell said, were buying cattle from the Argentine, and feed and cereals from Australia. There was a heavy demand for apples from Cape Town, and the steamer sailing Nov. 18 would carry 1,200 barrels of apples, 2,000 tons of flour, 1,000 tons of prepared lumber, 400 cases of hams and 50 tons of frozen pork. The steamers sailing from New York have no cold storage equipment, and so there were great opportunities, especially for a butter and

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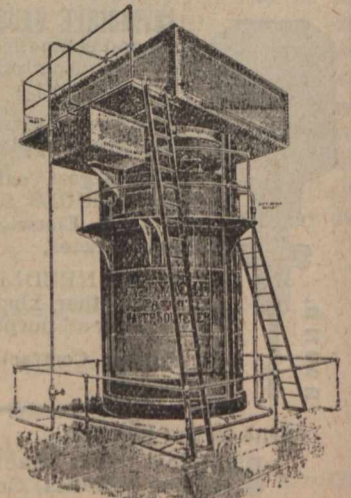
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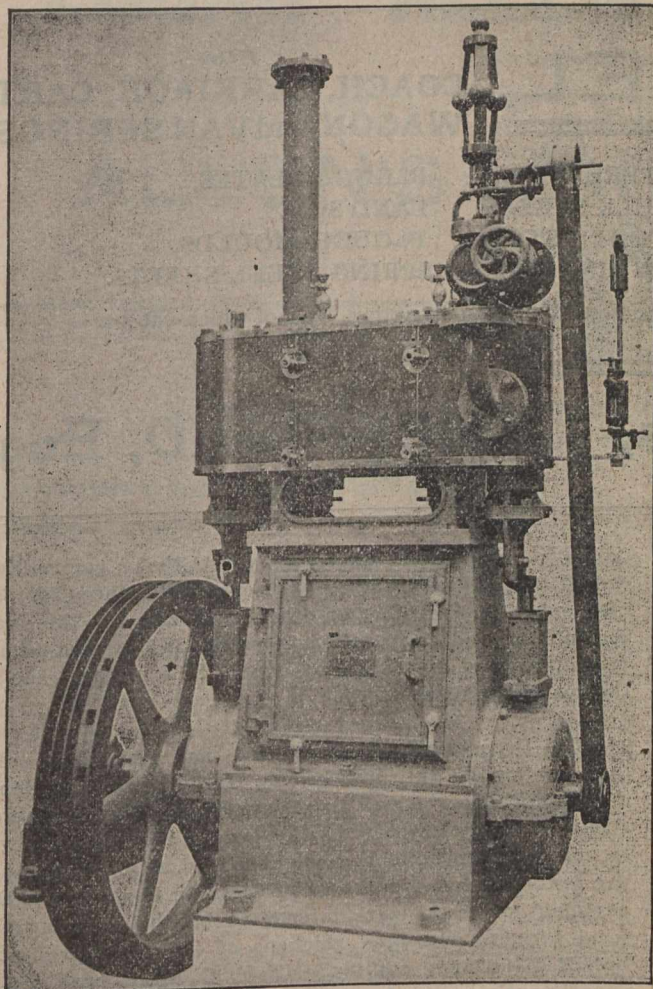
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egg trade, as special cold-air chambers for fruit and dairy products were built on Canadian steamers.

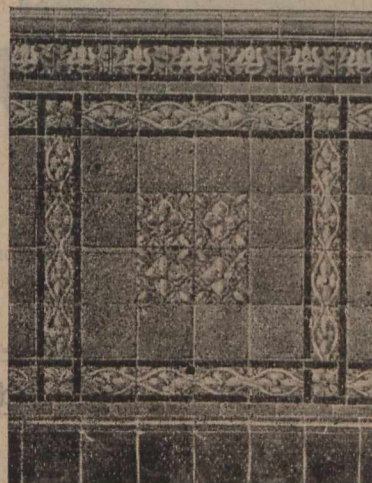
—Hon. Sydney Fisher has chosen Dr. William Saunders, Director of the Experimental Farms, to represent the Dominion Department of Agriculture at the international conference on plant-breeding and hybridization, to be held in New York this week. The conference is being held under the auspices of the New York Horticultural Society, and the meetings are to be in the rooms of the American Institute. At this conference representatives will be present from Great Britain, France, Holland, Austria and other countries. The Imperial Commissioner of Agriculture for the West Indies will also be in attendance. The Department of Agriculture of the United States will be represented by prominent officials, and there will be a large attendance from the many experiment stations throughout the union. At this congress Dr. Saunders will be accompanied by Mr. W. T. Macoun and Dr. C. E. Saunders, both of whom have rendered good service in connection with the many experiments which have been conducted in the crossing and hybridizing of grain and fruit at the Experimental Farm for many years. The Canadian representatives will present the following papers: "Result of hybridization and plant-breeding in Canada," Dr. Wm. Saunders; "Notes on the breeding of peas and beans," Mr. W. T. Macoun; "Study of the variations in the second generation of berberis hybrids," Dr. C. E. Saunders.

—The Department of Marine and Fisheries has been advised that notwithstanding the success which this season has rewarded the operations of the lobster fishermen, especially in the Straits of Northumberland, and the fact that an extension of ten days was granted by the Minister of Marine, illegal lobster fishing on a wholesale scale is be-  
ville, Brome County, a large poultry house, at each of which will be wintered one hundred Plymouth Rock and Wyandotte pullets. These places are being built to supply

the demand for pure-bred pullets and cockerels, which this season has been very large. Last year the difficulty met with at the illustration station, where the eggs were bought from the farmers, was that the quality of chickens reared was not uniform. Next spring the pullets wintered ing practised, more particularly off the shores of Kent and Cumberland, N.B. The fisheries protection cutters are having a busy time watching the offenders, and large quantities of gear have been confiscated. Some of the lobster lines hauled up have been found to extend for one or two miles, and in some cases the fishery officers claim to have

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been fired at from the shore. The leading packers and the better class of fishermen are totally opposed to this extensive violation of the law, as likely to permanently injure the lobster industry.

—Mr. G. H. Hadwin of the Live Stock Breeders' Association of British Columbia, who came east to dispose of 37 heavy horses bred in that Province, and to purchase 200 stockers, reports that the stockers bought in Ontario last year are giving good satisfaction. This year the price of stockers is from 15 to 20 per cent. higher than in 1901, owing to the abundance of feed and the high price of beef. It is not likely, therefore, that there will be many orders for stockers from British Columbia until prices drop. Mr. Hadwin thinks that if it is decided to hold a Dominion Exhibition in Toronto it would be a good idea to offer substantial prizes for carloads of cattle, which would induce breeders in Manitoba, the Territories and British

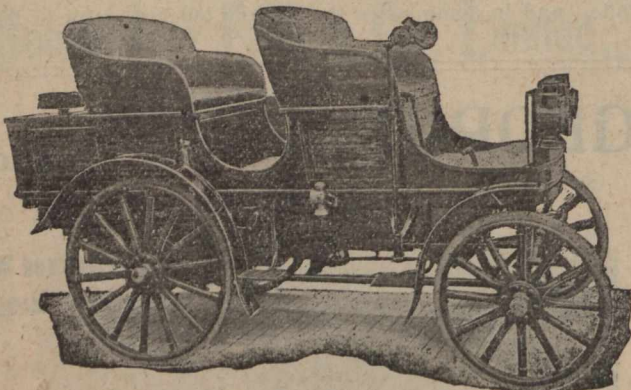
Columbia to compete. He also suggests that a competition should be instituted among the several Provinces for the best exhibits of fruit and other products. In this way the interest and co-operation of people in the west would be enlisted and the Exhibition would be a national one in the real sense of the term.

—The Department of Agriculture has decided to erect at Bowmanville, Ont., Holmesville, Huron Count, and Bond at the stations referred to will be mated with pure-bred cockerels of the low-set market type, and then eggs will be sold to farmers in the neighborhood at an advance of five cents a dozen over market prices. In this way the Department of Agriculture intends to introduce among the local farmers pure-bred chickens of the most profitable breeds of farmers' poultry. Mr. F. C. Hare, head of the department's poultry branch, left Ottawa some days ago for the West to start the construction of the stations at Bowmanville and Holmesville.

—It is reported at Vienna that the United States has applied to some of the largest financial institutions there

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Any Tool Smith can easily manipulate it.

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to borrow a portion of their gold reserve, which, owing to operations connected with the change of the Monarchy's monetary system to the gold standard, is very large. The cellars of the Austro-Hungary bank are reported to contain American gold eagles amounting to from \$12,500,000 to \$15,000,000. The American bankers offer to repay the loans they ask for in interest bearing bills of Exchange. The *Allegemeine Zeitung* says the opinions of financiers are divided with regard to the advisability of acceding to these requests from the United States. It is asserted in some quarters that the profits of the transaction would be inadequate to the risk involved, should the amount borrowed prove insufficient to ease the New York money market, and that unforeseen complications would ensue. The case of the Barings is cited as a warning, but in the meantime negotiations to effect the loans are proceeding.

The French Ministry of Finance, says a London dispatch, has published some interesting statistics of French wealth invested abroad. The total reaches £1,200,000,000, of which £40,000,000 is invested in Great Britain, £280,000,000 in Russia, £120,000,000 in Spain, £115,000,000 in Austria-Hungary, £60,000,000 in Italy, £60,000,000 in British South Africa and £57,440,000 in Egypt. Most of the money is invested in Government loans, but in South Africa in mines and industrials. The *Spectator* comments on the "investments in Spain, which make it absolutely certain that France will never be passive when the vital interests of Spain are concerned." It says a revolution involving the financial ruin of that country will not be allowed again. The millions lent to Russia will bind France more securely than any formal clauses in a treaty of alliance. The French investors who have sixty millions in Egypt will never seriously wish to destroy the magnificent security afforded by British occupation.

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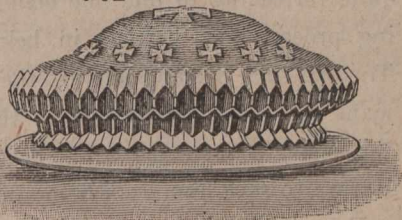
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A record price for a certain class of real estate was, we are informed, paid recently in New York by Drs. Andrew H. Smith and Davidson H. Smith in the purchase of the four-story dwelling house at the southwest corner of 42nd street and Madison avenue. The purchase price was \$250,000. This was \$244 a square foot, for the plot on which the building stands comprises 1,025 square feet, the parcel being 28 feet in 42nd street by 37.6 feet in Madison avenue. No other property in that city which is mostly valued for its side street frontage ever was sold for as high a figure, so far as known. It was a cash sale.

Dr. A. E. Barlow, of the Geographical Survey staff, who has been working in the Sudbury district, returned to Ottawa recently, after several months' absence. He states that the mines are being vigorously worked, and the prospects are that they will be worked stronger than ever during the winter. Nickel is in great demand at a good price, and the output is being increased.

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**THE CANADIAN Journal of Commerce.**

MONTREAL, FRIDAY, OCTOBER 3RD, 1902.

**MR. TARTE AND HIS CRITICS.**

The Hon. J. Israel Tarte, Minister of Public Works, now occupies the front of the political stage so as to make some others of the Cabinet look like "supers." Whatever may be thought of his views; of his methods of expressing them; of their timeliness; of the propriety of his striking off on a course of propagandism contrary to the declared policy of his leader, it cannot be denied that Mr. Tarte is a highly original, courageous, and very interesting personage. In these days of flatness, when the attrition of business and of society is rubbing down the special features of men so as to make us as much

alike as peas in a pod, or bullets in a bandolier, it is quite refreshing to find one man who resists the reducing process, and persists in being himself absolutely. To take such a stand against the age-spirit as the Germans say, or, in opposition to the conventionalities of the time, a man needs to have some distinguishing feature to save him from becoming absurd. Eccentricity is only tolerable when the abnormal is attractive. One who, in all respects, is quite commonplace, only deserves to be laughed at—who so defies common usages as to draw attention to himself. Mr. Tarte is decidedly not commonplace, he has more than one

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distinguishing feature which parts him from the multitude, even from the select ones who are his colleagues. He possesses an exceptionally lively tongue, which has a razor-edge, and he has definite, clear-cut, logical ideas on the tariff question, in which latter respect he doubtless differs from his colleagues and very widely differs from the organs of his party. Mr. Tarte is a Protectionist without guile or apology, while his critics are Free Traders in words, while Protectionists in fact. It is the rankest hypocrisy to condemn protection while advocating any form of import duties on the same class of goods as the country produces. If that duty is only 5 per cent. it is protective to the native products to the extent of 5 per cent. To repudiate any intention of such a tariff to be protective is mere verbiage; what a thing actually is must be regarded as what it is intended to be. A rose by any other name would smell as sweet, and a tariff of import duties may be called a "revenue tariff," or whatever name is preferred, but its inherent quality is protection, and free traders who support it thereby stultify themselves and prove either their innocence of economic principles or their contempt for them. Mr. Tarte sees this clearly because he looks at it with frank, open eyes, while his critics do not see it because "their eyes are holden," their vision being obscured by party exigencies and party declarations made when in Opposition to the party of protection.

That Mr. Tarte has the country behind him is becoming daily more and more manifest, for he has had

invitations to "open" more Fairs than any other public man, and been in great request as the principal speaker at public gatherings of a non-political character all over Ontario. At several of these functions he has struck out both inferentially and directly at those of his ministerial colleagues and political party associates as have shown any sign of opposition to protectionist principles.

What is to be the outcome of this unprecedented "break" by a Cabinet Minister? Ordinarily he would be asked to resign, but Mr. Tarte does not number resignation amongst his virtues. He, no doubt, would not object for some of his critics to set him the example of retiring, which he could then think over and decide not to follow!

Mr. Tarte's course has apparently been inspired by the policy of our neighbours in excluding Canadian goods as far as possible by import duties twice as heavy as ours. We shall see—what we shall see, next session; but if there are no radical changes made in the tariff next year, Mr. Tarte will either show his humility by accepting the snub, or display the other virtue we have named—which he will have to acquire.

**IMMIGRATION.**

People who have a fondness for the tracing of effects to their causes have doubtless often endeavoured to account for the general movement of the population westward. The tendency of the ancient Greeks and the Arabs with other Asiatic peoples was towards Italy, Spain and France, and when the limits of the Atlantic became known a new movement arose, which has continued to our own day, and shows little signs of abatement. This instinctive turning toward the west is observable even on this continent, and everyone has remarked that the growth of nearly all cities is in the same direction. We avail ourselves of an article on the subject in a recent issue of the London "Spectator," which, though prepared from a European standpoint, is yet abounding in suggestions for the people of Canada and their political rulers and directors.

The great and steady rush of the populations of Europe towards North and South America, Australia and South Africa, which distinguished the second half of the last century, has produced amidst much undeniable good, one unfortunate result. It has rendered men's judgment upon the consequences of immigration, far too hasty and dogmatic. The rush has produced certain effects, so striking in their appeal to political imagination that most observers—probably all except the Staffs of the great conscript armies—pronounce emigration absolutely good; indeed, a probable panacea for all the social troubles of Europe. That is not true. Immigration has two sets of effects—those upon the countries which receive the immigrants, and those upon the countries which send them forth—and these two must be carefully distinguished. The former may be pronounced on the whole almost entirely beneficial. The new countries which have fallen in one way or another into European hands required population, and a rush of immigrants from Europe increases the speed of their natural growth

without any visible countervailing evil. Immigrants supply labour, they pay taxes, produce wealth and in a generation or two they assimilate themselves to the population among whom they settle.

The power of absorption is often said to be a peculiar prerogative of the Anglo-Saxon, and no doubt he possesses it in a high degree, but he has not absorbed the French Canadian, while the Spaniard, of Argentine turns myriads of Italian immigrants into passible Spaniards with positively amazing rapidity. A great immigration makes a temperate colony grow strong very quickly; and it is probably good that it should do so, and by mastering natural difficulties with apparent ease, becomes saturated with that sanguineness which develops civil courage. This spirit of hopefulness, this conviction that all will go right and that natural obstacles do not matter, is the essential note of the North American character and is largely due to immigration, which, for instance, during the Civil War in the United States prevented, notwithstanding all the dreadful slaughter, any permanent loss to the Republic in its grand resource—workingmen. The forest is cleared, cities rise when required, food becomes abundant, and man, in short, ceases to be afraid of nature, as he is in Asia, and grows self-confident and enterprising. There is no proof that national character is in any way permanently impaired, though single cities may seem to be for a time, while assimilation is going on, partially demoralized and no reasonable ground for asserting that the interbreeding of many white races produces an inferior species. The evidence, in fact, derivable from the history of great peoples, like the British, the French, the Russians and the Americans, points the other way. We may fairly, therefore, we think, believe that the result of immigration to the receiving countries, especially while they are very new, is on the whole distinctly good.

The effect of the process upon the exporting countries is by no means so certain. In the first place, the great argument, the one which is in all politicians' mouths, and in all newspapers in the United Kingdom, the relief of congestion, is probably unfounded. It may be true about Ireland, though even there, it is denied or questioned by men who cannot all be fools, and it is probably true about Portugal, where emigration keeps the population stationary; but it is certainly not true of many countries where emigration is a constant practice. In Great Britain, Germany and Italy, emigration, though the depth of the stream varies from year to year, goes on ceaselessly, and so does the growth of the population, the truth seeming to be that every man who emigrates leaves some place or work or chance open, which is immediately filled by a newly married couple, who would not have married if the emigrant had remained. The world, it is true, knows little of the actual laws of population, or why a race which did not multiply in the time of the Tudors, should multiply so fast in the present age; but still the assertion that emigration is a great relief is, in the greater countries, demonstrably unfounded. There stands the fact, visible in every statistic's reports, that the nations are not relieved. Nor must we forget that emigration, if in one way a useful drain, is a drain of the best material. It is not the weaklings or the timid or the unenterprising who take to emigration.

It was an American Senator who testified many years ago before a British Committee that Scotch immigrants

were the worst in the world for the receiving country, for within twelve months they all became employers; and German bureaucrats detest those emigrants who return, because they are so vigorous and independent. The same attitude is observable in the Province of Quebec, where the "return of the native" is not invariably congenial to his former friends in control. The weeding process adopted in the United States and Australia is intended to keep out Anarchists, paupers and people imported under contract and therefore dangerous to trade-unions, and is no proof that immigrants generally are undesirables.

There is one instance at least in history in which emigration helped to ruin the character of a people. The settlement of Spanish America drew away from Spain her more vigorous children, all who were thirsting for wider opportunities, all the discontented who at home might have tended to greater progress and improvement, and a quite remarkable proportion of the industrious and strong. It is probable that the emigration to America supposed on the modern theory to be purely good, did as much to empty Spain of capacity as the expulsion of the Moors. We read and hear frequently of the irreparable loss sustained in Spain by the expulsion of the Moors under Ferdinand and Isabella. It does not appear to have occurred to writers on the subject that since their exodus across the straits, to Morocco, a country not much inferior to the Spanish peninsula in fertility and other respects, they seem to have lost all indications of that industry, prosperity and learning for which they are said to have been formerly distinguished. Unprogressive as Spain has remained during the last few centuries, there is not the least comparison possible between the two countries.

It is not to be entirely overlooked that the great body of immigrants are agriculturists or citizens who might have been tempted back to the land, while from every district in emigrating countries there comes up a sharp cry that agriculture is fettered or rendered impossible by want of hands. No doubt the main cause of that evil is the swarming to the cities, where, if there is much misery, and more foul air, there are also many chances; but transmarine emigration helps to swell that depopulation of the fields, and is, as in Sweden, the main cause.

It is well to remember that the mass of emigrants are men, and that the great surplus of women left behind is, at all events, not beneficial to a civilization under which women without support are exposed to many dangers, yet in which, when the women work hard they bring down the men's wages.

The "Spectator" concludes its article by asking—"Would we then discourage emigration?" and replies—"Not at all. We know far too little of the future to make it either wise or right to interfere with the great, it would almost seem the instinctive, movements of humanity from one place to another. The modern world exists because of a vast immigration of white Asiatics into Europe, and the present movement may be a beneficial as theirs, and is certainly much less destructive. But we would pitch talk about it on a lower key, and abandon altogether the argument that in conquering tropical regions such as those of Africa north of the Zambesi we are 'providing the possibility of homes for our surplus population.' There is room enough for them and to spare in Canada, Australia, South Africa,



and South America. It may be true that white men can work in safety in very warm regions; we think it is true after a short acclimatization, for Spaniards do work in Cuba, Americans in Florida, [When it is said that the "American works in Florida," the statement must be taken with some reserve, for the conditions in the rural districts of that State do not differ very materially from those of ante-Secession days, when the working owner's task consisted in mere supervision], and Spaniards again in Central America; but it is better to fill up the temperate and accessible regions first. The climate may not injure European labourers, but close contact with dark races will. The reasons for entering the black lands are quite strong enough without inventing one which is only plausible at first sight. It is quite certain that—so long as they are not Belgians—Europeans will secure to the dark population more peaceful and happier lives, and quite possible that after years of wasted energy trade with them may repay all our efforts. It is, however, guides and protectors who will do them good, not competing ploughmen."

#### THE U. S. TREASURY AND THE AMERICAN BANKS.

The price of money in New York has been 35 per cent. this week, which is the highest rate ever charged by banks for loans. Those who borrowed money at this enormous price must have been in an extremity of need to pay such a rate. If the old rule is sound "high rates mean bad security," the securities offered as collateral for loans at 35 per cent. must have been nearly worthless. But this has not been so, therefore this old rule evidently has wide exceptions.

The urgency for money has been caused by operations in stocks entering into obligations excessively beyond their means. The stocks they have been carrying on borrowed money have declined so heavily in value that they have been willing to pay 35 per cent. for advances upon them rather than throw them on the market in order to realize enough to liquidate their engagements. The banks in New York had encouraged these operators by extensive loans, which have left them without the means to meet their own obligations to the banks in the West, and their obligations to the country, for the banks cannot be absolved from all responsibility to the country for the use they make of the funds in their possession, which are drawn from all parts of the country. One such duty is, to make timely provision for the invariable needs of the harvest season. To fail in such a duty is a crime against the people whose trustees, bankers are to the extent of their deposits, and so far as their legal privileges are concerned which have been conferred upon them by the peoples' representatives.

The Treasury also stands in a fiduciary relation to the country. Its trusteeship is broken by neglecting to use the powers it possesses in protecting the credit of the country, or failure to give all the help in its power to provide the means necessary for such periodic movements as are caused by the annual harvests of farm crops and

of cotton. These are national exigencies and the nation's resources, represented by the Treasury, ought to be available for facilitating the gathering and marketing of the crops.

The Treasury possesses several hundreds of millions of money in one form or other, large portions of which are utterly needless for maintaining the credit of the Government. In times of extreme urgency the reserves of the Treasury might well be utilized for preventing a financial stringency caused by a temporary demand for enlarged supplies of money, such as occurs each Fall. This has been done, but on a scale that was wholly inadequate for the emergency. The Treasury offered to pay the interest due on the Government bonds before they were due this month, then it offered to pay in advance another quarter's interest, on condition, however, that interest was paid on this premature advance. It also endeavoured to arrange for the note-issuing banks to borrow government bonds in order to enlarge the circulation. This is an extraordinary arrangement indeed, for, to the extent such notes are based on borrowed bonds they are based on the indebtedness of the banks, not on their assets. Another move was, the offer to deposit money with the banks to the extent they pledged bonds with the Treasury, thus making the Treasury Department something like a national pawn-shop.

All these efforts to aid the banks, though well meant, showed a complete lack of appreciation of the necessities of the money market of the country. They were like offering a man the loan of a 10 bill when he was hard pressed for 1,000. If it is expedient to relieve a monetary crisis by allowing banks to borrow bonds and issue notes thereon, why should not the Treasury issue and loan emergency bonds specially for this purpose? The Treasury, as we have said, is superabundantly supplied with money, and its credit is surely good for ten times the amount needed for the harvest movement. Yet, when money was at famine prices, at prices ruinous to borrowers, at prices that drive investors into sacrificing their property literally to the extent of a hundred or more millions, the Treasury kept on adding to its store of money, for a vast amount of which it has no use and never can need.

The system of gorging the Treasury with useless cash while the banks are driven to their wits' end to provide for the necessities of business, is unexplained as a display of financial stupidity. Its nearest rival is the system of compelling the bank to hold Government bonds to the extent of their note issues, which makes the debt of the country a basis for its currency. Such a plan is too absurd for discussion. It was adopted when the Government was so far without credit as to be compelled to make what is practically a forced loan from the national banks. That day is past, and with it ought to have gone the system of making the debt of the United States the pro rata basis of its paper currency.

The note issues in Canada have a far firmer basis; they rest on assets many times larger than the circulation, and the circulation moves up and down in harmony with the needs of business. Until the United States remodels its Treasury; adapts its currency to the country's requirements; utilizes the credit resources it enjoys; and until its banks learn to prepare for periodic demands of an exceptional nature, the American money market will be liable to such storms as have recently swept through it so disastrously, and until the American

banking, currency and government financing systems are thoroughly reformed, the United States will have the reproach of being the clumsiest, most rickety, most unintelligent and most dangerous financial system known to the world.

#### THE ST. LAWRENCE ROUTE.

As might have been expected, the serious mishaps to ocean vessels in the Lower St. Lawrence in the early part of the present season compelled the Dominion Government to institute a searching investigation into the causes thereof. That investigation was absolutely necessary to clear the route from the obliquity and impression of its dangerous character, which interested competitors have, for some years back, successfully influenced the marine insurance companies to believe—or at all events to act as if they believed—and to so advance the premium rates that the discrimination against the St. Lawrence route has become so intolerable that it cannot be allowed to continue.

The full text of the report in question has not yet been published. When it appears it will certainly be of great interest. The evidence on which it will be based has been fully reported in the daily papers, and a sufficient inkling of the nature of the report has already been made public to lead to the expectation that it will be established that not only have the dangers of the route been magnified, but that the aids to navigation maintained by the Government are not deficient and are in no way to blame for the five consecutive accidents in the first two or three months of this season's navigation. It has been made clear that one of those accidents was owing to the reckless incompetence of the pilot in charge, and the others from the equally reckless incompetence and carelessness of the ships' officers when below the jurisdiction of the pilots. The charts of the Lower St. Lawrence are well got up, and yet in the most serious of these accidents the ship was stranded on the rocks, in fair weather, seventy-five miles out of the usual course, where the river was a hundred miles wide. It is absurd to cry out against the dangers of the route in such cases as these. The blame rests with those who intrust these valuable ships to careless or incompetent men.

The aids to navigation in the St. Lawrence may not be perfect in all respects any more than in other countries, but they are now well up, in that respect, and the Government is entitled to credit for what is now being done and projected in the near future to make the system as perfect as present human knowledge will permit. That the route is not dangerous with ordinary care, was established by the navigating officer of the "Ariadne," the flagship of Admiral Douglas, who gave his evidence at the investigation whilst in Quebec. That was not the first time that officer had brought up a vessel of war to Quebec, and he stated emphatically that with the charts and the aids to navigation as they now are

there need be no difficulty, with ordinary care, in navigating the St. Lawrence to Quebec without the aid of a pilot, whose service is never called for by war vessels between Quebec and the ocean.

The experience of the early season and the report of the investigation will result in clearing away the prejudice against the route which has been so assiduously fostered by interested parties, and will result in removing the discrimination in insurance rates. Doubtless, shipowners will find it to their interest to employ only careful and competent officers to man their vessels, who have been trained into a knowledge of the peculiarities of the route. With that knowledge and care, there need not be any repetition of the lamentable accidents that have occurred this season.

These accidents have been reported abroad and industriously magnified to the injury of Canadian interests. One of the latest instances of this kind of unfriendly interest we copy from so staid and respectable paper as the New York Times, as we find it in a recent number:

#### THE HANDICAP TO CANADIAN SHIPPING.

"The ambition of the Dominion of Canada to become a great maritime power and to enter into serious rivalry with the Morgan syndicate for the control of the steam marine of the North Atlantic has perhaps had a larger amount of serious attention than that to which it is entitled. The risks of navigation in Canadian waters are so serious that the costs of insurance are bound to be a discouragement to enterprise in that direction, and will make the owners of lines to which Canadian port facilities are offered shy of availing themselves of such perilous hospitality. A table has been prepared by the Liverpool Underwriters' Association showing that from May, 1896, to March, 1902, twenty steamers of 57,206 aggregate gross tonnage were wrecked entering or leaving the harbors of St. John, (New Brunswick), Halifax, St. John's (Newfoundland), and Cape Breton. Of these, thirteen were total losses, aggregating 38,734 tons, and one of 4,562 tons was still ashore when the table was compiled. One was hauled off Cake Spear badly damaged, and five were able to make port leaking badly and entailing heavy loss. The mortality of steamers engaged in the St. Lawrence trade not included in this summary is said to be on the average of one a month.

In the relatively high latitudes of the Dominion seaboard the safest place for a ship is as far off shore as she can keep. Perhaps this accounts for the fact that the talk of Canadian competition with the associated steamer lines has not created any profound uneasiness among interested persons. Canada's ambitions are magnificent, but her natural limitations are conditions to be reckoned with. The isothermal lines which aid her agriculture do not curve just right to serve her maritime purposes."

That is a fair sample of the more serious writing on this subject that is found in United States papers.

The disingenuous character of it is apparent on its face. The danger to vessels from the Northern United States ports on the Newfoundland coasts are as great as to those trading to the St. Lawrence, whilst the statement that "the mortality of steamers engaged in the St. Lawrence trade not included in this summary is said

to be on the average of one a month" is such a monstrous exaggeration that one could not expect to find it in any respectable journal pretending to give information. The effort to belittle the capacity of Canadians in building up the trade of the West vice the St. Lawrence route will not succeed, nor discourage our progressive men in what they are doing. Notwithstanding the unfair discrimination in the marine insurance rates that have been imposed, and the absence of proper modern facilities in Montreal, the chief summer port for transshipment, the trade is steadily growing, faster, in some respects, than in any of the Atlantic ports of the United States.

Although the long promised facilities in this port are progressing all too slow, it will not be long before they are provided. When that time arrives the current of trade via the St. Lawrence will increase by leaps and bounds in a measure that all that our good and sympathizing friends can do will be futile to check it. It is the natural route and the great West must have a free vent for its traffic by the shortest and cheapest route to the sea and across to Europe.

Our enterprising and farseeing men connected with the inland transportation are alive and will surely keep up to the requirements called for, not only for the present, but for the future also. They have now, and are building still more large vessels for the interior trade equal to any afloat on the Great Lakes, and are able to handle the immense crops of our own North-West so as to bring a large part of the produce to tidewater before the close of navigation and also fill all the elevators in the various harbours on the Georgian Bay for further transportation during the winter by our well equipped Canadian railways.

Within the last few days a suggestion to relax the coasting laws so as to allow American vessels on the lakes to share the Canadian trade has been again made. This would be manifestly unfair, if, as it is contested with apparent reason, the Canadian forwarders have ample means to carry all the produce that will offer at Canadian lake ports.

Notwithstanding all that our respected contemporaries across the lines may say, the enterprising Canadians will continue their ambitions until the St. Lawrence route is established as the most attractive for trade and drawing to itself the largest share of the traffic of the continent.

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#### TEA PRODUCTION NEARER HOME.

As the industries of the continent are being gradually developed, enlarged and improved to keep pace with the growth of population both at home and abroad, it is not surprising to find tests being made respecting the production of commodities which up to the present have been imported. In the earlier days of the country China and Japan teas had a monopoly of Canadian and U. S. markets but as time went on Ceylon and India teas were introduced in a small way, until finally, some twenty-five years ago, the art of blending the teas of the several countries resulted in bringing the productions of the latter into considerable favor. Ceylon teas were found to possess aromatic qualities which quickly endeared them to a large proportion of those who were

induced to give them a trial. To add to their taking qualities among those who preferred a "heavy" tea, the leaf from the India gardens was blended, this producing both "body" and flavor. China teas are also now largely blended with those of Ceylon and India.

Now the United States makes its bow to the world as a producer of tea, both black and green, which, not only is claimed to surpass in flavor and strength the best imported leaf, but can be placed on the market at a price well within reach of the average well-to-do citizen.

Government experts have recently made a discovery which is destined, so they say, to make the United States a great tea producing country, driving foreign brands of the aromatic leaf out of the American market, to a great extent, at all events. They have found out how to manufacture green tea by machinery, and have ascertained incidentally the great secret that is at the bottom of the perfect cup of tea.

Congress having recently given \$10,000 for the purpose, they are going on with the experiments, the most important object of which is to show that the southern States can grow for 50 cents a pound better tea than can be imported for 5 a pound. Tea growing experiments, says a Boston writer, have been in progress, under government auspices, for the last 13 years at Pinehurst, near Summerville, S. C., and some very fine black tea has been produced there. In fact, about 3,000 pounds of black tea of high grade were obtained from the Pinehurst plantation last year and sold. But hitherto the problem of making green tea has defied solution, the labour required being too expensive when the processes were performed by hand. It was a question of devising a machine which should do the work cheaply and well, and only a short time ago was this finally accomplished.

There are vast areas in the South available for tea culture, with plenty of pickaninnies to pick leaves from the bushes, and Secretary of Agriculture Wilson believes that before very long there will be tea gardens all over that part of the country. The industry affords an easy occupation for women and children, and there is no reason why people should not add tea-growing to the production of flowers and vegetables. Tea bushes might be substituted in the form of hedges for fences, and each household might supply its own tea, strong and invigorating, instead of the cheap wishy-washy stuff bought at the grocery.

Through our consuls abroad, the government has been obtaining seeds of valuable varieties of teas from China, Japan, India and Ceylon, and 50 acres of tea bushes are now under cultivation at Pinehurst. Better black tea is being produced than any now imported, but up to now a satisfactory green tea has seemed to be unattainable, economically. Nevertheless, green tea and black tea are manufactured from the same leaves, and the experts were satisfied that the problem would be solved sooner or later. They got at it finally by finding out the make-up of a tea leaf and the causes of the changes it undergoes in its manufacture for market.

In China and Japan the natives know how to prepare tea for market, but they have no notion of the reason

why certain processes are required. It has remained for the ingenious Yankee to discover that in the sap of the green tea leaf there are certain ferments called "Enzymes," which are much like pepsin and other digestive ferments in animals. Also the tea leaf contains tannin and the green coloring matter called "chlorophyll." When the leaf is wilted slowly, while undergoing preparation, the enzymes oxydize the tannin, turning it brown, and finally black if the wilting goes on long enough. Hence the various shades of black tea. But, if green tea is wanted, the original color of the leaf may be retained by quick drying, and in the Orient this is accomplished by throwing the leaves up into the air in the hot sun.

The government experts found out that the same result may be obtained, and the green color kept, by exposing the fresh leaves to a very high temperature—about 400 degrees Fahrenheit—in the metal cylinder which is made to revolve. Inside of the cylinder are flanges which catch up the leaves and keep them constantly tossed about. In this way, by regulating the duration of the process, any shade of greenness can be secured—a most important point commercially, inasmuch as the market prices of green teas are governed by the mere tint of the leaf, without regard to flavor or aroma. The green color, it will be understood, is secured by using the high temperature to kill the enzymes, which otherwise would turn the leaves black. But there is another important point, and that is that the process of oxidization by the enzymes develops and modifies the volatile oils which are contained in cells of the leaves. These oils are the aromatic flavoring essences upon which the tea depends for its quality, and the flavor and aroma of the tea are varied by the duration of the oxydizing process. It is easy to realize, then, how important in tea-making is a knowledge of such scientific facts.

Green teas are in greater demand than black teas, and much of the imported product is poor stuff, colored with Prussian blue and "faced" with soapstone, to improve its appearance. When the green tea takes up moisture from the air, it turns dark, and is put into copper vessels to restore its color. Over in China the green tea goes through an elaborate handling by naked and perspiring orientals, who work in a temperature of 100 to 120 Fahrenheit. In short, imported green tea is always to be regarded with more or less suspicion, and there is every reason for congratulation in the prospect of substituting for it a pure and wholesome article, of high grade, free from adulteration, not too expensive, and produced in this country.

As a matter of fact, only very cheap grades of tea are imported into the United States, averaging a cost of about 15 cents a pound at the ports of shipment, simply because the finer qualities cannot be transported over long distances or across the ocean without great deterioration. Probably we shall always import a great deal of low-grade tea, but there is no reason why we should not produce high-grade teas in large quantities in this country. Secretary Wilson believes that an excellent quality of tea can be procured in the southern states at a cost of 25 cents a pound, but there will be more profit in growing teas that retail for from \$2 to \$20 a pound. There are plenty of rich people who are willing to pay such prices for teas that are of proportionately high quality.

At Pinehurst the leaves are gathered by children from the bushes in baskets, and then are taken to the "withering lofts," where they are thinly spread upon clean floors and trays, and exposed to warm air. Under this treatment they lose their crispiness, and can be rolled without breaking. In the manufacture of all teas, whether green or black, two processes are necessary. The first consists in rolling and other manipulation, to break up the cells which contain the aromatic oils, and thus to make the oils easily extractable by hot water. Next, and finally, the leaves have to be dried, in order to preserve them. Formerly at Pinehurst the leaves for green tea were roasted as a preliminary to rolling them, but now they are first rolled and then treated in the hot-air cylinder above described.

In most of the big cities in this country the Pinehurst black tea is already on sale in one or more grocery shops, and anybody who will take the trouble to buy it at 80 cents a pound, will be convinced that in quality it is far ahead of any imported tea. American teas have a higher percentage of the alkaloid "theine," which is the essential principle of the tea leaf. As for our green tea, when it gets on the market, purchasers will notice that the infusion made from it is greenish, instead of the usual yellowish-red, the reason being simply that a voyage across the ocean makes a change in the leaves. The greenish color is the proper hue.

Though a tea plantation is troublesome to start, it is a source of sure and permanent income for centuries afterward. The first Japanese teas are gathered from bushes 200 years old. At Pinehurst there is a patch of two acres of Dragon's Pool tea (the seeds obtained from a garden near Hankshow), which yields 500 pounds of leaves per acre, annually. It takes four pounds of fresh leaves, however, to make one pound of manufactured tea. Some of the children who do the picking have become very expert, and are able to pluck the leaves at the rate of two pounds an hour. The whole plantation of 50 acres is picked over every 10 days. The tea plant in nature is an undergrowth in dense forests. Under cultivation, therefore, it has to be shaded from the sun until it is several months old, when it is removed to the open fields. In its third year it yields a small crop, and reaches full bearing in the 10th year.

Plenty of water is required, with irrigation to help out the rain supply, and a temperature that rarely falls below 25 degrees Fahrenheit. Hence it is out of the question to raise tea successfully in the United States except in the South, though the opportunities there are favorable as are to be found anywhere in the world.

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—The annual report of the U. S. Commissioner of Pensions shows that the total enrolment comprises 738,809 soldiers and 260,637 widows and dependants. The aggregate includes 4,695 pensions outside the United States. The total amount paid for pensions during the fiscal year was \$137,504,268, and the yearly cost of operating and maintaining the bureau and the agencies, outside of the payment of pensions proper, aggregates \$3,590,529.

—It is stated that the successful tenderers for the construction of the Temiscaming and Northern Ontario Railroad are Messrs. Rcsc, McRae, and Battle. The first-named are prominent Montreal contractors and had the contract for the construction of the Great Northern Railway. Mr. Joseph Battle is resident at Thorold, Ont., and has been Mayor of that town.

WHAT CANADA BUYS.—(13.)

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—		Quantity.	General Tariff.		Preferential Tariff.		
	Quantity.	Value.		Quantity.	Value.	Duty.	Quantity.	Value.
Cider, clarified or refined—	Gals.	\$	Galls.	\$	\$	Galls.	\$	\$
Great Britain .....	185	212	135	139	13.50	50	73	3.33
Newfoundland .....	1	1	1	1	10			
France .....	106	41	106	41	10.60			
Japan .....	83	40	83	40	8.30			
United States .....	3,704	2,521	3,704	2,521	370.32			
Total .....	4,079	2,815	4,029	2,742	402.82	50	73	3.33
Cider, not clarified or refined—								
France .....	100	13	100	13	5.00			
United States .....	348	88	348	88	17.40			
Total .....	448	101	448	101	22.40			
Clocks—		8,264		3,356	839.00		4,903	817.24
Great Britain .....		139		262	65.50			
Austria-Hungary .....		581		581	145.25			
Belgium .....		52		52	13.00			
China .....		7,605		8,154	2,038.50			
France .....		14,313		15,164	3,791.00			
Germany .....		24		24	6.00			
Italy .....		30		30	7.50			
Holland .....		103		103	25.75			
Russia .....		46		46	11.50			
Switzerland .....		173,714		173,010	43,252.56			
United States .....								
Total .....		204,871		200,782	50,195.56		4,903	817.24
Clock keys and clock movements—		1,623		1	25		1,622	270.34
Great Britain .....		378		378	94.50			
France .....		1,160		1,160	289.95			
United States .....								
Total .....		3,161		1,539	384.70		1,622	270.34
Clothes wringers and parts thereof for domestic use—	No.	No.	No.	No.		No.		
Great Britain .....	150	147	150	147	51.45			
United States .....	11,318	19,434	11,258	19,314	6,759.90			
Total .....	11,468	19,581	11,408	19,461	6,811.35			
Cloths, not rubbered or made waterproof—	Yds.	Yds.	Yds.	Yds.		Yds.		
Great Britain .....	228,235	50,365	856	265	39.75	240,795	55,093	5,509.30
United States .....	421	121	421	121	18.15			
Total .....	228,656	50,486	1,277	386	57.90	240,795	55,093	5,509.30
Coal, bituminous—	Tons.	Tons.	Tons.	Tons.		Tons.		
Great Britain .....	33,840	88,428	1,941	5,153	1,028.73	23,595	64,830	8,337.53
Australasia .....	98	316	98	316	51.94			
United States .....	2,649,768	5,191,623	2,490,758	4,885,726	1,320,101.44			
Total .....	2,683,706	5,280,367	2,492,797	4,891,195	1,321,182.11	23,595	64,830	8,337.53

## DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
	Tons.	\$	Tons.	\$	\$	Tons.	\$	\$
Coal dust, N.E.S.—								
Great Britain .....	13,596	17,835	.....	.....	.....	13,596	17,835	1,314.50
United States .....	400,389	258,051	400,836	257,724	38,977.97	.....	.....	.....
Total .....	413,985	275,886	400,836	257,724	38,977.97	13,596	17,835	1,314.50
Cocoa carpeting, mats, rugs and matting—								
Great Britain .....	.....	1,878	.....	85	21.25	.....	1,730	288.35
Germany .....	.....	2	.....	2	50	.....	.....	.....
Italy .....	.....	347	.....	347	86.75	.....	.....	.....
United States .....	.....	96	.....	96	24.00	.....	.....	.....
Total .....	.....	2,323	.....	530	132.50	.....	1,730	288.35
Cocoa nuts imported from place of growth by vessel direct to a Canadian port—								
	No.		No.			No.		
B. W. Indies .....	2,050,667	34,858	449,314	7,452	2,246.58	1,532,999	26,212	5,110.10
Porto Rico .....	200	2	200	2	1.00	.....	.....	.....
Total .....	2,050,867	34,860	449,514	7,454	2,247.58	1,532,999	26,212	5,110.10
Cocoa nuts, N.E.S.—								
B. W. Indies .....	20,000	340	20,000	340	200.00	.....	.....	.....
United States .....	176,939	5,193	176,939	5,193	1,769.39	.....	.....	.....
Spain .....	.....	.....	874	20	8.74	.....	.....	.....
Venezuela .....	10,000	176	10,000	176	100.00	.....	.....	.....
Total .....	206,939	5,709	207,813	5,729	2,078.13	.....	.....	.....
Cocoa nut, desiccated, sweetened or not—								
	Lbs.		Lbs.			Lbs.		
Great Britain .....	4,575	476	975	152	48.75	7,624	548	254.07
British E. Indies .....	2,553	208	448	34	22.40	2,105	174	70.17
United States .....	24,105	3,452	22,245	3,081	1,112.31	.....	.....	.....
Total .....	31,233	4,136	23,668	3,267	1,183.46	9,729	722	324.24
Cocoa paste, chocolate paste, cocoas and cocoa butter, N.O.P.—								
Great Britain .....	322,015	49,565	24,301	3,617	972.04	291,714	44,508	7,779.10
Belgium .....	240	49	240	49	9.60	.....	.....	.....
France .....	4,295	1,031	4,295	1,031	171.80	.....	.....	.....
Germany .....	108,040	23,536	109,540	23,848	4,381.60	.....	.....	.....
Holland .....	21,652	6,969	25,189	8,165	1,007.56	.....	.....	.....
United States .....	278,319	64,432	277,352	64,343	11,094.08	.....	.....	.....
Total .....	734,561	145,582	440,917	101,053	17,636.68	291,714	44,508	7,779.10
Cocoa shells and nibs, chocolate and other preparations of Cocoa, N. E. S.—								
Great Britain .....	257,662	52,771	9,347	4,121	824.20	265,319	54,201	7,226.84
Belgium .....	15	3	15	3	60	.....	.....	.....
China .....	1,350	230	1,350	230	46.00	.....	.....	.....
France .....	21,059	5,012	22,960	5,612	1,122.40	.....	.....	.....
Germany .....	5,704	1,587	5,704	1,587	317.40	.....	.....	.....
Holland .....	23,172	8,947	20,534	8,190	1,638.00	.....	.....	.....
Switzerland .....	8,637	2,145	7,472	1,309	261.80	.....	.....	.....
United States .....	205,604	58,924	205,872	59,280	11,856.00	.....	.....	.....
Total .....	523,203	129,619	273,254	80,332	16,066.40	265,319	54,201	7,226.84

CINCHONA BARK HIGHER.

As was expected, the monthly sale of cinchona bark held at London recently went off at an advance. About three-quarters of the amount of bark offered was taken, the average unit being about one and one-half penny, comparing with the average unit of August sale as shown in the following table:—

	1902. Pence.	1901. Pence.
January . . . . .	1 5/8	1 1/2
February . . . . .	1 1/2	1 1/2
March . . . . .	1 5/8	1 1-5
April . . . . .	1 5/8	1 4-5
May . . . . .	1 5/8	2
June . . . . .	1 3/8	2
July . . . . .	1 1/4	1 3/4
August . . . . .	1 1/8	1 1/2
September . . . . .	1 1/2	1 3/8
October . . . . .	...	1 5/8
November . . . . .	...	1 5/8
December . . . . .	...	1 5/8

The above average unit, says the Oil, Paint and Drug Reporter, is an advance of about forty per cent. over the average unit of the last Amsterdam bark sale, and it is now figured that the cost to manufacture quinine is something like twenty-six cents an ounce.

Naturally the higher cost of bark had a strengthening effect upon the quinine situation in this market and a further advance in manufacturers' quotations is looked for daily. One of the English makers has advanced to twenty-five cents an ounce for bulk. In some quarters, however, it is thought that a general advance will not occur until after the next cinchona bark auction at Amsterdam, which is scheduled for October 2. A fact which has added considerable strength to the situation is the report that this auction will be smaller than was at first thought, upwards of four hundred packages having been withdrawn from the amount offered, and disposed of at private sale. This withdrawal makes the coming sale one of the smallest of the year, as will be seen by the following table which shows the amount of bark offered at each sale since January, 1900:—

	—Packages—		
	1902.	1901.	1900.
January . . . . .	9,471	7,487	7,538
February . . . . .	8,467	8,847	5,832
March . . . . .	No sale	6,832	6,311
April . . . . .	6,780	No sale	No sale
May . . . . .	5,912	7,515	6,855
June . . . . .	6,291	5,624	4,984
July . . . . .	6,816	4,979	4,418
August . . . . .	8,950	8,033	5,134
September . . . . .	No sale	No sale	4,216
October . . . . .	6,317	6,462	No sale
November . . . . .	...	9,305	6,598
December . . . . .	...	9,079	7,651

Another strengthening feature is the report that the principal cinchona planters of Java have agreed to restrict shipments of bark hereafter in order that the market may not become glutted.

To get back to our own market; the movement has been somewhat slower of late, owing to the firm attitude of dealers and the reluctance of buyers to pay the prices asked. Second hands are not quoting below manufacturers' prices, and the latter, while quoting twenty-four cents an ounce, will sell only to regular customers and in limited quantities at this figure. Early in the week there was a fairly good movement.

The trade is considerably in the dark regarding the future conduct of the sales of Java quinine at Batavia. As has already been stated the report is that the auctions will be discontinued and the product of the factory at Bandang disposed of in some other manner. (A letter from

an Amsterdam correspondent states that the same report is current in that city, but is not generally believed.

Stronger Market for Opium.—There has been a further advance in prices of opium, says the same paper, since the higher range noted in the market report published in last issue, and the market is in much better shape than it has been for a considerable length of time. The improved feeling is due entirely to strong advices from primary markets and not to any increase in the local demand. While, at present, prices are higher than was the case last week, they are, nevertheless, lower than any quotation since 1898. The demand for opium in the local market has, for months, been and still is, very slow, sales involving more than jobbing quantities, or one or two-case lots, being the exception. There has, however, been quite an active demand in Smyrna and some good-sized purchases are reported to have been made for the United States, England and the Continent. A great part of the business, though, was done by speculators.

Attempts have been made at different times to break the Smyrna market, which has maintained considerable firmness for some time past, but none of these efforts proved a permanent success, one reason being that, in spite of the large crop and the heavy stocks of opium in primary shipping points, holders do not seem to be pressed for money, or in the event of their being in some financial straits, they have obtained loans from the banks on their stocks rather than sell at lower prices. This same attitude on the part of holders characterizes the situation in the interior growing districts. Of late the richer grades of opium have been in greater demand.

DUFFERIN COUNTY.

Our correspondent at Shelburne, Ont., appears well satisfied with the progress of Dufferin County, and writes us as follows:—

Alexander Muir immortalized himself in his glorious song "The Maple Leaf Forever." Blest with the heart of a patriot Heaven gave him the inspiration to pen a lyric that has done an immense deal, so to speak, in welding Canada, and Canadians together. The double blessing of being a part of the great and glorious British Empire and of being Canadians, is theirs. Another poet has sung "There is a land of every land the pride" followed by the line which has peculiar applicability to Canada—the present year, especially, and the past—being the criterion, "Beloved by Heaven o'er all the world beside." Yes, Canadians have reason to believe it to be almost literally true, that Canada is beloved of Heaven o'er all the world beside. From the Atlantic to the Pacific the earth has verily groaned under a magnificent crop, which, happier still, has all been safely garnered. Peace, prosperity, the utmost freedom compatible with law and order prevail, life and property are almost absolutely safe, as near at any rate as they will ever be on this earth; every one is free to exert his faculties to the utmost to better his position, so if the salt of contentment only savors his life every Canadian should be happy.

You may think this is somewhat rhapsodical as the prelude to the trite and commonplace old story of prosperity in Dufferin. But one may be excused for going into "high-strikes" over such a year as this. During the past two months, and prior to the gathering in of the harvest, I travelled in all nearly forty miles through the country adjacent to Shelburne, and I can say positively that in whole there was not, so far as I saw, one square rood that was under cultivation that was not covered by a crop from good to grand.

I did not, however, happen to see many peas, which certainly are a poor crop, but with everything else there is such a bumper harvest as to far more than make up for the shortage in peas. Roots are magnificent if there is some rot in potatoes. You know what a little frost does of the peach men it is all rot, for there will be a bumper believe that "it is time enough to bid the devil good-day when you meet him" with the peach crop. Those with

lots of potatoes are howling "rot," but, as in the case of the peach men it is all rot, for there will be a bumper crop of potatoes.

Dufferin is the farmers' paradise. In fifteen years I only know of one bad season, and the failure that year was only partial. They have got it all back, and more, in five successive bumper crops, and this conjoined with excellent prices has left its impress upon the country. Fine barns, houses, the best of machinery, fences, top buggies, and other first-class vehicles, etc., etc., attest the highest prosperity. Interest day brings no dread with it, and the "stuff" is ready for maturing notes, and payments on land. You can well believe values in land are soaring. The farmer here has no need to take Horace Greely's advice, as regards debt. Dufferin is as usual all right.

#### THE TOBACCO COMBINE.

A pleasing feature of the tobacco combine, just completed, as against the coal combine, in so far as the working men are concerned, is to be seen in the fact that the latter can, with a better organization, combine to stop using tobacco, and thus kill the "trust" should that formidable body treat the workmen contrary to what constitutes modern progressive ideas. An official statement in regard to the negotiations for the consolidation of the American and Imperial Tobacco Companies, the representatives of the American and English tobacco trusts, was, says a London cable, issued on Saturday last. It confirms substantially the statements that the British and American trusts have come to an agreement, and adds that the export business of the Imperial Tobacco Company (the British trust) and the American Tobacco Company (the American trust) has been amalgamated. A joint company is in course of formation to be named the British-American Tobacco Company, which will compete for trade in other parts of the world. The Imperial company will, as agreed between the hitherto competing parties, be left in possession of the trade of the United Kingdom, while the American company is not to be disturbed in the United States or Cuba.

It is understood that J. B. Duke, R. H. Walters, and Thos. Ogden will be elected on the board of the Imperial Tobacco Company, and the first directors of the British-American company will consist of Sir W. H. Wills, J. B. Duke, J. B. Cobb, H. H. Wills, W. R. Harris, C. E. Lambert, W. W. Fuller, W. G. Player, C. S. Dula, H. Cunliffe-Owen, P. S. Hill, Thomas Gracey, W. B. Ogden, R. H. Walters, Thos. Ogden, P. R. Walters, Percy Ogden, and Harold Roberts.

The transfer of Ogden's Limited will take place on September 30th. After that date Ogden's will belong to the Imperial Tobacco Company, which will pay its good-will in ordinary shares, which will rank behind the 5½ per cent. preference shares. The capital of the British-American company will be \$30,000,000. W. W. Fuller, the attorney for the American Tobacco Company, said after the agreement had been reached at the Hotel Carlton:—"The Americans own two-thirds of the stock of the British-American company. The negotiations, which have lasted for ten days, have ended in the most satisfactory manner to us. The newspaper accounts of the successes of the Imperial Tobacco Company over the American company have been entirely imaginary. We have never been squeezed in the slightest degree. The statement that the English company has bought up immense plantations in Virginia is a pure invention. The British-American company will not attempt to do business in France, where the Government monopoly would prevent any such effort, but elsewhere in the world the company will find markets. We already have factories in Canada, Australia, and Germany. These will be multiplied when necessary."

Capital of new British-American company, \$30,000,000. Object, to capture the trade in all the open markets of the world, exclusive of Great Britain, the United States, and Cuba. Entry will be barred from countries having a Government monopoly, like France. Estimated losses by the tobacco war in England, \$7,500,000. Estimated capital of future world trust, \$750,000,000.

#### DAIRY PRODUCE.

A private London circular, date 19th ult., treating of the dairy produce situation, says:—Butter.—The weather this week has shown an improvement, not only in dryness but in sunshine. Nevertheless, the temperature is now colder, even snow has fallen in the Midlands, and this is bringing about a good consumptive demand. There has been a much improved demand for Canadian butter this week, and as prices of all other kinds have again greatly advanced, it leaves Canadian far and away the cheapest butter on the market. "Choicest" salt is making on the spot 100s to 102s per cwt. "Finest" 96s to 98s. Saltless is making 102s to 104s. C.i.f. prices of Canadian are steadily advancing, and the decline of a short time ago has been more than recovered.

Notwithstanding the reports in the newspapers of rains in Australia, private cables to date unfortunately advise that the drought has not broken up, nor are there any signs of it doing so. Beef in Melbourne yesterday was making 6d per lb. wholesale against the usual figure of 3d, and in Sydney it was 5½d per lb. against the usual 2d. The dairy herds all over Australia, much reduced in numbers by the drought, are in a dreadfully lean condition, and many cows are dying. The prospect of the restricted supplies of Australian butter for export has, if anything, become worse during the past fortnight.

The Copenhagen Committee again has advanced the official quotation for Danish by 4 kroner, and the top price is now 99 kroner, against 103 kroner for the corresponding week last year. On the spot, "Choicest" Danish is now making 116s to 118s per cwt., and "Finest" 110s to 112s, against 121s to 123s and 117s to 119s respectively last year. French baskets, both salt and saltless, have risen 6s per cwt. on the week, firkins only 2s, but rolls have advanced 6d per dozen, or 4s 8d per cwt. Russian, like all secondary butters, makes only a slow rise in price, owing to there being such a small quantity of choice quality now arriving. In America the new margarine law, which enacts that margarine must be made without any color, is having a serious effect on its sale, consequently there is a greater demand for butter, and American prices have advanced very considerably. As the objection to eat white margarine is likely to continue for at least a year or two, the prospect of much American butter coming to this country during the ensuing winter is greatly reduced, as it seems probable most of it will be wanted for home consumption. Cheese.—There is a fair demand for Canadian cheese at unchanged prices, viz.:—49s to 50s for choicest. Anything at 48s or below meets an eager demand. Corresponding week, 1901, Canadian choicest brought 48s to 49s and finest 46s to 47s.

#### THE CORN CROP.

Special reports from correspondents of R. G. Dun & Co. throughout the corn crop, show that while there has been some damage by early frost, except in isolated districts, the damage has not exceeded normal years and has been confined almost wholly to the crop on low lands. Much of the up-land corn is safe, and owing to the very large acreage this year, in nearly every corn producing State larger than in any preceding year, the yield will be considerably above normal. In the big corn States of the Middle West the crop has made satisfactory progress and much of it is now in shock. In Northwestern Iowa damage by severe frosts is estimated at one-third, but increased acreage will yield an increased crop. In central Iowa little damage is reported. The same is true in Illinois, and the only injury by frost reported, is to some late planted corn, which is usual every year. In Nebraska, Missouri, Indiana and Ohio reports indicate a larger yield than ever before, and in the six States above enumerated more than one-half the corn crop of the country is raised. In Kentucky and Tennessee conditions have been exceptionally favorable, and with a very large increase in acreage the yield will be exceptionally heavy, but in some parts of the Southwest, especially in Texas, the yield will be light owing to failure of the early crop. Much of the



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corn in the Middle West is fed to cattle, and the quantity reserved for this purpose will probably be larger this year than usual owing to the shortage last year.

### ADULTERATION OF TALLOW AND OILS.

Recent exposures of the practice of adulterating tallow with petroleum have resulted in opening up a general discussion of mineral oil adulteration as applied to other staple products. It has been well said by a contemporary that while this practice as applied to tallow is a fraud upon soapmakers and other consumers, it is likely to become much more far-reaching in its effects, since those who are unscrupulous enough to adulterate tallow with cheap mineral oil would not hesitate to adulterate cottonseed or any other oils, not even stopping at lard and butter. The objective point of such frauds is an invasion of higher grade products in which the adulterating agent cannot be discovered.

The National Provisioner finds that tallow is adulterated with mineral oils in three ways: (1) By renderers, who use 10 per cent. and upwards of the adulterant in their product; (2) by renderers who do not use the adulterant themselves and make affidavit that their stock is pure; but, as they are in the habit of buying small lots of tallow from others and mixing this with their own stock, get a final product with 2 or 3 per cent. of the adulterant in it through the higher per cent. of the adulterant in the small lots purchased. (3) By the remelter, who buys pure animal fat, fills it up to 20 per cent. with mineral oil and then sells his stock for tallow below the market price for tallow, reaping a good profit.

A prominent business man, writing of his experience in this matter, says: "Regarding the adulteration of tallow, I do know that tallow is being adulterated to quite a large extent, and the difference runs from 1 to 2 per cent. of mineral oil, up to, in most cases, as high as 20 per cent. Most of the adulterated stock that I have run across, so far, came from Ohio." Consumers are cautioned to buy only on chemical analysis and to enforce a heavy dockage penalty for adulteration, not only for their own self protection but also with a view to stamping out the evil altogether.

### FIRE LOSSES.

Montreal, Sept. 26.—Residence of Mr. H. A. Allan, at Pointe Claire, suffered \$1,000 damage. Covered by insurance in the Phoenix.—Winnipeg, 29.—The summer hotel at Delta, a Lake Manitoba resort, burned.—Halifax, N.S., 28.—A fire on Saturday destroyed the big sawmill of John Stanford at Chester, and also the residences of J. Stevens and John Smith.—Belleville, Ont., 25.—E. F. Dicken's bake shop, in the Robertson block, burned, with stock of confectionery, etc. The photograph gallery of Clark J. Smith, adjoining, also damaged. The loss on stock and buildings

is estimated at \$3,000; covered by insurance.—Montreal, 24.—The Government saw mill on Mill street destroyed. Loss about \$10,000. The mill was used as a storehouse and for sawing lumber and blocks for repairing the canal and other Government works. The Government electric lighting plant in connection with the building was completely destroyed.

### "MULTUM IN PARVO."

The following lines sent us by a valued correspondent of Dufferin County, Ont., are not, he states, altogether of late production, but they may serve to enliven the drear and ever lengthening expanse of mercantile news; more particularly at a time when the prospect of a coal famine is likely to send an extra chill to the editor's soul:—

TO REGISTRAR MCKIM, ORANGEVILLE.

In merry mood McKim a poem asked,  
As he, contented, in his office basked;  
And doubtless then, some irony he masked,  
Perhaps—Who knows?  
As my poetic faculty he's tasked,  
By George! here goes.

"But where to find that happiest spot below?"  
Lord bless the poet's soul! he ought to know.  
Straight to the Registry of Dufferin go,  
For there no rude  
Blasts from the public, or from want e'er blow,  
Or dare intrude.

To live, the merchant he must smirk and smile  
The city "flat" and "hayseed" to beguile.  
The lawyer, doctor, must use every wile  
To make a dollar.  
Blest soul! McKim just rests and waits a while,  
To shekels collar.

The lilies neither sow, nor do they spin,  
Yet gorgeous they our admiration win.  
The tenth commandment sure it's no sin  
For us to break.  
McKim he toils not, yet rakes in the tin  
Six day a week.

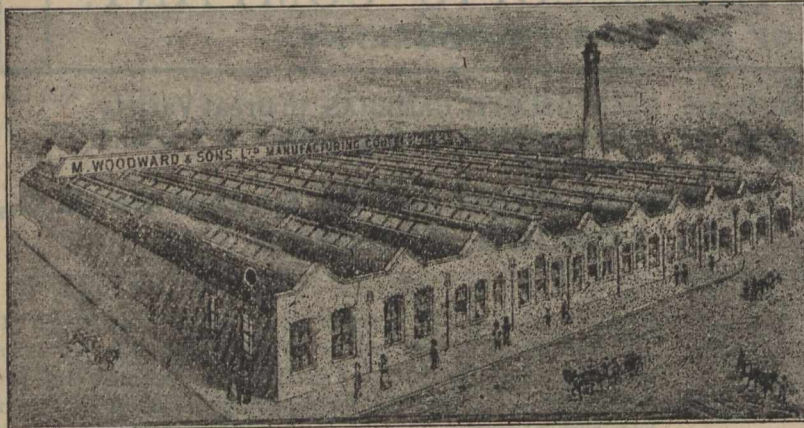
He wears new clothes, rejoices in the fat,  
Yes! of the land. No king that ever sat  
Upon a throne, as free from care. Then what  
Could one desire,  
More in this mundane sphere, than he has got?  
Yes. I aspire

To have my fight for bread and butter cease  
In such a haven—to crown "in shades like these"  
"A youth of labor with an age of ease."  
But—luckless fate.  
Me from the curse of labor won't release,  
Unfortunatel

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Yet why repin? Sure everybody knows  
The sov'reign only gets 'his board and clothes.  
This I have got, and so I cannot pose  
An injured man,  
Nor rail at fate, which treats kings, friends, and foes  
On the same plan.

True happiness comes from the mind, I wot,  
And as contentment can make light my lot,  
I'll be content—and so consign to pot  
All carking care.  
Who works for daily bread is not forgot,  
Nor need despair.

I'll do my duty, still a joke will crack.  
At what is wrong, as usual, have a whack.  
You'll say of fights I'll surely have no lack.  
Methinks you're right.  
So I'll resolve to travel a new track,  
My ways change quite.

I'll dance and sing, and drive dull care away.  
Swear men good fellows if they knew their way.  
Homage to beauty, and to goodness pay  
And honest worth.  
And, as a player, my part finished, say  
Goodbye to earth.

J. W. D.

Shelburne, Ontario,

### 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.

Bracebridge—Lucas Steele & Bristol vs A. Hunt \$552; Brantford—Jennie Quirk vs Walter & G. Dudley \$1,000 damages; Deseronto—The McCort Oil Co. vs The Rathbun Co. \$325; Otonabee Tp—Addie Dwyer vs Henry Cox \$1,000; Ottawa—Bank of Commerce vs Archd. Jamieson et al. \$302;

Stirling—Maria Teller et al vs G. W. Weese et al \$400; Sudbury—Henderson & Davidson vs William McVittie et al \$1,233; Tyendinaga Tp—W. McMahon vs Hugh Griffin \$1,000 damages; Easton Pa. & London, Ont.—W. D. Long vs C. C. & J. C. Woods and W. Ellis \$25,000; Baden—J. M. Saebler vs Oelshlager Bros. \$1,545; Brockville—H. Brown & Sons vs G. W. Dellar \$601; Nottawasaga—R. & A. E. Pugsley vs Henry Habgood \$745; Ottawa—J. Fee vs Alex. Fraser et al \$25,000 damages; Rawdon—A. Wright vs Duncan Nerrie \$2,000; Sarnia—Conly Church Organ & Piano Co. vs Mrs. Angus McDonald et al \$500; Toronto—Defender Photo Supply Co. vs Eakins & Ferris \$317; Ontario I. L. & I. Co. vs Emma Raine \$435; Warton—J. P. McConnell vs Warton Beet Sugar Mfg. Co., Ltd. \$10,000; Windsor—Dominion Perm. Loan Co. vs Jacob Storhauser \$322; ..... —J. McRae vs Gillies Bros. Co. Ltd. \$740; ..... —Sexsmith & Co. vs Michigan Pulpwood Co. \$458; Brantford—Gold Medal Furn. Mfg. Co. vs W. F. Babcock \$733; Hamilton—M. Irvine vs M. A. Piggott \$6,850; Kincairdine—P. Murray vs Jas. Armitage \$2,000 damages; C. Ogden vs Jas. Armitage \$2,000 damages; Massey Station—Mickleborough, Mildrew & Co. vs R. A. Teasdale \$321; Niagara Falls—W. E. Sanford Mfg. Co. vs Fielding & Thompson \$328; Oneida Tp—Mary Fagan vs Wm. Fagan \$1,408; Ottawa—J. Fee vs C. F. Fee et al \$1,200; Pakenham Tp—Mary O'Brien vs Jas. Ellis \$2,000; Toronto—O. M. Arnold vs T. W. & Emily Cruttenden \$776; S. M. Brown vs Elizth. Johnston \$1,004; G. Duthie Jr. vs McDermott, Evans & Lee \$1,175; Uxbridge Tp—J. B. Gould vs Thos. Feasby exr \$410.

### WRITS ISSUED—BRITISH COLUMBIA.

Vancouver—Yuen Hip \$306; Chilliwack—W. R. Anderson \$345; Moyie—Park, Mitchell & Co. \$500; Grand Forks—Ingram-Muir Co. \$748; New Westminster—H. S. Rowling \$15,000.

### WRITS ISSUED—MANITOBA & N.W.T.

Glenboro—Fred & W. B. Axford \$984.

### JUDGMENTS RENDERED — ONTARIO.

Hamilton—P. J. Galvin agt Henry Maxey \$459; Madoc—A. Luloff agt John Feeney \$763; Ottawa—Est of Cath. Stewart agt Archd. Stewart \$26,149; Union Bank agt Archd. Stewart \$13,925; Toronto—J. R. Carter agt Witzel Groeb Co. \$412; Galt—J. McPherson Co. agt Byers & Co. \$378; Bonfield—Geo. Morrison agt J. A. Anderson \$357; Markham Tp.—H. R. Wales agt Jas. Robinson \$2,032; Ottawa—Globe Printing Co. agt John Sutherland et al \$698; Weston—H. Nason et al agt Janet Anderson \$1,083; Vancouver

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"Impregnable" Paper Cables, Lead Covered up to 3½ in. Vulcanised Bitumen Cables without Lead Covering. Vulcanised Rubber Cables. Flexibles, D.C.C., I.R. Wires. N. Rubber Tape. Pure Rubber Tape. Jointing Tape. Rubber Goods for Electrical Purposes. Steel Ropes. Bare Copper. Patent Trolley Wire. "DIA'S VULCANIZED BITUMEN CABLES—No risk of electrolysis as in lead covered cables, do not decentralise.

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### JUDGMENTS RENDERED — QUEBEC.

Montreal—N. Pousseau agt Achille Dumontel \$301; C. T. Charlebois agt Rudolphe Lavallee esq. \$496; T. Davidson Mfg. Co. agt Clovis St. Louis \$455; Richmond—E. J. Hale agt St. Francis Bridge Co. \$7,615; Sherbrooke—City of Sherbrooke agt T. B. Terrill \$1,120; Westbury—Mary B. Hobson agt Julien Guerin \$369; A. Cromwell agt O. Lepitre \$1470; Montreal—American Fire Ins. Co. Agt J. P. Bamforth \$530; T. Robertson Co. agt P. J. Carroll \$1,293; N. Rousseau agt Achille Dumontet \$301; J. Jack agt Martin Golden \$200; McLaughlin Carriage Co. agt R. J. Lattimer \$3,706; Union Bank agt C. McEachran \$300; J. C. Levesque agt Fred. Massey \$590; St. Jean—G. DeSerres agt Wilfrid Brosseau \$3,000.

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

Wolesley—Wolesley Milling Co. \$700.

### JUDGMENTS RENDERED—BRITISH COLUMBIA.

Vancouver—English Bay Canning Co. \$9,815; Victoria—Clement Royds \$3,031; Grand Forks—Ingram—Muir Co. \$1,045; Van Anda—Van Anda Copper & Gold Co. \$1,186; Chilliwack—W. R. Anderson \$809.

### JUDGMENTS RENDERED—NOVA SCOTIA.

Sydney—N. M. McRury \$362; Tignish—D. M. Jackson & Co. \$6,727 and \$1,189; Truro—D. M. Griffin \$362.

### JUDGMENTS RENDERED—NEW BRUNSWICK.

Maryville—J. R. McConnell \$319.

### EXECUTIONS—QUEBEC.

Montreal—De G. F. E. Sorocold esq. agt Joseph Fortin \$1,097; A. Roncari et al agt Jos. Leblanc et al \$352; St. Louis—Inst. Ceth. des Sourds-Muets agt A. P. Morasse et al \$757; Montreal—Seminary of St. Sulpice agt Rufus Hatch \$199; M. H. Horgan et al agt H. E. Archambault \$184; P. E. Maurice agt R. Beaugrand \$257; F. X. Dupuis agt J. A. Dumouchel \$213; De G. F. E. Sorocold es nom esq. agt Joseph Fortin \$1,115; G. B. Burland agt Edmond Lepage \$1,304; J. Z. Resther esq. agt A. J. Theoret \$210.

### CHATEL MORTGAGES—ONTARIO.

Brantford—J. J. Hinley & J. W. Watkins to S. G. Kitchen \$1,198; W. L. Hughes to I. Wareup \$2,665; Exeter—Louis Day to T. Fisher \$955; Goderich—Danl. McGillicuddy to Margt. Warnoch \$2,000; Plympton—John Oliver to Port Huron Engine & T. Co. \$1,160; St. Catharines—Albert Chatfield to J. Prior \$1,312; Toronto—John Kane to O'Keefe Brewery Co. \$2,158; Mrs. L. J. Pendrith to E. R. C. Clarkson \$6,000; Bancroft—G. A. Weese to Cosgrave Brewery Co. \$600; Berlin—Beck & Schell to C. B. Dunke \$680; C. N. Huether to Randall & Ross \$10,000; Chappleau—Algonia Settlers Co. to P. Shannon \$2,000; Galt—Langford & Gourlay to A. G. Gourlay \$1,694; Guelph—T. J. Hannigan to W. E. Buckingham \$551; Harriston—J. A. Copland et al to J. Robertson \$1,000; . A. Copland to J. Copland \$3,516; Lindsay—Geo. Lytle to G. H. Hopkins \$1,460; New Hamburg—E. J. Nahrgang to New Hamburg Mfg. Co. \$1,004; Ottawa—Grant Bros. to R. H. Grant. \$14,237; F. X. St. Jacques to Est. J. Kenley \$25,267; Fredk. Tasse and wife to D. V. Ranger \$700; Rat Portage—Horn and Taylor to F. G. Brown \$902; Sandwich—Francis Girardot to Louis Girardot \$1,000; Sault Ste. Marie—Whitby & Co. to Mickleborough & Muldrew \$3,054; Stamford—Mrs. Janet Thompson to Canada Perm. Corpn. \$5,043; Thedford—F. A. Jennings to J. Sloan \$625; Toronto—R. E. Crane to C. H. Cowan \$2,500; P. H. Drayton to H. L. Drayton \$637; John

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

Lauder—Wm. Hopkins \$5,700; Plum Coulee—W. J. McTavish \$1,600; Red Jacket—J. S. & L. Buck \$4,000.

**CHATTEL MORTGAGES—BRITISH COLUMBIA.**

Rossland—W. F. Lingle \$650; Victoria—B. C. Cattle Co. Ltd. \$100,000; Vancouver—A. G. Kalbfleisch \$1,995.

**BILLS OF SALE—ONTARIO.**

Debigh—Adolph Rosenblath to Mrs. Jane A. Rosenblath \$962; Emsdale—D. S. Vincent to E. J. Vincent \$5,000; Ottawa—W. A. & G. E. Grant to C. E. A. Blanchett \$2,000; Port Arthur—Rachel & Wm. Terry to P. Rivers \$5,000; Toronto—E. R. C. Clarkson to L. J. Pendrith \$6,500; Cornwall Tp—Henry Barnhart to Elizth. A. Hollister \$600; Midland—Turner Lumber Co. to Skillings Co. \$17,000; Turner Lumber Co. to R. Laidlaw Lumber Co. \$16,000; Ottawa—C. E. A. Blanchet to C. Ross \$2,000; D. V. Ranger to F. Tasse \$1,775; Toronto—A. G. Booth to W. Booth \$850; Toronto Cigar Co. to E. J. Verner \$1,950; Bonfield—Jos. Perron to Cahill & Baillie \$2,000; Copper Cliff—John McAllister to Saml. White \$650; Hamilton—Chas. Mayor admr. to W. Steel \$3,500; Port Arthur—Peter Rivers to Sarah Warnica \$800; Jos. & John Rochon to Margt. Rochon \$850; Toronto—Breslin Bros. to S. Simonski \$1,000; Breslin Bros. to S. Simonski \$2,150.

**BILLS OF SALE—NOVA SCOTIA.**

Baddeck—Inverness & Victoria Telephone Co., Ltd. \$7,000.

**BILLS OF SALE—MANITOBA & N. W. T.**

St. Boniface—J. Ryan \$2,500; Winnipeg—F. W. Handell \$3,566.

**BILLS OF SALE—BRITISH COLUMBIA.**

Vancouver—Geo. Hardy \$8,800.

**BILLS OF SALE—NEW BRUNSWICK.**

Clair Station—Thos. Clair \$1,000.

—Writing from Johannesburg to the Minister of Trade and Commerce, Mr. J. G. Jardine, Canadian agent in South Africa, says:—"Trade has not commenced to boom in the Transvaal, as many expected it would at the close of the war. The establishment of peace had been largely discounted and prepared for. The business houses have large stocks on hand, and hundreds of thousands of pounds' worth of all descriptions of goods are still lying at the various seaports awaiting transportation to the Rand. Gradually as the troops are removed and the refugees restored to their homes the railways will be in a position to handle the legitimate traffic of the country, and when that time comes the merchants of Johannesburg and elsewhere will be in a position to place extensive orders, and then there will be a big rush of trade. In Johannesburg hundreds of buildings and dwelling houses will go up when building materials at the coast can be obtained. Mechanics of all sorts and miners are walking the streets, patiently awaiting the advent of these supplies to obtain work. Australia seems to be sending her sons by the thousands to the Transvaal on account of the drouth and failure of her resources generally." Mr. Jardine points out that with the railway development bound to take place sooner or later steel rails and sleepers, passenger and flat cars will be needed, and he desires to know if the Canadian car companies are looking for a share of the business. It is estimated that within the next five years \$130,000,000 worth of new mining machinery will be required in the Transvaal alone. What, he inquires, are the Canadian machinery companies doing to secure a share of this trade? He states further that a demand for agricultural machinery is bound to arise as the Boers get back to their farms and new settlers are placed. The rebuilding and restocking of the farms will cause a large demand for all sorts of materials. The importation of food alone means a tremendous thing for commercial men, and no country in the world is in a better position to take advantage of this demand for the necessaries of

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Telegrams: "AWAKE, London."

life than is Canada. The barbarous commercial traveller's license tax, a relic of the old duties and Boer ascendancy, is still in force throughout South Africa, but it is to be hoped that Lord Milner's personal government will soon wipe it out. The Cape and Orange River Colony jointly charge a tax of £25, the Transvaal £20, and Natal £10. The Americans are making rapid strides. A Johannesburg merchant has given Mr. Jardine an indent for one hundred barrels of choice apples, which he proposes to give away gratis to his customers, in order to cultivate a taste for Canadian fruits.

--We learn from Toronto that the Government Grain Standard Board has established the grain standard for the district east of Port Arthur. The general quality of the grain submitted was good, except in some cases where it was slightly damaged through being harvested during a rainy period. Little change was made in the grading of the standards as fixed last year, the principal cause of change being in regard to color. The members of the board who were present were Messrs. W. Brodie, Quebec; E. F. Craig, chief grain inspector, Montreal; C. B. Esdaile, Montreal; A. McFee, Montreal; J. I. A. Hunt, London; James Dunlop, Hamilton, and C. B. Watts, John Carrick, H. N. Baird, Thomas Flynn and J. L. Spink of Toronto, and W. D. Matthews of Toronto, chairman. Among the others present were Inspectors Adamson, McNeil and Hurlly, and Secretary Jarvis. After the standards had been struck a discussion took place with reference to the inferior quality of peas submitted for inspection. The pest known as the "pea bug" has apparently spread all over the province. The examiners stated that unless some drastic measure was proposed the trade of Canada in peas would be entirely lost.

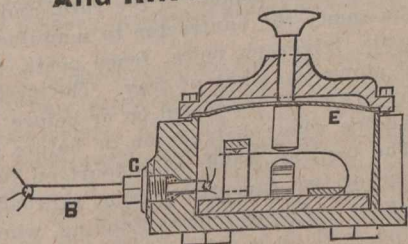
and the opinion was generally expressed that under the direction of the Bureau of Agriculture an inquiry should be made into the cause of the bug in peas, and that steps should be taken to inform farmers how best to remedy the evil. The examiners expressed the opinion that the most radical means would be to stop growing peas for a year or two in any locality where the bug was showing itself. The matter of smut in wheat was also discussed, and it was agreed that the Department of Agriculture should distribute information amongst the farmers advising the best methods to avoid smut in wheat. "The market for Ontario winter wheat," said one of the members, "has declined perceptibly during the last few years, owing largely to the quality of the wheat not being equal to that offered in competition by the United States markets. Farmers should also be made to understand the necessity of sowing well cleaned and well matured grain, instead of using only an average quality."

--The following companies have been granted incorporation under the Ontario joint stock companies' act:--The Hatch Electric Smelting & Refining Company of Ontario, Limited, capital \$500,000, head office, Parry Sound, provisional directors, Francis E. Hatch, Oscar Young, James McCahill and Frederick C. Bowman, all of Duluth; Henry Teare, Sault Ste. Marie, and Samuel Armstrong, Donald W. Ross, Arthur Beaumont Begg and John Purvis of Parry Sound.--The Wellington Packing Company, Limited, capital \$25,000, head office Wellington, provisional directors, James E. Noxon, A. H. Baker, W. P. Niles and G. O. Alcorn, all of Wellington.--The Annual Review Publishing Company, Limited, capital, \$10,000, head office Toronto, provisional directors, James Mason, H. M. Pellatt, A. J. Russell Snow, J. Castell Hopkins and J. R. Bond, all of Toronto.--The Industrial Soap & Oil Company, Limited, capital \$200,000, head office Toronto, provisional directors, E. A. Webb, T. P. Thornton, W. J. Urquhart, W. R. Wood and Frederick H. Date, all of Toronto.--The Skeleton Lake Lumber Company, Limited, capital \$40,000, head office Toronto, provisional directors, George W. Lankin of Utterson, William F. Boake of Downsview, Andrew Boyd of Bracebridge, George

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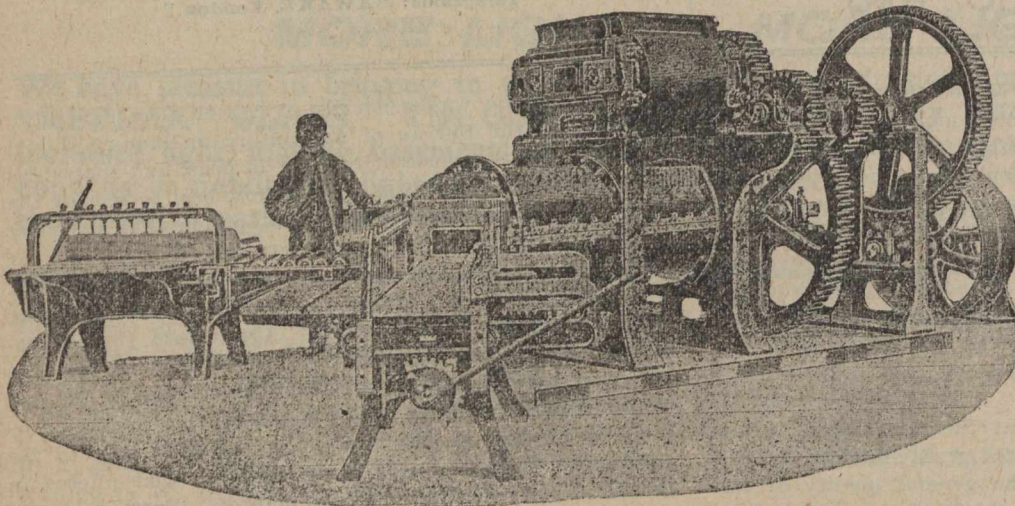
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Telegraphic Address, "Bricks," Accrington. A.B.C., 4th Edition, A.I., Engineering.

W. Boake and R. H. Lankin, both of Toronto.—The de Kleist Musical Machine Company, Limited, capital \$500,000, head office Toronto, provisional directors Eugene Kleist, James S. Thompson, W. Pinkerton, Robert E. Menzie, P. W. Stanhope, A. F. MacLaren, M.P., and T. S. Carman.—The L. McBride Company, Limited, capital \$50,000, head office Berlin, provisional directors, Louis McBride, W. G. Cleghorn, J. A. Lang, G. M. DeBus and Philip Gies, all of Berlin.

—Those who have most closely watched the trend of events in the tobacco war just ended, and who have been in a position to know what the powerful factors in the tobacco trade have desired, says a New York letter, announce that the next move will be the creation of a British-American corporation which will take over the Imperial Tobacco Company and its subsidiary corporations and the Consolidated Tobacco Company with the various corporations tributary to it. "Peace has been signed," said a prominent official of the American Tobacco Company. "The present news means little more than that the war which has been waged at a great cost to both sides for more than a year has been concluded, and that an agreement has been reached which means that in the near future there will be formed an international corporation, a sort of world company, the first and greatest of its kind. Briefly, this is the first step which will result in the consolidation of all of the interests of the Consolidated Tobacco Company and the Imperial Tobacco Company. It may require two or three years to bring about the great combination, but it will come. Personally I believe that it is almost here. The war has been far more costly than anyone expected. Instead of spending \$1,250,000 a year in England for four years, the Americans are credited with having spent \$7,500,000 in 15 months, and being met with weapons similar

to their own, they have not accomplished so much as they thought would be the result.

—The commission appointed by the Ontario Government for the construction and management of the Temiscamingue and Northern Ontario Railway Company, held a special meeting on the 27th ult., for the purpose of considering the tenders for the construction of the railway. All the members of the commission, and Mr. P. E. Ryan, secretary-treasurer, with Mr. W. B. Russel, chief engineer, were present. The tenders were for clearing the right of way, bridging, grading, ballasting, and track-laying from a point at or near North Bay to a point on Lake Temiscamingue, a distance of 110 miles. The commission are to purchase and furnish to the contractor the steel superstructure for the bridge over the Montreal River, the steel rails, which are to be 80 pounds to the yard, and the fastenings for the same; the contractor to manufacture ties, trestles, culverts, telegraph poles, fence posts, etc., from timber found along the right of way. The first 60 miles of the railway are to be completed on or before December 31st, 1903, and the whole distance on or before December 31st, 1904. The tenders, which were fourteen in number, were, with one or two exceptions, from railroad contractors of prominent and some official standing, whose ability to perform the work in a satisfactory manner is beyond question. No final decision was, however, reached by the commissioners, who are to meet this week for the purpose of awarding the contract if everything is found to be in order.

—A Guelph, Ont., dispatch of the 29th inst., reads: The ratepayers to-day voted on a by-law granting a bonus or loan of \$40,000 and a free site to Mr. W. W. Near, manager for the Page, Hersey Company, of Montreal, and his associates, for the establishment here of an iron pipe and

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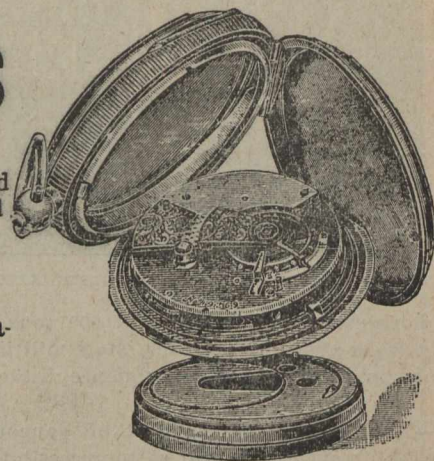
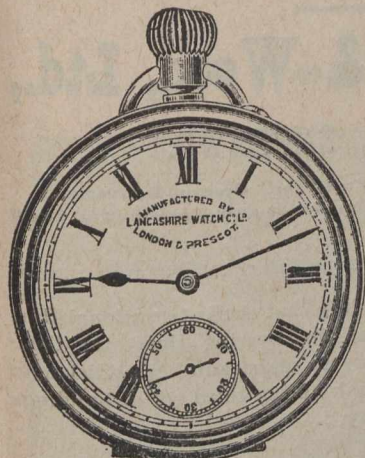
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AGENTS FOR CANADA:

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tube mill. According to the terms of the agreement, Mr. Near is to form a company and erect and equip a mill here at a cost of not less than \$70,000, and with a capacity to turn out 5,000 tons of finished product per year. The city agrees to pay Mr. Near \$15,000 ten days after the plant has been successfully operated, and the remainder by way of a bounty of \$1 per ton on the product of the mill, the amount of the bounty not to exceed \$5,000 in any one year. To operate the mill at its fullest capacity means the employment of 125 hands, at an average wage of one hundred thousand dollars per year. The total vote cast was 1,100. Of these 941 were in favor and 164 against the by-law. A two-thirds vote was necessary to carry the by-law, or 923 votes, which was exceeded by 18. The company proposed locating their mills in Toronto, and had ordered their machinery to be sent there, when negotiations were opened up, with the result that the by-law was submitted to the ratepayers of Guelph. Building operations will be commenced at once, and it is expected that the plant will be turning out finished product within six months.

—A London cable announces that the torpedo-boat destroyer Surly has tested oil fuel on a seven-hour run, and that this experiment, with others that are secretly progressing at Portsmouth, has encouraged the belief that oil will supersede, or at least materially reduce the consumption of coal. The Sunday Times says that the difficulty of neutralizing the smoke of oil burning in warships has practically been overcome by pumping into the furnaces enough hydrogen to neutralize the excess of carbon caused by the burning crude petroleum. The paper adds, however, that oil is dearer at present than Welsh coal.

—The department of Customs has been advised of the capture of a quantity of smuggled liquor at Little Bras d'Or, N.S., by the Customs cruiser Gladiator. About \$2,000 worth of liquor landed from the schooner Highland Lass was found in a shed and confiscated. The schooner also was seized, but will be liberated on payment of a heavy

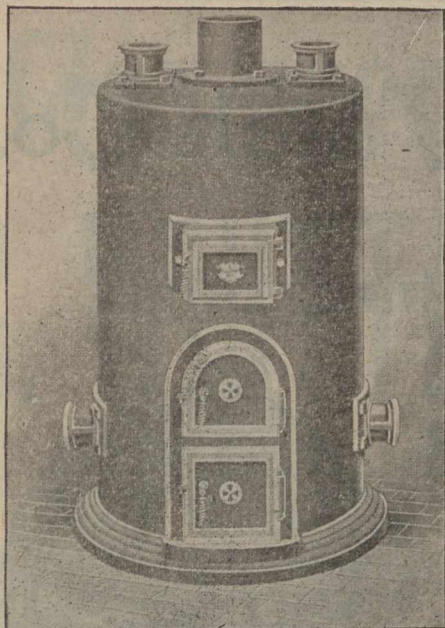
fine. Smuggling still continues from the French Island of St. Pierre, but it is becoming more and more difficult for the contrabandists to elude the vigilance of the Canadian Customs officials, till it may now be classed as a languishing industry.

—Tacoma, Wash., Spt. 29.—Hop picking in Washington, says a Tacoma dispatch, is practically over. Hop growers are disappointed over the yield, which is one-fifth below what was expected. Dry weather prevented the hops from maturing. The western Washington crop will amount to 18,000 bales, as compared with 22,000 last year. Eastern Washington will produce 12,000 bales, compared with 14,000 last season. Oregon crops are just the reverse, and will reach 80,000 to 90,000 bales, as compared with 70,000 last year.

—Messrs. Swift & Co., Chicago, have taken over the business of Fowler's Canadian Company, at Hamilton, the final arrangements having been made last week, when Messrs. Fowler and Swift were in the city. It is understood that the new concern will put up a large pork packing plant and make Hamilton one of the leading pork packing cities in the Dominion. William Walker, manager of the Fowler business, is the managing director of the new concern.

—The Crown Lands Department, Ottawa, received news recently to the effect that the works of the Canadian Copper Co. at Copper Cliff, near Sudbury, which have been for the most part closed down during many months, are once more in full operation. Six smelters are working, but the company are finding difficulty in obtaining labor, because during the period of depression many laborers have drifted to other sections.

—The following brief summary of the coal strike is given—Strike ordered May 15, number of men and boys ordered out 147,000, number working according to operators' estimates, 3,000; quantity of coal which would have been ship-



Telegrams :—"Lumby, Halifax, Eng."

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ped normally each week, 1,100,000 tons, quantity shipped last week about 155,000 tons, State militia in the field 3,500, murders committed in consequence of the strike, 23.

—The business of the port of Vancouver, B.C., has increased to such an extent as to necessitate the appointment of additional officers. The Minister of Customs has therefore given instructions that an addition of three be made to the staff of landing waiters. Capt. McGregor has been appointed landing waiter at Brockville in succession to the late Mr. Stayner.

"\* \* \* And," said the good fairy, "for your noble deeds I will grant you any wish you may desire." "I will choose," said the lucky person, "a ton of coal." Hereupon there arose great consternation in the ranks of the fairies, which terminated in a proposition to arbitrate the matter in order, if possible, to compromise on a ton of the more brilliant gems.

—The Bay of Quinte Railroad extension is being rapidly pushed through from Napanee, Ont., to Deseronto. Gangs of men are working on both ends, and next week men will be started in the middle of the seven-mile spur. It is expected that the line will be completed and trains running before the new year.

—Berlin advices state that the American Bank, on which the directors of the Rheinann-Mannheim Chemical Co. drew, was Heidelberg, Ickleheimer & Co., New York, where they had no balance. The latest report estimates the liabilities of the Rheinann-Mannheim Chemical Company at \$175,000 above its assets.

—The annual general meeting of shareholders of the Canadian Pacific Railway Company was held at the company's offices in this city on the 1st instant, the President, Sir Thomas Shaughnessy, in the chair. The report submitted was eminently satisfactory. Among those present were:

Sir William C. Van Horne, Sir Thos. G. Shaughnessy, Sir Sanford Fleming, R. B. Angus, George B. Harris, Thos. Skimmer, London, Eng.; Henry Beatty, C. R. Hosmer, Hon. J. K. Ward, James Ross, James Moore, H. Joseph, W. H. Evans, Nowlan De Lisle, I. G. Ogden, E. H. Lemay, John Morrison, George Olds, A. R. Cleelman,

Robert Reford, J. Lyman, R. Wilson-Smith, Hon. G. A. Drummond, W. D. Matthews, Charles Meredith, R. Miller and Captain Clift. The following directors were re-elected: — Lord Strathcona and Mount Royal, G.C.M. G., Sir William C. Van Horne, K.C. M.G., Richard B. Angus, Edmund B. Osler, M.P., Sir Sanford Fleming, K.C.M.G., George R. Harris, Wilmot D. Matthews, Thomas Skinner, London, Eng.; Charles R. Hosmer, Sir Thomas G. Shaughnessy. At a subsequent meeting of the directors Sir William C. Van Horne was re-elected chairman of the board and Sir Thomas G. Shaughnessy was re-elected to the presidency of the company. More anon.

—It is announced at Hamilton that the International Harvester Company (known as the Deering Harvester Company) has found it necessary to make another addition to its factory buildings, this making the third set of buildings for the company in that city.

—Tenders are being called for at Brantford, Ont., for the construction of the new factory for the Cockshutt Plough Company, which is to be erected on the site adjoining the Adams Waggon Works. The time for tendering closes on October 5.

—The Sault Ste. Marie Railway Co. has given notice that it will seek incorporation at the next session of Parliament. The line is to run from Sault Ste. Marie to Gravenhurst, a distance of 440 miles.

—It is stated at Toronto Junction that the Gurney Company will locate works at that point. It is their intention to commence operations early this fall on the erection of a building 700 feet long.

—Samples of sugar beets from Brussels, Brantford, Orangeville and Guelph are arriving at the Ontario Agricultural College to undergo the first analysis.

—The Bank of Hamilton has opened a branch at Minnedosa, Man.

—A branch of the Molsons Bank has been opened at Acton, Que.

—Coal is not very scarce in Montreal. A prominent retailer is advertising to give a piece of anthracite coal free to every purchaser of goods to the amount of a dollar or upwards.

—Branches of the Union Bank of Canada have been opened at Frank, N.W.T., Raymond, N.W.T., and Wapella, N.W.T.

## FINANCIAL REVIEW.

Montreal, Thursday,

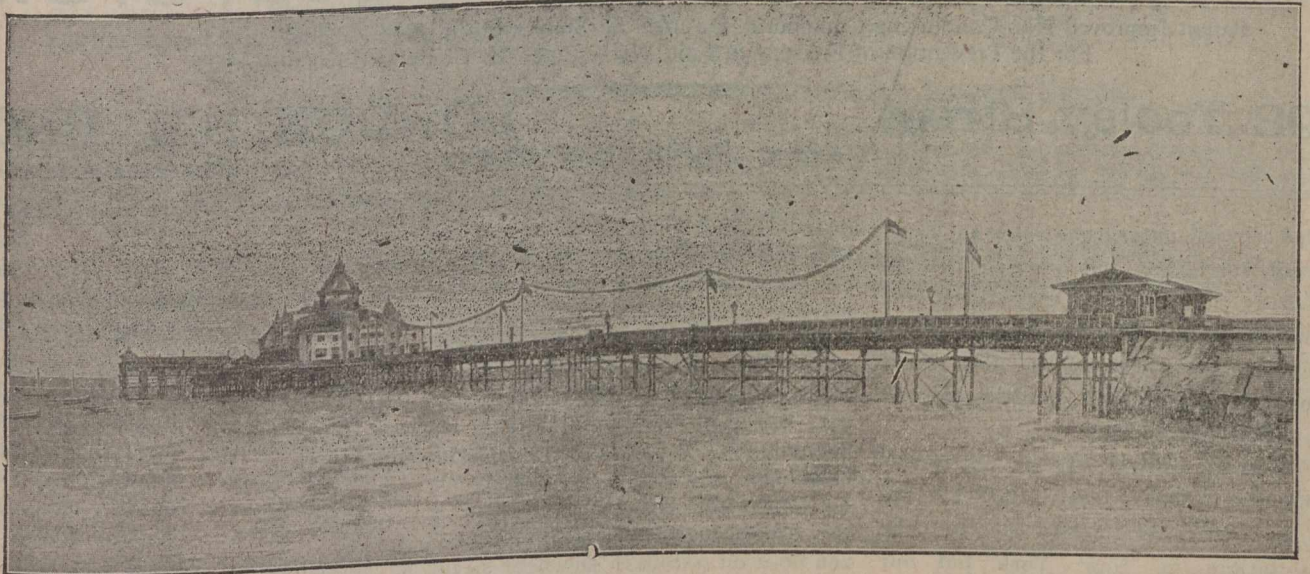
October 2nd, 1902.

The waters of the United States money market are not as violently



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agitated as they were a few days ago, but there is a heavy underground swell which usually follows such a storm. Money has been raised in New York to 35 per cent., on which we have comments in an earlier page. What strikes an outsider as most extraordinary is the utter lack of confidence shown by the American Government in any of the banks. If the people of the States showed the same distrust there would be a collapse of banking in the Republic.

The question is pertinent why the people generally should trust the banks with their savings and their surplus cash, and reserves

of funds, when the people's representatives, the Treasury officials, will not deposit government money in American banks without the banks holding government bonds to secure such deposits.

Evidently the Treasury regards the banks as unworthy of trust, which is a peculiar attitude in view of the claim being made by American financiers that New York is likely to rob London of its rank as the financial centre of the world. Our Canadian banks constantly hold government deposits, and no one ever dreams of their holding special reserves to secure them.

This feature in the U. S. banking system is most anomalous, and that the government should have had nearly 50 millions of deposits in the banks in New York while money was at 35 per cent. was a situation which posterity will refuse to credit. At the same time it cannot be too plainly stated that the root of the evil is the enormous speculative business in stocks, which has been developed by the New York banks and Trust companies. Hundreds of millions are constantly engaged in speculative movements, and when the money is needed for legitimate commerce it is not available, hence the squeeze and

Telephone No. 899, Hop.  
Telegraphic Address: "SKUDDER, London."

Contractors to the Indian Government, London County Council, H.M. War Office, Corporation of City of London, &c. &c.

GOLD MEDAL, SHEFFIELD, 1892.

# GEORGE SKUDDER & CO.,

## GLAND PACKINGS

For all kinds of Marine and Land Engines, Steam Hammers, Blowing, Winding and Hydraulic Engines.

## WOVEN PACKINGS

Are extensively used in Railway Locomotive Pistons and Valves, also by Coal, Iron and Steamship Companies, &c

# ...Asbestos Manufacturers...

Patent Improved Non-Conducting Compound, for covering Boilers, Steam Pipes, and all super-heated surfaces. For the Prevention of Freezing in Cold Water Pipes our Compound has no equal.

98 Tooley Street, - - - LONDON, S.E., ENG.  
And at SOUTH BERMONDSEY. (Cuts will be inserted next week.)

hence such outrageous rates as 35 per cent. for loans. But our good friends across the line are, they think, the wisest, ablest, most up-to-date financiers in the world, which only shows how important such qualities may be —when imaginary.

Consols remain about last week's figures. The local market has only partially answered to the agitation in New York, but our banks have put the screws on and shown determination to stand no nonsense. Pacific has been ranging from 138½ to 139½; Dominion Coal, 128 to 131; Dom. Steel, 65 to 65¾; Power,

97 to 98; Richelieu, 103 to 105; Twin City 122; U. S. Steel 107¾ to 108; do. new 101 to 105; Montreal St. 278. The market is unsettled and developments either way would cause no surprise. A few Bank of Commerce have sold at 164¼; Merchants, 162¾; Hamilton, 234; Imperial, 237. Local foreign exchange, 60's, 9; demand, 95%. Paris, exchange on London, 25f 16½c; Berlin, 20m 45pf. Europe has looked on the American flutter as a quiet citizen does on a row in the next street, Local rates, 5½ to 6 per cent.

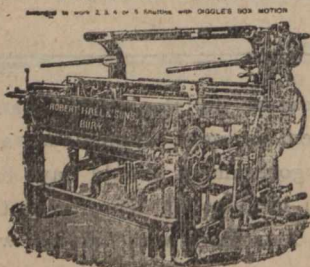
The following is a comparative table of stocks for week ending Oct. 2nd, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

Banks.	Shares.			Average
	sold.	Highest.	Lowst.	same date 1901.
Montreal. . . . .	5 259¼	259	257	
Ontario. . . . .	25 136	136	122	
Molsons. . . . .	57 216	216	201	
Merchants. . . . .	16 164	162½	152	
Commerce. . . . .	1 163½	163½	155	
Hochelaga. . . . .	32 135	135	145	
Quebec. . . . .	14 120	120	...	
Miscellaneous.				
Can. Pac. . . . .	.7377	141	137	109¾
D. S. S. & A. com	25 19	19	11½	
Can. Pac., new. . . . .	.2368	140¾	137	...
Mont. Street. . . . .	.1325	280¼	275	279¾
Power Co . . . . .	.2606	99¼	96½	95½
Toronto St., xd . . . . .	.1350	120½	118	114

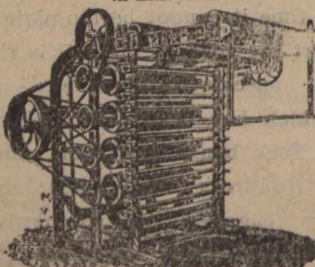
Telegraphic Address: "Hall, Bury."

# ROBERT HALL & SONS BURY LTD

No. 4 MEDIUM LOOM. FOR FANCY FABRICS.

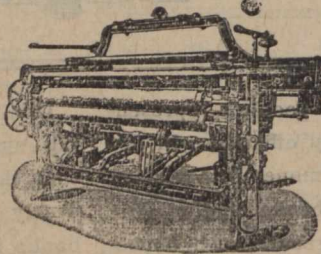


POWER LOOMS OF EVERY DESCRIPTION. ALL KINDS OF PREPARING AND FINISHING MACHINERY FOR WEAVING PURPOSES.

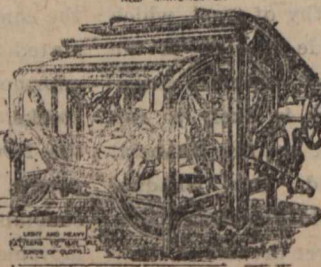


RAISING MACHINE

OVERPICK No 5c LOOM TO WORK 1 SHUTTLE

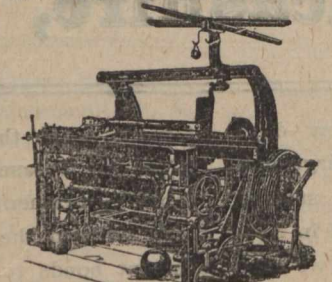


ROBERT HALL & SONS, BURY, Near Manchester.

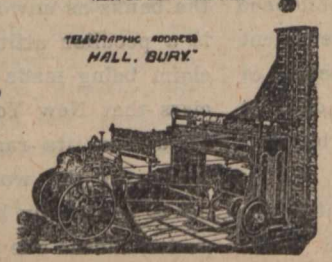


IMPROVED PLAITING OR FOLDING MACHINE. WITH PATENT GRIP AND RELIEVING MOTION. AND IMPROVED TAKING-UP MOTION FOR LONG AND SHORT PLAYS.

No 1 LOOM with Positive Taking-up Motion. Double Gear



ESTABLISHED 1844. COMPLETE LISTS OF MACHINERY MADE ON APPLICATION. LETTERS TO BE ACCOMPANIED BY POSTAGE. HOPE FOUNDRY, BURY, LANCASHIRE. PATENT AND DESIGN GUARANTEED.



PATENT SECTIONAL BEAMING MACHINE.

BURY,

near Manchester.

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Specialties in

## Weaving... Machinery

OFFICE:

8 HOPWOOD AVENUE, MARKET PLACE, MANCHESTER. Every Tuesday and Friday.

Attendance at Manchester Royal Exchange, No. 8 Pillar every Tuesday and Friday.

Complete lists of Machinery made on application.

Special prices to Canadians under the new Preferential Tariff.

# 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.

Halifax Street.	. 104	107	105	95
Toledo Railway	. 635	37	34 3/4	...
Twin City.	. . 2000	125	120 1/2	100
Do. new	. . 120	120	119	...
Richelieu.	. . 1507	106 1/2	103	113 1/2
Com. Cable.	. . 104	168	167	177
Mont. Tele.	. . . 20	166	166	170
Bell Telephone	. . 2	166	166	172 1/2
Montreal Cotton	7	125	125	122 1/2
Dominion Cot.	. 578	61	60	84
Can. Col. Cotton	26	54	54	65
Mer. Cotton.	. . 40	70	70	109 1/2
Ogilvie Pfd.	. . 43	136 1/4	136 1/4	...
Dom. Coal, com	. 1310	134 3/8	126 1/2	44 1/4
Laurentide Pulp	50	98	98	...
Lake Superior.	. 125	25 3/4	23 1/2	...
D. U. Elec. Ry.	5585	91 3/4	87 3/4	...
D. I. & S. com.	7090	71	64 1/4	20
Do. pfd.	. . 1045	98	94	74
Nova Scotia.	. . 125	113 1/4	111	...
Nova Scotia new.	59	105	100	...
Bonds.				
Mont. St. Ry.	. 5000	107	107	...

Can. Col Cotton.	500	100	100	98
Dom. Iron & St.	48000	90 1/2	88 3/4	76

—Ottawa Clearing House.—Total for week ending 25th Sept., 1900: Clearings, \$1,680,223.25; balances, \$452,588.91; corresponding week last year, clearings, \$1,817,354.79; balances, \$461,547.39.

—London Clearing House.—Total for week ending 25th Sept., 1900: Clearings, \$655,421; balances, \$124,024.

### MONTREAL WHOLESALE MARKETS.

Thursday, Oct. 2, 1902.

The month of September has shown a satisfactory beginning for a heavy

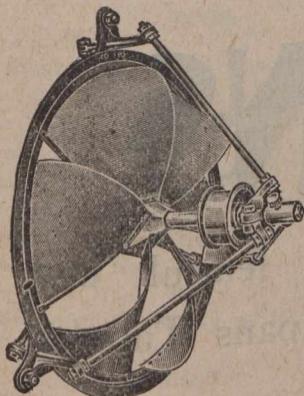
fall trade, and the expectations for increased business in lines affected by the crops are already being realized. Groceries are active with sugars, canned salmon and pickles higher in price. Cheese has also advanced. Hardware is brisk. Drygoods are moving satisfactorily, being assisted through the growing firmness in wool. The great wheat crop of the West is being threshed and moved with all possible speed.

### BUTTER.

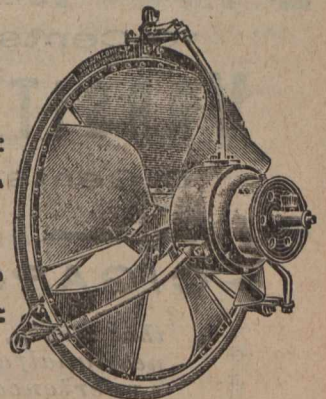
There has been a lack of interest in the market during the last few days, and this has given a heavy tendency to prices. Business has been somewhat light owing to buyers and sellers being apart as to values; so that, on the whole, the week shows a large falling off in quantity changing

# "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.,

40a Thornton Road, BRADFORD, ENG.

GENERAL BUYING AGENTS WANTED.

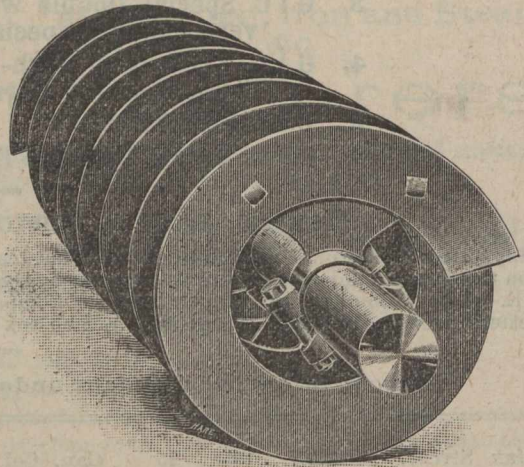
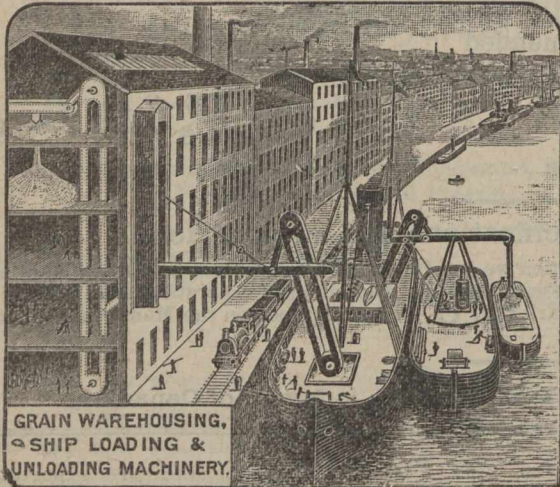
Special prices to Canadians under the New Tariff.

Contractors to H. M. GOVERNMENT.

Telegrams : "CONVEYOR, ACCRINGTON."

# CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,  
ACCRINGTON, Lancashire, Eng.



Spiral Conveyors, Coal Conveyors, Chain Conveyors, Band Conveyors, Grain Conveyors, Tray Conveyors, Stokehold Conveyors, Grain Elevators, Coal Elevators, Chain Elevators, Belt Elevators, Bale Elevators, Barge Elevators, Ship Elevators 9508, Compound Floating Grain Elevators.

hands. The high cost of recent purchases prevents the market taking hold at present, this being largely responsible for lack of business. Finest creamery is held at 20 $\frac{3}{4}$ c to 21c, but buyers feel dissatisfied and will

not pay over 20c to 20 $\frac{1}{2}$ c. Second qualities, 19 $\frac{1}{2}$ c to 19 $\frac{3}{4}$ c. In dairy there is a larger business passing, lower port orders coming more freely and several large sales of selected Western dairy are reported at 15 $\frac{1}{2}$ c to 16c. Second grades at 14 $\frac{1}{2}$ c to 15c have been well picked up and the market is bare of this quality, anything to arrive being easily taken at top quotations.

and are now asking 11c for finest Western. Those prices are 1c to 2c higher than at this date last year.

#### DRESSED POULTRY.

Receipts are light and the market rules firm without change in prices. Turkeys 11c to 12c lb.; ducks, 10c to

### The Dominion Bank.

NOTICE is hereby given that a Dividend of 2 $\frac{1}{2}$  per cent. upon the Capital Stock of this Institution, has been declared for the current quarter, being at the rate of 10 per cent. per annum, and that the same will be payable at the Banking House, in this city, on and after

Saturday, the first day of November next

The transfer books will be closed from the 21st to the 31st October next, both days inclusive.

By order of the Board,

T. G. BROUGH, Gen. Manager.

Toronto, 24th Sept., 1902.

#### CHEESE.

There has been a large business passing and the market has ruled quite firm. Finest Ontario is held at 10 $\frac{5}{8}$ c to 10 $\frac{3}{4}$ c, with some sales reported up to 10 $\frac{7}{8}$ c. Eastern sold easily at 10 $\frac{3}{8}$ c to 10  $\frac{5}{8}$ c. Towards the close buyers are firm in their views

### LA BANQUE NATIONALE.

On and after Monday, the third day of November next, this Bank will pay to its shareholders a dividend of three per cent. upon its capital for the six months ending on the 31st October next.

The transfer book will be closed from the 17th to the 30th October next, both days inclusive.

By order of the Board of Directors.

P. LAFRANCE,

Manager.

Quebec, 23rd September, 1902.

## El Padre Needles

10 Cents.

### VARSIITY,

5 Cents.

The Best

~ CIGARS ~

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

Made and Guaranteed by

## S. DAVIS & SONS,

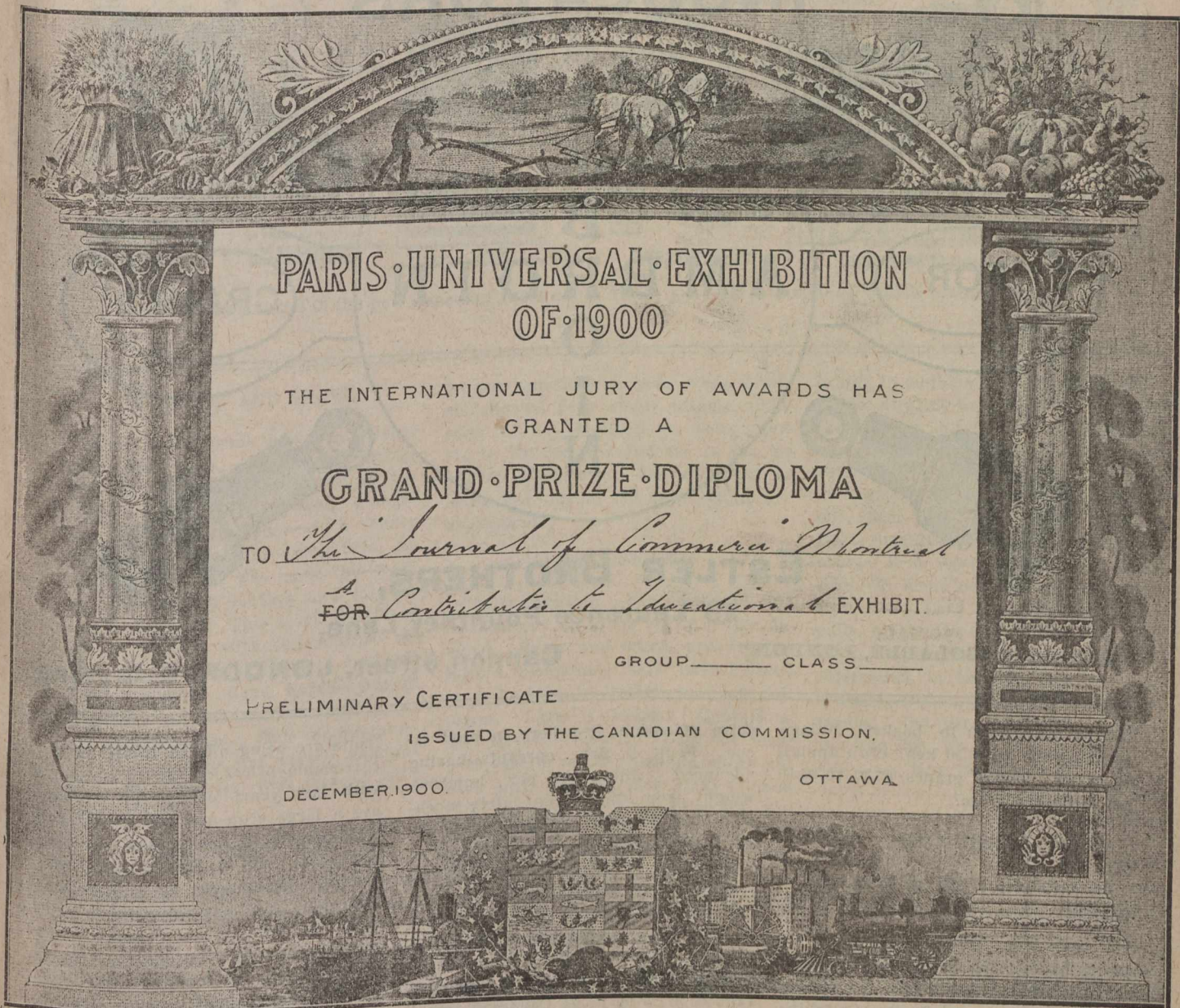
MONTREAL, Que.

# RIPANS

My daughter suffered fearful with pimples and was cured by Ripans Tabules.

At Druggists.

The Five-Cent packet is enough for an ordinary occasion. The family bottle, 60 cents, contains a supply for a year.



The above Diploma is a presentation by the Paris Exhibition of 1900, to the Journal of Commerce, Montreal (M. S. Foley, Editor-Proprietor),

11c lb.; fowls, 7c to 8c lb.; chickens, 9c to 10c lb.; geese, 7c to 8c lb.; Part-ridges 85c per; ducks (wild) 25c to 75c pair as to variety.

**EGGS.**

There is rather a firmer feeling in the market and trade is quite satisfactory. Export orders are coming in freely and sales of fresh gathered selected fall eggs are reported at 8s 3d to 8s 6d, equal to 17½c to 18c net, Montreal. Straight gathered as arrived sell to the trade at 16½c to 17c; No. 2, 14c to 15c. There are some cold storage now offering at 15½c to 16c.

**FISH.**

The oyster season has arrived, and supplies are being received so far in light quantities. These are naturally dearer, Malpeques bringing \$4.75 to \$5 per brl., but more liberal supplies are expected, and their arrival will bring prices to about last year's

level. Quotations—Salt fish.—Labrador salmon, No. 1, \$14.00 per barrel; Loch Fyne herrings, \$1.15 per keg; salt herrings, bbls., \$4.50 to \$4.75; new Labrador herrings, bbls., \$5, do. half barrels, \$2.75 to \$3.00; green cod, No. 1, \$5.25; do. No. 2, \$4; large, \$5.50. Fresh fish—Frozen Restigouche or Gaspé salmon, 16c to 17c; B.C. salmon, 14c to 15c; haddock, express stock, 4c per lb.; pike, 7c; white-fish, 8c; pickerel, or dore, \$1.00. Smoked Fish—Smoked herrings, 10c per box; finnan haddies, new stock by express, 7c lb.; Yarmouth bloaters \$1 per box; St. John bloaters, \$1.00 per box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, loose, in 25-lb. boxes, 4½c; dry cods, in cwt., \$5 per cwt.; skinless cod, in cases, \$5 a case.

**FLOUR AND FEED.**

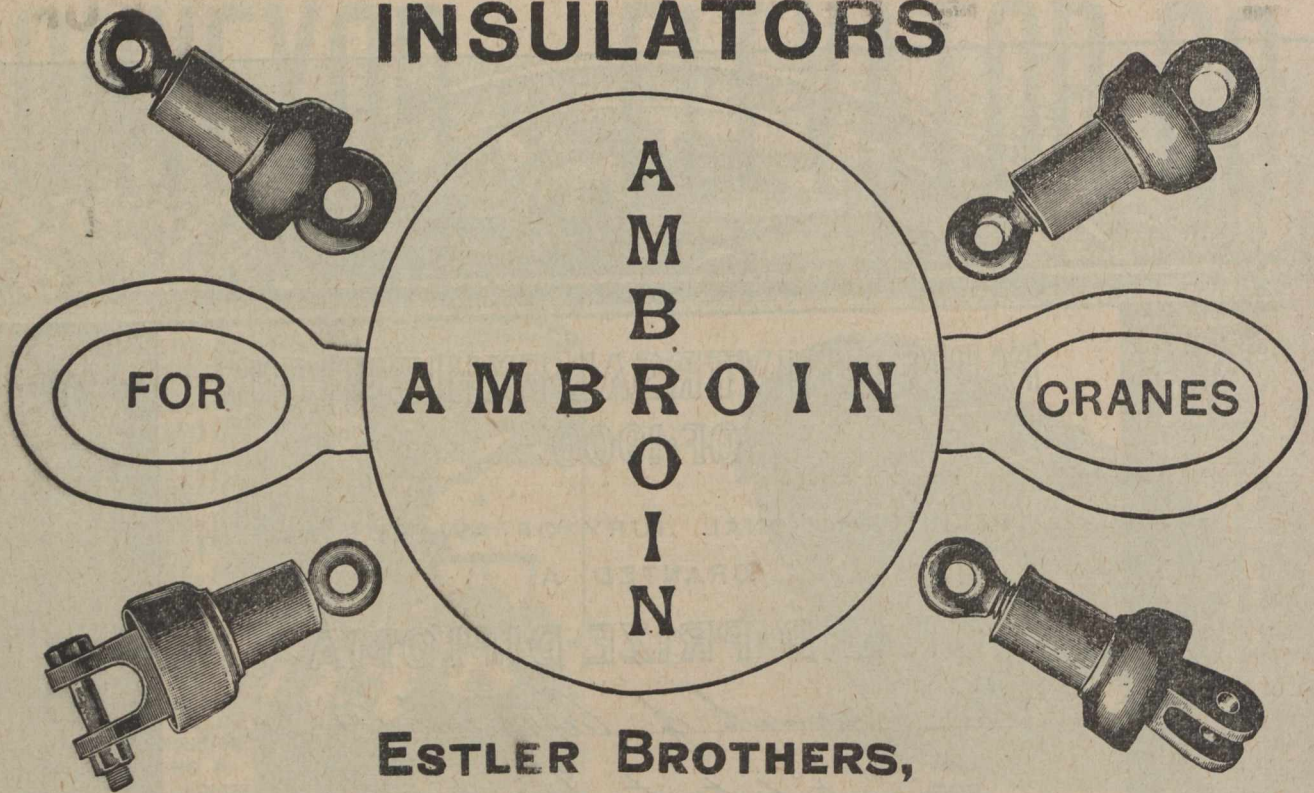
Millers report the movement good all round. Prices have been lowered

a trifle on both flour and feed this week, but to-day the situation is again strong in keeping with the advance in wheat, and leading millers predict higher prices. Quotations are given on another page. The tone of the baled hay market is steady, owing to small receipts throughout the season, and the steady demand from local and export buyers. We quote:—No. 1, \$8.50; No. 2, \$7.50 to \$8; clover, \$7 to \$7.50 per ton, in car lots.

**GREEN FRUIT, ETC.**

Jamaica oranges, \$3.50 to \$6.00; new lemons, 360s, \$3.00 to \$3.50; do., 300s, \$4.25 to \$4.50; bananas, \$1.00 to \$1.50; new figs, mats, 3½c lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; cranberries, \$8.50 to \$10; 50-lb crates Spanish onions, \$75c to \$1.00 per crate; bbls. apples, \$1.75 to \$2.50; Canadian peaches, 35c to 45c per basket; blue plums, 45c per basket; Bart. pears, 40c to 50c; sweet potatoes, \$3.00 brl. champion grapes,

# INSULATORS



**ESTLER BROTHERS,**

25 Laurence Pountney Lane,

Telegrams: "ISOLABLE, LONDON."

Cannon Street, LONDON, E.C., Eng

30c to 35c per 10 lb. basket; Malaga grapes \$6.00 to \$6.50 keg; crab apples, \$2.50 brl.; Tokay grapes, \$3.25 to \$3.50 per 4 basket crate.

#### GREEN HIDES.

An advance of 10c in lambskins is the only feature of the market. These are now 60c. Receipts of hides are more liberal, but complaint is made as to quality. Beef hides are steady in price at 9, 8 and 7c lb. Calfskins 12 and 10c lb. as to grade.

#### GROCERIES.

Sugars have advanced 5c all round, making granulated now \$3.70 and No. 1 yellow \$3.05. Raw beet is higher in London, at 6s 3/4d. Oct. new Valencia raisins, via Liverpool, are now arriving. A grievance re this will re-

ceive attention elsewhere in next issue. Fruit is firm, currants having advanced about 1s per hundred-weight, from lowest point lately touched. Most handlers of Spanish onions here this season have been put to a loss owing to later consignments being sold here regardless of cost; the prices realized would show a net loss of 25c crate. There has been an advance in tobacco, all smoking manufactured from imported leaf being advanced 5c to 6c lb by Canadian manufacturers. Chewing tobacco is not so much affected. Canned salmon is very strong on the recent advanced price. It now shows fully 50c case advance from original quotations for all sock-eye brands. New herring are coming up, but in very small lots; prices range at \$4.75 to \$5 brl. Salt salmon is also very scarce and arriving in small lots, present basis of cost is about \$11.50 to \$12 brl. California

fruits are being offered freely at very reasonable prices so far as compared with last year; evaporated apricots are a large crop and prices will rule from 1c to 2c lb. lower than last year. The same will apply to evaporated peaches. Blue berries are a short pack this year, and have advanced in price 5c to 10c doz. In other canned goods the situation is very strong. Owing to short crop of tomatoes the trade are in doubt about getting the full amount of purchases. Other lines, it is expected, will turn out in full quantities. Canned fruits will, it is expected be reasonable in price. Owing to the short crop of vegetables all kinds of pickles are dearer, a second advance having been recently put on by manufacturers. Broom manufacturers state there is little likelihood of lower prices this year, up to the present time few if any changes having been made.

Cable address: "FRIMAIRE, LONDON."

Codes used: A 1., A B C, 4th & 5th Ed., Agers & Private Codes

## FRY, MARRIAN & WELLS,

Head Office, - - 3 Mincing Lane, E. C., London, Eng.

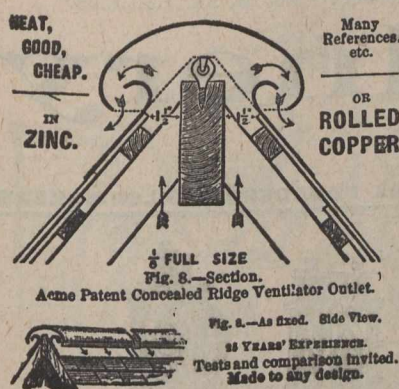
and  
ENGLISH HARDWARE  
CUTLERY GOODS.

SOLE EXPORT AGENTS FOR

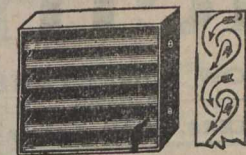
Messrs. SHRAGER BROTHERS, Calcutta. HESSIAN CLOTH and JUTE SACKS.

Special Terms to Canadians under the new Preferential Tariff.

Correspondence Invited.



# VENTILATORS & SMOKE CURES



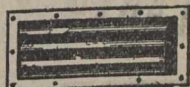
"Acme" Mechanical Ventilator. SPHERICAL VENTILATORS.



ACME LOUVERS for Walls, Gables, Roofs, etc

By Electricity, Water, Gas, Steam, Hand or Horse Power.

Wave Proof. Snow Proof. No Goods GENUINE without Any Size or Pattern for the TRADE MARK Affixed. Buildings, Drains, etc.



Telegrams, Keyworth, Liverpool. A. B. C. Code, (4th Edition.)

**ACME VENTILATING & HEATING CO., LIVERPOOL, ENGLAND.**

Avail yourself of the new Canadian Preferential Tariff, 33 1/3 off in favour of British Manufactures.

## LEATHER AND SHOES.

While local trade has been rather quiet this week, not unusual at the turn of the month, September, on the whole, aggregated fairly well. Dongolas, particularly, showed a heavy movement. Prices are very firm. An advance of 1c lb. was made this week in best jobbing leather and 1/2c advance in No. 3. This stock is still as scarce as ever, with considerable orders in waiting. Export business keeps up good. Some English buyers are now in this market looking up suitable supplies. Shoe manufacturers are sending out spring samples and are, generally, well pleased with the outlook.

## OILS, PAINTS, ETC.

Stocks of steam refined seal oil are very light, dealers reporting that they

do not remember a year when arrivals showed such small volume. Lined oil has declined 3c, being now 71c to 72c for raw and 74c to 75c for boiled. Turpentine has advanced 2c being now 71c to 72c net. Paints are unchanged.

## PROVISIONS.

Cooler weather has assisted the market, and all kinds are in better demand. Hams and bacon are firm at former quotations, while barrel cured is selling more freely and at full prices. Lard is steady. Quotations are:—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, 12 1/4c to 12 1/2c; extra pure lard, in 20-lb. pails, 10 3/4c to 11 3/4c; choice refined compound lard, 9c to 9 1/2c; boar's head

brand, in 20-lb. wood pails, \$2 to \$2.08; Globe, at \$1.80 to \$1.90; 20-lb tin pails, 1/4c less per lb.; hams, 12c to 14c, and bacon, 14c to 15c per lb. Liverpool, Oct. 1.—Pork, prime mess western, strong, 92s 6d. Bacon, Cumberland cut, firm, 66s; long clear, middles, light, firm, 63s 6d; long clear middles, heavy, firm, 63s; short clear backs, firm, 59; clear bellies, 11 to 13 pounds firm, 54s. Lard, American refined in pails, quiet, 53s 6d. Hams, short cut, 14 to 15 pounds, steady, 56s. Tallow, Australian, in London, firm, 32s 1 1/2d. Chicago, Oct. 1.—Provisions especially strong. October pork advanced, during the day 90c over opening figure, and close was 75c higher than yesterday's close; Jan. pork closed 25c higher; Oct. lard 30c higher; Jan., 22 1/2c higher, and ribs 10c higher. Future quotations: Pork, Oct., \$16.90; Jan., \$15.35; May, \$14.30. Lard, Oct., \$10; Nov., \$9.30; Dec., \$9; Jan.,

Cable Address: EILLS, Liverpool.

# EILLS & COMPANY,

LIVERPOOL, Eng.

Hams and Bacon Packed for all climates at the Lowest Possible Prices for Best Quality.

Confectioner, Crystallized Fruits, Dried Apples, Pears, Peaches, Apricots, Plums, Currants, Raisins, Figs, &c. A trial order will convince buyers of the Superiority of our Goods.

SPECIAL AGENTS FOR

## Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

Buyers should specify EILLS & COMPANY'S Goods on all Indents.

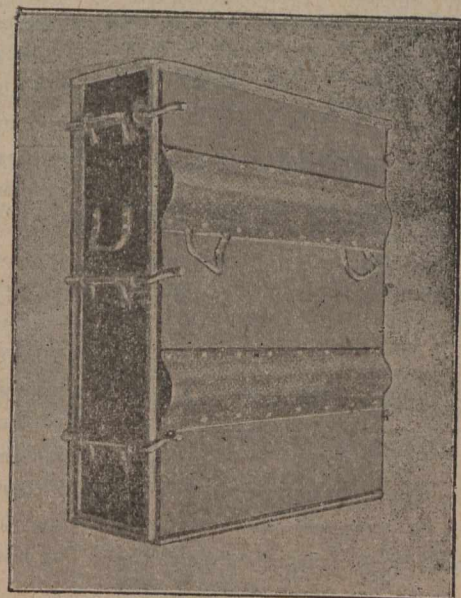
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New Preferential Tariff

# 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

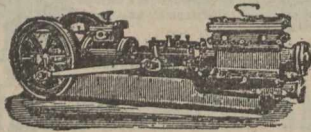
Telegrams : "NEILL, ST. HELENS."

Telephone : "No. 20, ST. HELENS."

# Soap Machinery

. . BONE AND TALLOW DIGESTERS . .

W. NEILL & SON, ENGINEERS, IRON & BRASS FOUNDERS, BOILERMAKERS.



SOAP, OIL, AND TAR SPECIAL PUMPS.

**SOAP PANS, TANKS,**  
With all Fittings.

MOISTS.  
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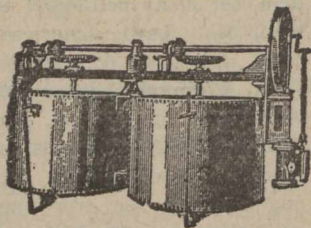
**STEEL SOAP FRAMES**  
The Best in the Market.

**CRUTCHING MACHINES**

New Bar-Cutting and  
Tabletting  
Machines.

**MILLING MACHINERY**  
Hand and  
Steam Stamping  
Machines with Dies.

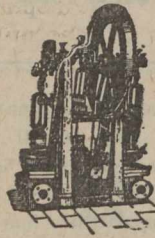
**GLYCERINE PLANT,**  
With Fire or Steam Evaporation.



MILLS.

**SOAP  
COMPLETE PLANTS  
CHEMICAL**

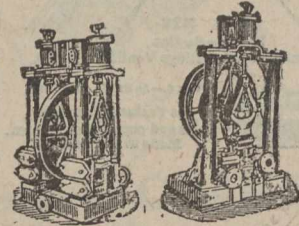
All on Newest Design.



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.

NOTED  
**AIR COMPRESSORS,**

With Improved Valves.  
Causticisers.  
Agitators.

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

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



AIR COMPRESSORS & BLOWING ENGINES.

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

## Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

\$8.77½; May, \$8.12½. Ribs, October, \$11; Jan., \$8.15. Cash quotations: Mess pork, per barrel, \$16.90 to \$17; short ribs, \$10.80 to \$11; dry salted shoulders, \$9.25 to \$9.50; short sides, \$11.12½ to \$11.37½.

### WOOL.

The London auctions show spirited competition at prices 10 to 15 per cent higher than last sales. Large quantities are being taken each day, and the firmness seems to be increasing. The market is very firm.

### THE COAL QUESTION.

The coal situation, owing to the deadlock in Pennsylvania, may prove for Canada to be one of the winds that

blow somebody good. We have abundance of the bituminous article, and there can be little doubt that our furnaces and stoves could be adapted with little expense to the use of this very much cheaper kind of coal. Coke which makes a fair substitute for anthracite, is made from soft coal. Surely the time is not remote when some practical method of consuming smoke will be discovered, and thus remove the principal obstacle to the use of the bituminous product, which renders necessary the frequent cleansing of pipes and flues. Here, too, is a patriotic hint for our minister, the indefatigable Hon. J. I. Tarte. Now, too, is the time for those who purpose heating our houses, as water and gas and elec-

tricity are furnished, to press their scheme upon the public.—And, again, we have abundance of wood to fall back upon—and to engage the attention of inventors.

### NEW INVENTIONS.

Below will be found a list of patents recently granted by the Canadian government, through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Canada, and Washington, D.C. Information regarding any of these patents will be supplied free of charge by applying to the above-named firm:—Pierre Larcher, Maisonneuve, Que., shoe; Arthur Bolduc, St. Roch, Quebec, P.Q., bread slicer; Joseph Nilu-



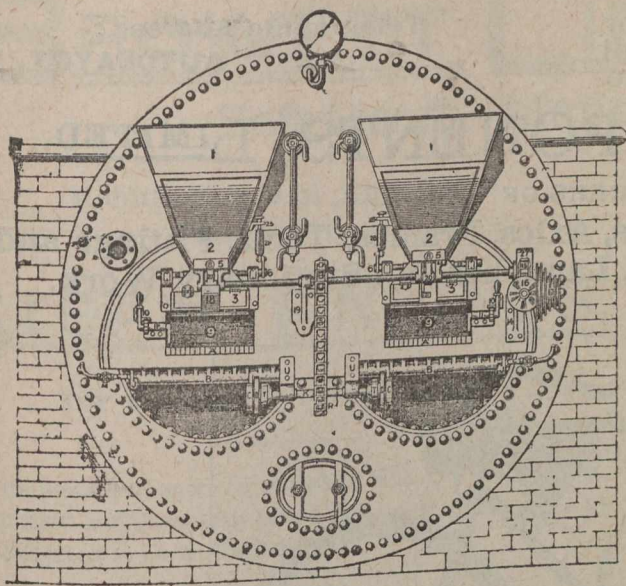
**R. GREENLESS & Co.,**

Fender and Ashpan Makers,  
42 GREAT CLYDE STREET, GLASGOW, SCOTLAND.

Works: 30 East Howard Street.

Illustrated Price Lists on Application.





Open to give Licenses for the Manufacture and sale of these Stokers in Canada.

**PROCTOR'S MECHANICAL  
...SHOVEL STOKER...  
And SELF-CLEANING BARS.**

**65 PER CENT.** of ORDERS received are from old customers, many of whom have had the machine working 25 years. Over 9,000 furnaces have been fitted with this machine

**20 per cent. more duty.  
10 to 15 per cent. in Economy**

The first and only Inventor of the Radial Shovel with Tappet and Spring.

**The only moving Bars before the Public that can be worked in three different ways:**

1st.—As self-cleaning. 2nd.—Can be put in and out of gear and worked intermittently. 3rd.—As Handmoving Bars.

Sole Patentee of Steam Bearer to Prevent the Bar Ends Burning off. Largest Number of References in the Trade. The Stoker has been before the Public for over 25 years, and is protected by 10 different Patents.

**J. PROCTOR,** Hammerton Street Ironworks, **Burnley, England.**

Manufacturer for Canadians, under the new Preferential Tariff.

Leclerc, St. Eugene (L'Islet), Que., window opener; Dominique Chartrand, Montreal, Que., cover for sidewalk valves; Warren L. McLean, Yonge Mills, Ont., steam engine for curd-cutting machines; Jean Delphic Oigny, Montreal, Que., attachment for fare-boxes; Frederic Lapointe, Montreal, Que., system of bookkeeping.

**PATENT REPORT.**

The following complete weekly list of patents granted to Canadians is published by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life building:—Canadian patents.—C. Furlong, glass wash boards; J. Guindon, artificial combustibles; A. H. Cook & W. H. Hod, fence posts. American

patents.—C. S. Dean, pneumatic railway-signal; E. Gagne, trolley-guard; R. H. Guthrie, post for fencing, or other purposes; A. A. Henderson, roller-bearing; A. E. Henderson, roller-bearing; A. E. James and R. M. Kippen, catamenial bandage; D. S. McDonald, furnace; K. R. McLay, clothes-pounder; G. Stirrett, grain-car door; J. A. McIntosh and W. McIntosh, compensating organ-pipe.

Owen N. Evans, solicitor of patents and expert, Temple building, reports the following patents granted to Canadians:—United States.—Tug and trace coupling, Alexander M. Craig; churn, Alexander Mitchell; railway-track-laying machine, Hugh Mann; adhesive cement, John T. Slough; process of pre-

paring bog-peat for fuel purposes, Antoine Charon; oar-lock guard, henery Ditchburn; axle-bearing, Robert McLaughlin; mechanism for removing selvage from box or carton blanks, Joseph Meek; cinder-sifter, Hormisdas Maynard. Canada.—Magnetic separator, Gerald J. Crean; shoes, P. Larcher; sheet iron stove, S. D. Robinson; machine for shocking grain, Wm. Russell; heaters, H. A. Fraser; bread slicers, A. Bolduc; method of drying peat, Alex. Dobson; Vehicle wheels, Felix Mesnard; driers for ores, Alf. G. Campbell; concentrates of ores, H. E. T. Haultain et al.; window opener, Jos. Leonius et al.; covers for sidewalk valves, D. Chartrand; letter files, Walter H. Marden; steam engine for curd-cutting machine, Warren L. McLean;

FOR INVALIDS, TRAVELLERS, DINNER, SUPPER PARTIES AND LUNCHEONS.

THE BLIXIR  OF LIFE

By Appointment to Her late Majesty, Queen Victoria.

**T. K. BELLIS'S REAL TURTLE SOUP AND JELLY.**

Awarded Gold Medals at all Exhibitions.

These Articles are made from the product of Real Live Turtles, shipped from the West Indies twice a month.

Recommended by the Leading Physicians.

**TURTLE JELLY.**

2/6 per Bottle.  
30/ per Case, 1 dozen.

**TURTLE SOUP.**

In pint Glass Flacon, 7/; Tins, 5/; do ½ doz., in case, 42/; do. Tins, 30.

Delivered Carriage Free in Great Britain.

SPECIAL TERMS TO EXPORTERS.

**T. K. BELLIS,** 15 Bury Street, London, E.C., Eng.  
St. Mary Axe.

LIVE TURTLE.

PRESERVED TURTLE.

SUNDRIED TURTLE.

(Cut will be inserted as soon as received.)

Pamphlet on Application.

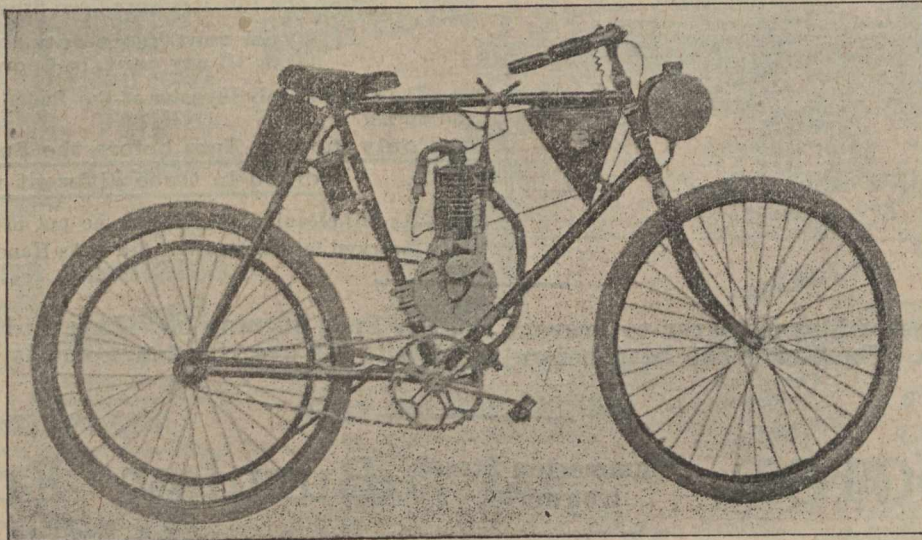
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils, &c.

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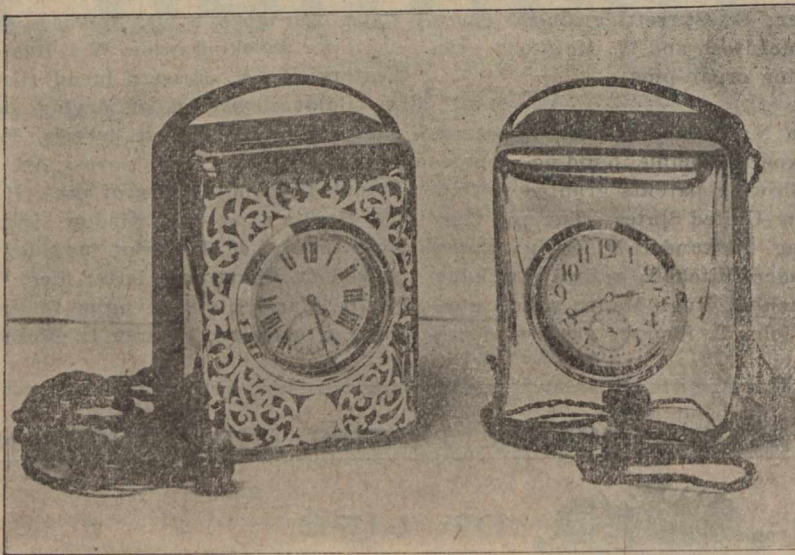
MANUFACTURERS OF

Steam, Petrol and Electric Motors, Gears, Axles, Frames, Tools, Fittings and all Motor Component Parts, for Cars, Launches and Stationary Work.



18-20 Church St., Islington, N., - London, England.

NOTE—These Cars are supplied 33 $\frac{1}{3}$  p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff. 



Above Cut represents the Latest Novelties in our

## "Meteor" Electric Light Cases

Solid Silver Fronts, 5 x 4 x 3.

Catalogues and F. O. B. London prices, under the new Preferential Tariff, 33 $\frac{1}{3}$  p.c. reduction off British goods.

—MANUFACTURED BY—

EVANS & MANGER, Hatton <sup>110</sup>Garden, LONDON, Eng.

suspenders, Robert L. Stewart; mops, Geo. G. Glenn.

### OUTLOOK ON THE RANCHES.

"In place of turning out 50,000 or 60,000 head of cattle here annually, we should be turning out 200,000 it could be done just as easily." This is the view of Mr. P. H. Burns of Calgary, says a Globe correspondent, the cattle king of western Canada, regarding the ranching possibilities of Alberta and western Assiniboia. Mr. Burns is an excellent sample of what energy and business ability will do when applied to the natural resources presented in the Canadian west. His start was humble and, though he is still comparatively a young man, he owns several ranches, does an enormous meat business in British Columbia and the Yukon and is just completing a \$30,000 residence and a \$75,000 business block in Calgary. The plains for ranching are here, roughly, 250 miles north and south by 500 miles east and west, the climate is favorable for all-year outdoor grazing in a large part of the area, the market for meat products is exceptionally strong, therefore the outlook for ranches could hardly be better. The number of cattle is steadily increasing, one reason being that several American cattlemen have joined the "invaders" and marched into the Canadian plains with an army of thou-

# BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester, England.

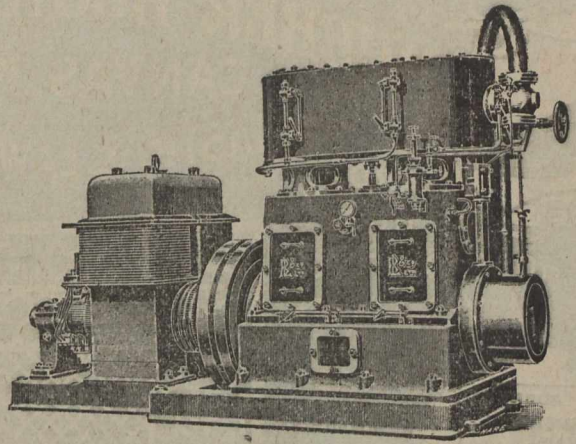
Manufacturers of High-Speed,  
Enclosed Type,

## 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 Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 2 (Std.)	Cash value per \$.
British North Am. ....	243	4,866,666	4,866,666	1,776,333	3	Apl. Oct	126	330 48
Can Bank of Commerce	50	3,000,000	3,000,000	2,000,000	3 1/2	June Dec	160	80 00
Commercial, Windsor..	48	500,000	350,000	60,000	3	.....	165	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	168	90 00
Halifax Banking Co .....	20	600,000	600,000	500,000	3 1/2	Feb. Aug	159	79 00
Hamilton .....	100	2,000,000	2,000,000	1,600,000	5	June Dec	230	290 00
Rochelega .....	100	1,999,700	1,967,000	950,000	3 1/2	June Dec	107 25	155 00
Imperial .....	100	2,500,000	2,500,000	2,125,000	5	June Dec	329	329 00
Merchants' Can. ....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	160	160 00
Molson's .....	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	216	108 00
Montreal .....	200	12,000,000	12,000,000	8,000,000	5	June Dec	259	518 00
Nationale .....	30	1,469,700	1,430,550	350,000	3	May Nov	95	28 50
New Brunswick .....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia .....	100	2,000,000	2,000,000	2,800,000	4 1/2	Feb. Aug	232	332 00
Ontario .....	100	1,500,000	1,400,000	425,000	2 1/2	June Dec	135	135 00
Ottawa .....	100	1,994,900	2,000,000	1,765,000	4 & 1	June Dec	205	205 00
People's of N. E. ....	150	180,000	180,000	155,000	4	June Dec	155	155 00
Provincial .....	25	873,487	781,248	800,000	3	June Dec	117	117 00
Quebec .....	100	2,500,000	2,500,000	1,700,000	3 1/2	Feb. Aug	180	180 00
Royal .....	100	2,000,000	2,000,000	1,700,000	3 1/2	April Oct	.....	116 50
St. Stephen's .....	100	200,000	200,000	45,000	2 1/2	April Oct	233	350 00
Standard .....	50	1,000,000	1,000,000	850,000	5	June Dec	250	112 25
Toronto .....	100	2,500,000	2,600,000	2,600,000	5	June Dec	112 1/2	75 00
Traders .....	100	1,500,000	1,500,000	350,000	3	Mch Sept	180	123 00
Union (Halifax) .....	50	800,000	900,000	505,606	3	Jan Dec	123	.....
Union of Canada .....	100	2,000,000	2,000,000	150,000	3 1/2	Jan Oct	.....	164 00
Western .....	100	500,000	401,239	192,000	3	Jan July	164	128 00
Agri. Sav. and Loan Co .....	50	630,200	630,200	800,000	4 1/2	Jan July	128	65 00
Bell Telephone Co .....	100	5,000,000	5,000,000	120,000	2 1/2	Jan July	65	90 00
Brit. Can. Loan & Inv. Co. ....	100	1,937,900	898,481	180,000	3	Jan *	90	57 50
Brit. Mortg. Loan Co. ....	100	450,000	389,214	.....	3	Jan July	115	57 00
Can. Colored Cot. Mills Co. ....	100	2,700,000	2,700,000	350,000	3	Jan July	114	136 00
Can. Landed & Nat'l Inv't Co. ....	10	2,008,000	1,004,000	1,490,057	3 1/2	Jan July	138	36 00
Can. Per. & W. Can. M. Corp. ....	10	5,951,350	5,951,350	250,000	2 1/2	Jan July	72	62 00
Can. Sav. & Loan Co. ....	50 & 7 1/2	750,000	1,250,000	450,000	3	Jan Dec	124	58 00
Central Can. Loan & Sav. Co. ....	100	2,500,000	934,200	40,000	3	Jan *	58	112 00
Dominion Sav. and Inv. Co. ....	50	1,000,000	1,000,000	.....	1 1/2	Mar *	112	135 00
Dominion Telegraph Co .....	50	1,000,000	3,333,600	556,752	3	Jan July	179	89 50
Dominion Cotton Mills Co. ....	100	1,500,000	1,100,000	200,000	3 1/2	Jan July	70	111 00
Hamilton Prov. and Loan .....	100	2,000,000	200,000	890,000	4 1/2	Jan July	111	34 00
Home Sav. and Loan Co .....	10	8,000,000	1,400,000	175,000	3	Jan July	110	50 00
Huron & Erie Loan & Sav. Co. ....	100	732,724	720,647	210,000	3	Jan July	55	66 40
Imperial Loan and Inv. Co. ....	100	700,000	700,000	87,500	3	Jan July	166	96 50
Landed Banking and Loan .....	100	1,000,000	877,287	160,000	3	Jan July	279	122 50
Lend. & Can. Loan and Ag. ....	50	679,700	673,550	50,000	2	Jan	70	70 00
London Loan Co .....	50	1,500,000	375,000	.....	2	Jan	137 1/2	40 75
Manitoba & North-W. Ln Co. ....	100	2,000,000	2,000,000	.....	5	April Oct	131 1/2	12 00
Montreal Telegraph Co. ....	40	3,000,000	2,998,640	560,318	2 1/2	Feb. *	70	35 00
Montreal Gas Co .....	40	5,000,000	4,500,000	600,000	4	Feb *	105	135 50
Montreal Street Ry. Co. ....	50	1,400,000	1,400,000	.....	4	Feb *	137 1/2	40 75
Montreal Cotton Co. ....	100	1,250,000	1,250,000	350,000	2 1/2 & 1	Mch	24	12 00
Merchants Cot. Co. ....	100	500,000	500,000	150,000	3	Jan July	70	35 00
Montreal Loan and Mortg. ....	25	466,800	314,388	500,000	3	Jan July	105	135 50
Ont. Indus. Loan and Inv. ....	100	2,000,000	1,200,000	.....	2	Jan	98 1/2	136 00
Ont. Loan and Deb. Co. ....	50	600,000	600,000	50,000	3	Jan	76 1/2	78 50
People's Loan and Dep. Co. ....	50	373,720	373,720	162,355	2	May	118 1/2	118 75
Real Est. Loan Co. ....	40	2,088,000	2,088,000	320,155	.....	Jan. *	112 1/2	112 50
Richelieu and Ont. Nav. Co. ....	100	2,250,000	2,250,000	.....	2 1/2	Jan. *	.....	.....
Mont. Heat, Light & Power Co. ....	100	2,000,000	2,000,000	250,000	.....	Jan. *	.....	.....
Toronto Electric Light Co. ....	100	1,445,860	724,540	.....	.....	Jan. *	.....	.....
Toronto Mortgage Co .....	50	6,000,000	6,000,000	.....	.....	.....	.....	.....
Toronto Street Railway .....	100	.....	.....	.....	.....	.....	.....	.....
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	.....	.....

\* Paying quarterly dividends.

sands of steers, soon to be converted into prime Canadian beef, fed by Canadian grasses, from the sub-arid belt of the west. The prosperity of the ranchers shines in the conditions of Calgary, which is flourishing with almost a boom-time growth, has upwards of 50 houses building, and a total expenditure on new buildings of nearly \$250,000. There are occasional difficulties met by the ranchmen, such as scarcity of cars and some cold weather last year, but the general conditions are excellent, and the tone of the men themselves is decidedly buoyant.

Residents of Calgary resent the imputation that they are part of any "wild and woolly west" that Canada may have. When the British newspaper delegates inquired for bloodthirsty Indians and fighting cowboys they were disappointed, and local pride pointed instead to the evidences of progress in a city of 6,000, to the many excellent stone business buildings, to the new \$75,000 block being built on the main street, and to the well-dressed civilians who throng the streets on Saturday, on shopping bent. There are too many leavening influences in Calgary to allow it to become of the wild and woolly type. The Mounted Police have a barracks here, and their influence for peace is well known. The city is a large distributing centre, which calls for quiet, solid business sense, and not for reckless living. There are many cultured people here and in the vicinity, from England and from Ontario, from whose homes radiates a refining influence. The life is free and easy, there is no doubt, and there is some temptation to the man who turns his herd loose on the plains and only visits them at intervals except at the round-up and shipping times. A change is taking place in the ranching country, however. As has happened across the border, the ranges are gradually being encroached upon by the agriculturist, and even now a war is on for the possession of the land which can only be

ESTABD 1859

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MANUFACTURERS OF

## RUBBER BOOTS & OVERSHOES

### CANVAS, PLIMSOLL, GYMNASTIC & LAWN TENNIS SHOES

GARDEN HOSE  
DELIVERY HOSE, BELTING,  
CORD, MATS, VALVES, SHEETS.

WASHERS AND  
ALL KINDS OF MECHANICAL  
RUBBERS. INDIA RUBBER THREAD

31 ALDERMANBURY  
LONDON  
ENGLAND  
20 RUE DE MARAIS  
PARIS  
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"RUBBER" LIVERPOOL.  
TRADE MARK  
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CAB TYRES  
PNEUMATIC CUSHION  
AND SOLID TYRES

HEAD OFFICE & WORKS  
VAUXHALL RD LIVERPOOL ENGLAND






made permanently good for farming by extensive irrigation works. The rancher has a lofty contempt for the man to whom he alludes, in language imported from the south, as a "punkin juggler." One method of forestalling the general enemy has been the practice of the cattlement of buying large areas in their own name, instead of keeping only small holdings and relying altogether for pasture upon the "public domain."

One of the large land holders is the Cochrane Ranch Company, which owns 75,000 acres south of Macleod, and pastures nearly 20,000 head of cattle. Another large rancher is Mr. George Lane, who came over from Montana fifteen years ago, with capital of a horse and saddle, and worked as a cowboy on what is called the "Bar-U" ranch, a name obviously derived from the brand in use. Mr. Lane is credited with having paid \$225,000 for the present ranch, and now has about 20,000 acres and 10,000 cattle. Another large interest is that of the Canadian Land and Ranch Company at Crane Lake, an English holding, which pays a dividend of 20 per cent. yearly. One of the recent arrivals in the country is Hon. William Beresford, son of Lord Charles Beresford, who has just bought 30,000 acres west of Calgary on the Bow River. This English gentleman came here a year ago with his young bride, who is prepared to share the comparative isolation and hard work of the west in a life at the same time free and fascinating. On the other hand, irrigation works are increasing. There is now the St. Mary's irrigation canal in the vicinity of Cardston and Lethbridge, while the Canadian Pacific are planning an-

other to extend from a point on the Bow River four miles from Calgary east to Medicine Hat, 180 miles, and benefiting, with its off-shoots, in the neighborhood of 2,000,000 acres. These are some of the influences which will encourage agriculture in its inroads upon ranching. In the United States great progress has been made by irrigation in the sub-arid belt, and a recent report estimates that 7,500,000 acres over there are now yielding heavy crops by this agency, which were formerly useless for purposes of cultivation.

A glimpse of the ranching country was afforded to-day, when the British delegates and several others drove 11 miles south of Calgary to the 7,000-acre ranch which Mr. Burns recently bought, set in the midst of what has been termed "The sirloin of Canada." The country is rolling, is generally quite innocent of trees, but lavish everywhere in its growth of grass and prairie flowers, including the beautifully tinted wild rose peculiar to the west. A splendid setting is given far to the west, where the eternal snows of the Rockies stand out through the blue haze of 80 miles of intervening territory. The limits of Calgary are scarcely passed before one comes upon herds of cattle, content and sleek in the heavy grasses which the wet season has afforded. There are irrigation ditches here and there, but they have served rather as outlets this year. The only fear from the unusually heavy growth in the dry area this year is that the grass may be too long to "cure" properly, as is its custom, as it remains to be "cropped" by the stock during the mild weather of the Alberta

winter. On the way out many herds of cattle and several of horses are passed, and at long intervals the houses of the owners are seen. These residences are in most cases small, and without tree ornamentation, though the largeness of the surroundings may intensify this feature. The explanation given is that all western people are so busy making money for some years after they arrive that they neglect the amenities of life. The thought naturally arises on traversing the ranching country that the life must be a lonely one for the women who live here, when the nearest neighbors are often five or ten miles away. The arrival at Mr. Burns' ranch put an end to all these reflections, for it was as a sunbeam shining out through an overcast sky—a large brick house, ivy-covered, with a beautiful flower garden, girded with shrubs; it nestles beneath a hill and faces the Bow River. Inside it is the very model of taste, with many of its decorations and furnishings made of trophies of the chase—buffalo skin rugs, mounted birds, moose heads and other features well known to huntsmen. A staff of Chinese and colored cooks and waiters well trained and willing, had prepared and soon served a delicious dinner in a large marquee on the lawn. If the appetites induced by the drive through the bracing air of Alberta to-day be any indication, the provision bill of the average ranch, outside the meat which comes from the owner's herds, will be a large one. Mr. Burns' home-ranch, which was occupied by Mr. Bull for a long period, is said to be a type of quite a number in the district, where the large profits undeniably made from cattle-raising have been turned to good

# RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

"Union" Hair Belting

... AND THE ...

"HERCULES" Sold Woven COTTON BELTING.

Telegraphic Address: "LETHAM, OLDHAM."  
Telephone, No. 102.



The Warp used in the manufacture of this Belting is guaranteed to be made from the BEST quality of the yarn known as Camel Hair Yarn.

Special lines in "Self-Lubricative" STEAM ENGINE AND PUMP PACKINGS.  
Samples and prices free on application.

Address: Waterloo Mills, Oldham, England.

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account in increasing the comfort and beautifying the surroundings of the home.

The ranching business in Alberta is said to have got its start when two disappointed Cariboo miners drifted over the Rockies in the early seventies and settled in the wide plains. They had little company until 1883, when the railway arrived. "In those days," said Mr. James Reilly to-day, one of the pioneers, "there were no fences, and all our travelling was done on horseback. We roamed over the prairie, fifteen or twenty of us together. Game was plentiful, particularly prairie chickens and ducks in thousands."

Since then the number of ranchers has steadily increased, until now there are 13,000 different brands on the plains, of which 3,600 are for horses, and the remainder for cattle. There are two round-ups each year, in June and October, when the new arrivals are branded. The "gathering beef" season, that is, the period when the

cattlement go out and catch for market the steers that are ready to be sold, is in the latter part of August and September. Sometimes a rancher never sees his cattle from one round-up to another. The more careful men, however, visit the herds every fortnight or so to care for any that are sick, or to see if any are missing. Another change is the more systematic preparation of food for the winter. Each winter the calves and heifers have to be housed, so that a considerable quantity of fodder is raised on the larger ranches. Oats cut green is one variety, while Brome grass has also come to be quite a favorite. On the Burns ranch an excellent field of 250 acres of the latter was seen showing at the same time the benefits of irrigation, whereby the yield was increased from 200 tons "before taking" to 300 tons the first year, 600 tons the second year, and 1,200 tons the third year, after irrigation was begun. The present season has been a good one for the rancher, who has pro-

fit by the general rise in the price of meat products. Steers are generally sold by the head, and whereas last year four-year-olds brought about \$40 on an average, this year they are worth from \$45 to \$50. Thus it will be seen that the cattle of the western ranching district bring in nearly \$3,000,000 in a year. There are in addition the sheep and the horses, which are becoming of more importance. As the cattle raise caste objections to pasturing where the sheep are, the latter are confined largely to the Maple Creek region, though there is a considerable flock about Cardston this year, and 60,000 sheep are said to have been brought into southern Alberta last year. There are some good horse ranches in the vicinity of Calgary and south toward Pincher Creek, and the number of animals is estimated at 20,000. A good market is found among the new settlers throughout the west. Northward from here the tendency increases towards mixed farming, and

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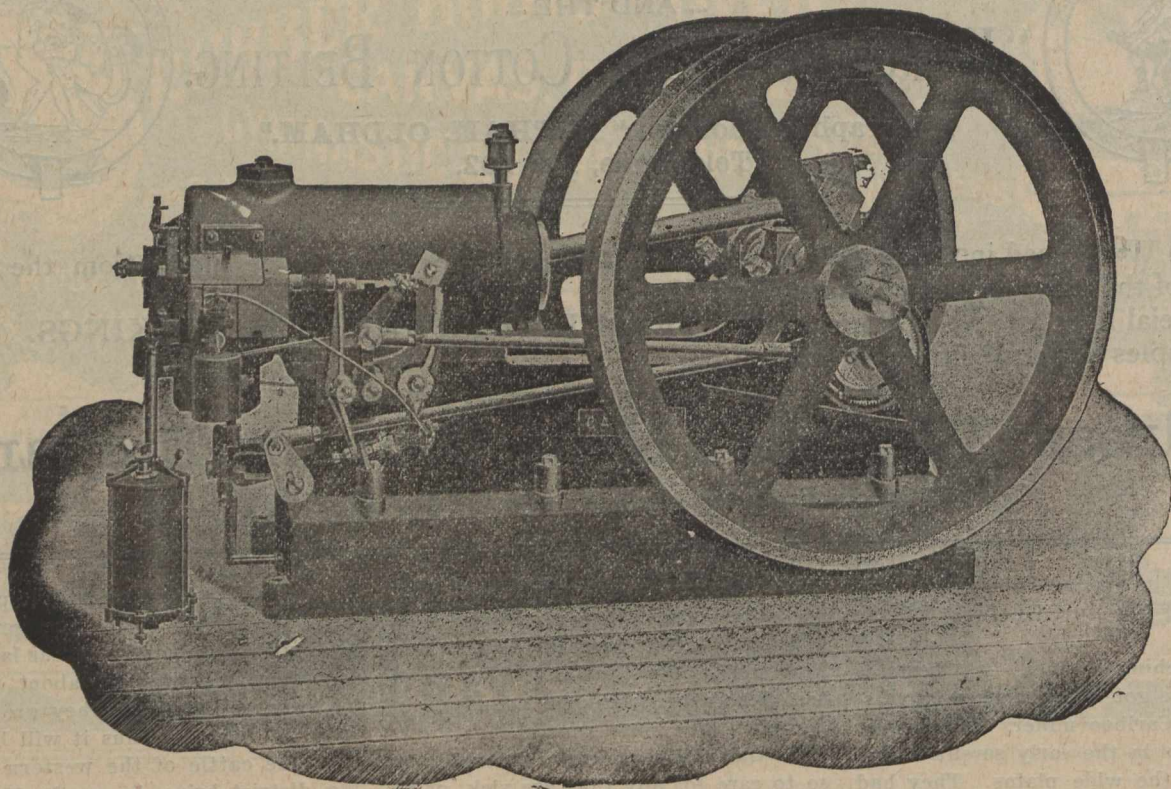


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there is now a creamery at Calgary drawing most of its supplies by rail from points on the Calgary & Edmonton line, and which made 28,000 pounds of butter last year. There is a good market in British Columbia, while a new outlet has recently been found in Australia, to which continent fifteen tons of butter were shipped recently.

This was rendered necessary by the drouth over there. Shipments are also made to Japan and the Yukon. Hog and poultry raising is very unusual in southern Alberta, and large quantities of both are imported.

The importation of stockers from Ontario and Manitoba is increasing, numbering 30,000 from Manitoba and 16,

000 from Ontario last year, compared with 25,000 and 11,000 respectively in 1900. In this connection the complaint is made that most of these young cattle are of dairy breeds rather than animals suited for beef and that the ranchers suffer to some extent thereby. This condition is gradually improving by the spread of mixed farming in eastern As-

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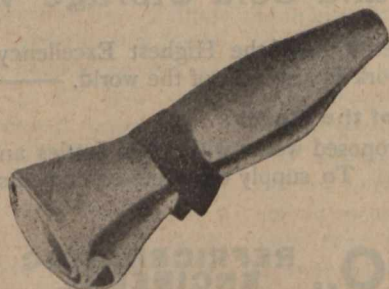
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siniboia, Saskatchewan and northern Alberta, where the introduction of a number of thoroughbred sires from the east will improve the quality of stock generally. While the growing of fall wheat seems to be a failure in Manitoba and eastern Assiniboia, it has been carried on with success in central and southern Alberta. Major Walker has a field near Calgary, which, when seen to-day, was ready for cutting, was of remarkable quality, and appeared good for forty bushels to the acre. Farther north quite extensive experiments have been carried on successfully, lasting several years. The winters here are modified by the Chinook winds, and there is very little snow, while, if the fields slope slightly to north or north west to avoid the direct rays of the sun in the spring, the grain does not get an early and disastrous start.

Seeding for this crop is usually done between July 15 and August 1, which may seem early to an Ontario farmer, but the fall frosts which check vegetation begin earlier than in the east.

Quite an extensive immigration has come into the district tributary to Calgary this year. The Mormon settlement which Jessie Knight, the millionaire from Utah, established, has grown rapidly. Settlers have wrested land from the ranchers along the Macleod branch, and the new villages of Nanton and Claresholme, with each a population of 200 or more, are among the results. Much land held by private companies has been bought, while Mr. J. R. Sutherland reports the homestead entries in the Calgary office to have been 1,495 for the year ending June 30, an increase of 650, or over 70 per cent. This represents 1,495 bona fide settlers, each

taking up 160 acres of land. Some of these are twenty miles from a railway.

The relation of agriculture in the Territories to the development of British Columbia will be one of increasing interest in the future. The Pacific Province, while possessing little agricultural land, comparatively, has many fertile valleys where the vegetation and climate are probably more nearly tropical than in any other portion of Canada. These tracts are especially suited for fruit-growing, and from them should come the fruit which will be required on the western plains, where it is not successfully grown. The supply of certain varieties, at least, is now drawn wholly from California. On the other hand, there will be an increasing in British Columbia for the flour and meat products from east of the Rockies, as the lumber and mining industries expand, as they are bound to do, in the years to come. For the present agricultural development in British Columbia is slow owing to the great cost of clearing the land of the heavy forests.

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### PRODUCTION OF BORAX AND BROMIDE.

The annual report of the United States Geological Society upon the production of borax and bromide during 1901, shows a slight decrease for the year, the output being 17,887 short tons of crude borax, valued at \$314,811, and 5,344 short tons of refined borax, valued at \$697,307, with a total value of \$1,012,118, as compared with the production of 24,235 short tons of crude borax, and 1,602 short tons of refined borax in 1900. Of the output in 1901, California produced 16,887 short tons of crude borax, valued at \$297,198, and the

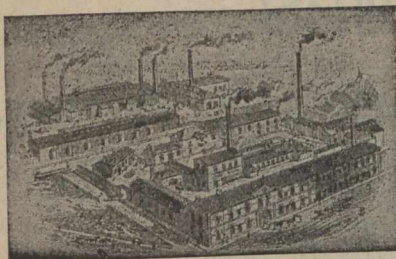
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total quantity of refined borax. The production of borax in the United States continues to be derived mainly from the colemanite deposits of California, Nevada, and Oregon. Operations in States:—

California.—New methods of working low grade and mud deposits near Daggett were introduced during 1901, and a modern plant has been constructed by the Western Mineral Company which will increase its capacity to a considerable extent. The product is a boric-acid concentrate, which is shipped East as a rude material for the manufacture of borax. The Standard Sanitary Company of Pittsburg, Pa., has absorbed the Columbia Chemical Company, and the large mud deposits near Daggett, together with the extensive plant in that town formerly operated by the Columbia Chemical Company, are now under the control of the American Borax Company. New machinery has been added to the plant and its capacity largely increased through the substitution of the air method for the steam method formerly used in the manufacture of sulphurous acid. A railroad has been built from the mines to the works, a distance of 6 miles, and extensive arrangements have been made to handle large quantities of low-grade borate ores. The boric-acid concentrates produced will be consumed mainly by the company's works at Pittsburg for the manufacture of boric acid. It is worthy of note that this is the first determined effort to work low-grade deposits of calcium borate ores in this country. Considerable development work has been done at the Ventura colemanite mine owned by the Stauffer Chemical Company, and upwards of 100 tons of high-grade calcium borate are produced per month for manufacturing into boric acid at the factories of the company in San Francisco. There have been no new borate deposits discovered during the year. The Pacific Coast Borax Company has heretofore supplied nearly the entire demand for borax in the United States, as well as a portion of the boric acid. The colemanite mines at Borate, 12 miles northeast of Daggett, owned by this company, continue

to produce sufficient ore to supply the market, although the greater depth of the mining operations has increased the cost of extraction. The Pacific Coast Borax Company practically controls the borax market in the United States, and wise conservatism has been shown by its action in not increasing prices during the recent period of high values. The burning of the company's large factory at Bayonne, N.J., in April, 1902, has had no effect on the market, nor even required the reopening of the plant at Alameda, Cal. There is no immediate prospect of any decided increase in the production of calcium borate nor of any change in its price.

Oregon.—The marsh deposits of sodium borate in Harney county, which extend over 10,000 acres of Lake Alford, have been operated during the last few years, and the refineries have produced a yearly output of approximately 400 short tons of refined borax, which is carried by mules to Winnemucca, on the Canadian Pacific Railway, whence it goes to Chicago, St. Louis, and, occasionally to San Francisco. The Rose Valley Borax Company owns 2,000 acres of the richest portion of the deposits close to the lake. The ground is level and treeless and is incrustated with a layer of sodium borate several inches in thickness, which contains also sodium carbonate, sodium sulphate, sodium chloride and other salts. During the summer the loose surface deposit is shovelled into small heaps and is replaced by a second incrustation within a comparatively short time. As no mining is done in winter, sufficient material is collected in summer to furnish a supply to operate the refining works throughout the entire year. The crude mineral, containing from 5 to 20 per cent. of boric acid, is shovelled into tanks of boiling water and chloride or sulphuric acid. After twenty-four hours the clear superabundant liquor is drawn off into crystallizing tanks and cooled, yielding white pearly scales of high-grade boric acid and a mother liquor, which is used repeatedly if it contains a sufficient quantity of sodium salts to warrant a separate treatment.

Production in other countries.—The Borax Consolidation, Limited (the international borax combination), now operated in the United States, England, France and South America, reports a very favorable business for the fiscal year ending September 30, 1901. This company is capitalized at £1,400,000, of which £800,000 is preferred stock, carrying 5½ per cent. cumulative dividends, and £600,000 is ordinary stock, each share of a par value of £10. The net profits for the fiscal year were £190,278, from which interim dividends of £22,000 on preferred stock and £30,000 on ordinary stock (£52,000 in all) were paid. The balance of £138,278, together with the £13,360 brought forward from the previous year gives a total surplus of £151,638.

Argentine.—The International Borax Co. operated the Tres Moros mines during 1901, employing 500 laborers and produced on the average of 700 tons per month. The shipments from the province of Salta to Europe during the year exceeded 16,000 tons.

Chili.—Borax and boracite are found principally in the districts of Ascotan and Carcota, province of Antofagasta, although other deposits occur in the department of Copaino, province of Antacama. The deposits of Ascotan and Carcota, which were worked for a long time by a Chilean company, are now under the control of a California company. During 1900 these mines produced 13,716 metric tons of calcined boracite and 26 metric tons of borax. The borax property, known as the Barateras de San Juan de Dialogue, has been recently purchased by a syndicate for \$150,000.

Russia.—Borax is found on the Kertch and Taman peninsulas of Southern Russia, where it occurs in connection with mud volcanoes. Soon after eruption the mud becomes incrustated with various salts, including borax, soda and salt, which are recovered by dissolving in water and subsequent evaporation.

Turkey.—The mineral borocalcite, a calcium borate in Asia Minor, furnishes the base for the manufacture of the greater part of the borax supply of



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Europe. The crude mineral is treated with caustic soda, forming borax and calcium carbonate, although the best results are obtained by using a mixture of caustic soda and sodium bicarbonate. The ore is finely crushed in a mill, and 15 parts of mineral are placed in a steam-heated boiler with 60 parts water, 8 parts sodium bicarbonate and 2 part caustic soda, the whole being boiled for three hours. The resultant liquor is filtered, and the hot filtrate yields at the end of several days crystals of borax, which are steam dried, assorted, and barreled. The cake of calcium carbonate remaining in the filter press is washed with water until the borax content is completely extracted, and is then sold to glass, paper and cement works. It is estimated that 100 pounds of boracalite will yield from 100 to 105 pounds of borax crystals.

There has been but little fluctuation in the price of borax during 1901, which has remained at 7 to 7.25 cents for the refined and 6.75 to 7 cents for the concentrated product. This latter grade, however, is not of uniform quality and is gradually disappearing from the market. The imports of borax and

borates into the United States in 1901, as compared with 1900, were as follows:—1900.—Borax, 273,706 pounds, value, \$9,937; crude and refined sodium borate, 58,294 pounds, value, \$5,306; boric acid, 473,251 pounds, value \$17,436. 1901.—Borax, 545,046 pounds, value \$20,643; crude and refined sodium borate, 103 pounds, value \$9,411; boric acid, 705,005 pounds, value, \$26,629. The world's production of borax and boron compounds so far as reported in 1900, the latest year for which comprehensive statistics are available, was as follows:—United States (calcium borate), 23,456 metric tons; Chili (calcium borate), 13,177 metric tons; Germany (boracite), 232 metric tons; Italy (boric acid crude), 2,491 metric tons; Peru (calcium borate), 7,080 metric tons. Bromide.—

The production of bromine in the United States during 1901, including the proportionate quantity of bromine contained in potassium bromide, amounted to 552,043 pounds, valued at \$154,572, as compared with 52,144 pounds in 1900, valued at \$140,790, an increase of 30,599 pounds for the year. The price per pound during 1901 averaged 28 cents, as compared with 27 cents in

1900 and 29 cents in 1899. The production of bromine in the world continues to be controlled by the associated American producers and by the Leopoldshall-Stassfurt Convention, which is operative for some years to come.

The greater proportion of the output of bromine in the United States continues to be derived from Michigan. During 1901 Michigan contributed 160,000 pounds of bromine in the form of potassium bromide, which, with the output of 54,875 pounds of liquid bromine, gave an aggregate production for the year of 214,875 pounds of bromine or equivalent potassium salt. The Midland companies still control the bromine industry of the United States, although a small quantity has been produced from the Saginaw bitters. The Red Cross well at Big Rapids is being equipped to produce bromine, and a shaft is being sunk for rock salt just south of Detroit, where the deposit is said to be large and of good quality. The production of bromine by states in the past two years was as follows:—Michigan, 1900, 210,400 pounds, 1901, 217,995 pounds; Ohio, 1900 91,182 pounds; 1901, 125,467 pounds; Pennsylvania, 1900, 105,592 pounds, 1901, 101,595 pounds; West Virginia, 1900, 114,270 pounds; 1901, 106,986 pounds; total, 1900, 521,444 pounds, value \$140,790, or 27 cents per pound; 1901, 552,043 pounds value \$154,572, or 28 cents per pound.

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### LOOKING NORTH.

Scenes at the Border Among the Immigrants.

Three miles across the wheatfields from Hannah, North Dakota, lies the Door of Opportunity. Its presence is marked by an ignoble iron post, bearing the words "Convention of London, October 18, 1818," but past it have oscillated hundreds of young men seeking to better their fortunes, first in the United States and now in Canada. It is a humble trail across the boundary line connecting two "end stations" on the respective railway systems of two nations. It is like a water shed, for at each point the traffic begins in a minimum, and in the one case flows with gathering force through Winnipeg and

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Fort William through Canadian channels; in the other over the Great Northern to the flour mills of Minneapolis or the harbor of Duluth, thence to Buffalo and New York. Here, says a correspondent of the Globe, the wheatfields of two countries run side by side on similar soil, separated only by iron posts a mile apart, by a road allowance generously provided by the Canadian Government—Uncle Sam cultivates every foot clear to the 40th parallel and by the spectre of customs officers. Canadians largely occupy the land on both sides, neighboring with one another, but giving their allegiance and produce to a republic on the one

hand and to a great self-governing colony on the other. Nearly twenty years ago the land on the Manitoba side was all homesteaded, but there were still plenty of free farms in Dakota. Many young men who settled on the Canadian side were disappointed with the results of their labor, as frequently happened in the darker days of the west. Much good land was reserved by large corporations and by Indians, and the American boomsters attracted scores of Canadians to their open fields. There is no doubt they were successful on this, if they had success in them, though no more so than is the Manitoba farmer of to-day.

Now that land hunger cannot be satisfied in Dakota with desirable homesteads the return flow has set in, and the word "trekking" has found its place in the American language. The Dominion Immigration Agent at Hannah, Mr. E. T. McAlpine, states that since May 1st 600 Americans have driven across to Snowflake, the locomotive's stopping place on the Canadian side opposite to and six miles from Hannah, and located at various points in the Canadian west. They were almost all from Cavalier County, North Dakota, and Mr. McAlpine states that 75 per cent. of them were returning Canadians. They carried with them

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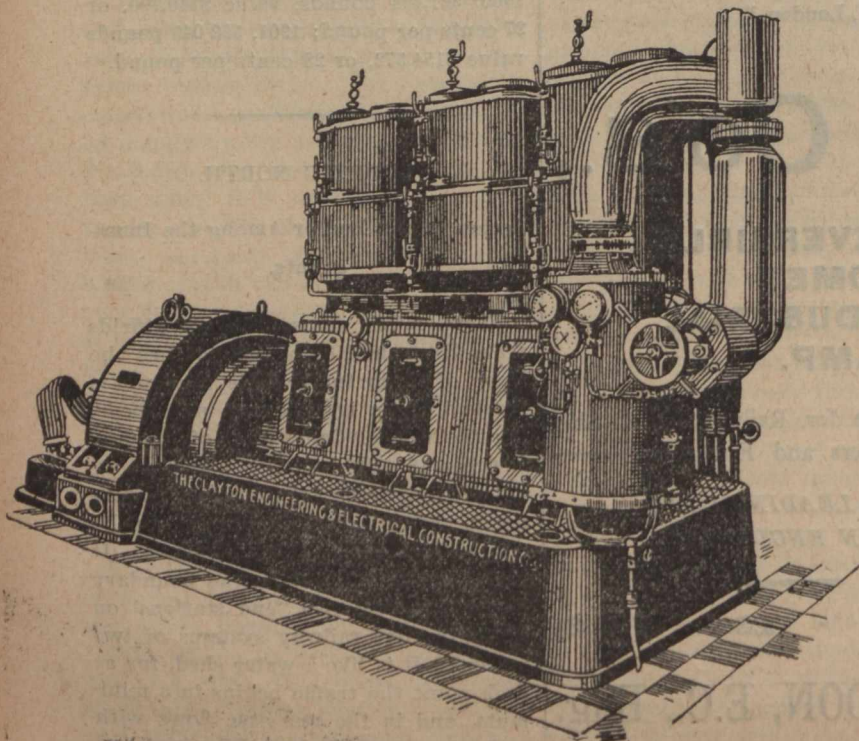
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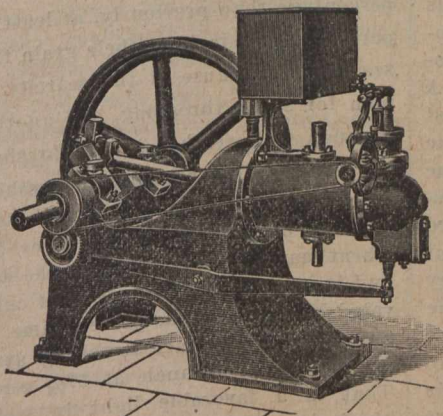
Hargreaves Works, - - Oldham, England.

SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF.

thousands of dollars' worth of effects, besides money which they received from the sale of their farms. As land in this vicinity sells at \$2,000 to \$3,500 per quarter section, the amount of ready capital taken into Canada must have been considerable. Yesterday one settler entered Snowflake from Dakota, and from the entry of the Canadian customs officer, I may be permitted to reproduce a list of the effects which this ready-to-work citizen of Canada took with him:—Three horses, three cattle, fourteen sheep, ten pigs, one box of fowl, one binder, one mower, one waggon, one hay-rake, one cultivator, one light waggon, one cutter, one sleigh, one set light harness, one gun, one rifle, one harrow—valued in all at about \$800. Many have from \$1,000 to \$1,500 in effects, and one recent arrival exhibited \$5,000 in cash, the receipts for the sale of his farm. The Canadian customs regulations allow settlers to take in free of duty sixteen large animals (cattle and horses) for a quarter section, and one sheep and one pig for every acre in their farm. Since the first of the year 93 carloads of effects have reached Snowflake by waggon and been shipped to points in western Canada. The settlers usually make a "bee" to drive their goods across. The largest movement of the season was during

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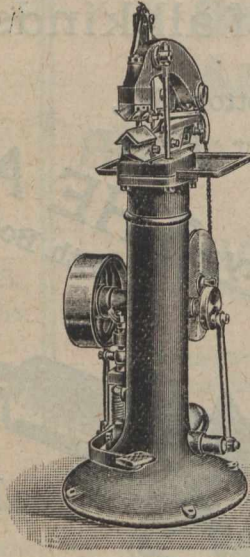
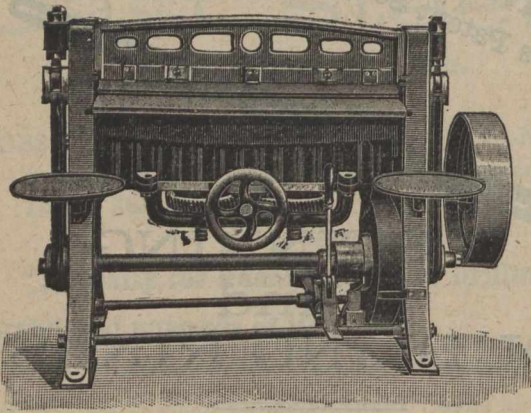
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the month of May, when 60 carloads of effects were landed in the embryonic City of Snowflake, with its 100 people and hopes for future greatness. A goodly sight for Canadian eyes it must have been to witness pilgrims from the fertile Dakotas trailing through the miles of green wheatfields and blossoming prairies, their faces set toward the uncultivated land of promise out toward the Albertian sunset. They filled Snowflake to overflowing. The street was littered with camps as the settlers, with that native capacity to take care of themselves, cooked their meals on the stoves which to-night were loaded on the train and to-morrow swept out over the western prairie to a new home. To add to the bustle of the village, 180 men who were extending the C.P.R. track to Mowbray, ten miles southeast, made Snowflake their headquarters.

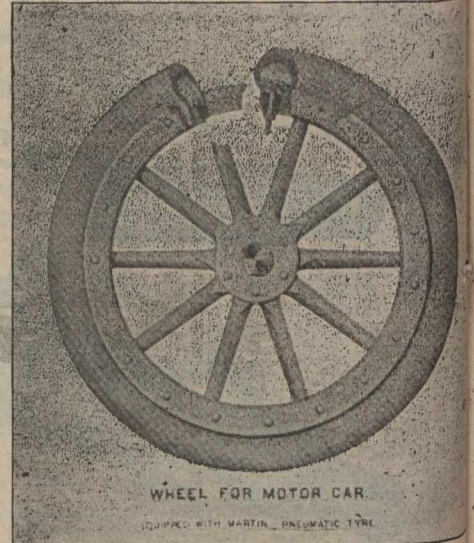
The farmers of southern Manitoba are in the midst of threshing. A larger

percentage than previously, at least 50 per cent., are stacking their grain this season. One cause is the scarcity of men for stook threshing, and another through wet weather if the threshers are delayed. The presence of threshing machines on every hand, and the streams of waggons heading for the wheat markets, is the sight of the day, and is repeated in every part of cultivated Manitoba at the present time. At Snowflake No. 1 hard is selling at 58 cents, and at Hannah at 57½ cents. That is a favorable light in which Manitoba conditions are placed. It was not always thus. A year ago when the American corn crop was a failure, there was a difference of five or six cents in favor of the Hannah market on wheat, and there was not a little discontent on the Canadian side. The twilight and dusky hours saw many loads find their way across the 49th parallel, in defiance of the tariff which

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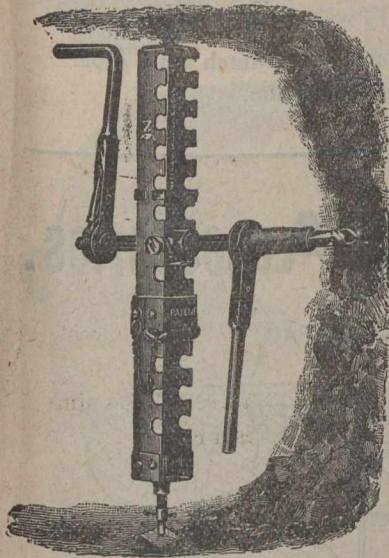
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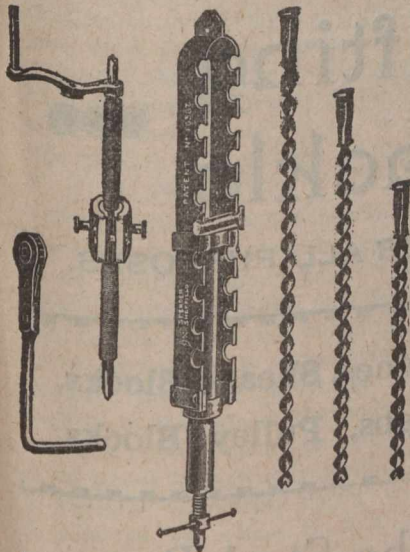


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Write for Lists.  
Prices on Application.

requires 25 cents per bushel duty. The Canadian tariff is only 12½ cents per bushel, though it is unlikely that either Manitoba or Dakota will be importing wheat for some years to come. The solution of the wide disparity in price was at length found by the organization of a Farmers' Co-operative Elevator at Snowflake, when the price at once rose about five cents per bushel. In fact several farmers paid for their \$50 share in the elevator by the increased price of wheat at Snowflake after March. The conditions thereabouts have shown a steady improvement for the farmers. The bulk of the land was taken up 25 years ago, and in those days all grain had to be hauled by ox-team to Emerson, 60 miles away. Then, sixteen years ago, the Pembina branch of the C.P.R. was laid and markets were found at Manitou, Pilot Mound and Crystal City, each twenty miles away. Three years ago the Snowflake branch was built from Wood Bay, sixteen miles, thereby adding five cents or more a bushel to the farmers' profit on wheat. The invasion of the elevator field was the last step to yield profit. This year the extension of the line to Mowbray gives shipping facilities to another considerable section in the Pembina Valley. What is wanted now is a more frequent mail and train service to Snowflake than twice a week. At Hannah there is a daily mail, and some of the Snowflake people receive their mail at this point. Some of the American "invaders" have bought farms near the boundary, and land worth \$5 an acre three years ago has gone up to \$12 and \$15. A half section of unimproved land was recently sold near Snowflake for \$3,500. There is still a large amount of uncultivated land in that vicinity, some of which had been abandoned by early settlers who crossed to Dakota, but this is being steadily bought up, and the railway facilities have encouraged an increase in the crop area every year. There are now three elevators, with a total capacity of 65,000 bushels. Over 200,000 bushels were shipped out last year. Under present conditions there is no exodus of settlers southward.

A few weeks ago, however, when Manitoba was scouring eastern Canada for harvesters, 126 reached Snowflake two-thirds of whom came across to Hannah, on promise of higher wages. This has left the Snowflake farmers with very little help, while the rustling harvesters are earning their increase by working from 6 a.m. to 8 p.m., instead of from 7 a.m. to 6 p.m., under the driving methods of the Dakota farmer.

The elevators of Hannah are visible from Snowflake, and a visit to this lively village shows that exporting settlers to Canada is not its sole means of subsistence. The railway came four years ago, thanks to "Jim" Hill, the Great Northern magnate, and the village has grown to a population of 500 in five years. It resembles many villages in the Canadian west which are experiencing rapid growth, though there is

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here an entire absence of brick buildings, which give Manitoba business places an air of permanency. At the same time the houses, which are being built in large numbers, are generally brightly and tastily painted. The arrival here of 300 carloads of lumber so far this year shows that building operations are brisk. There is, of course, an unfinished appearance about the place. The streets are unpaved and ungraded, and there is a picturesque disorder accompanying the rush of business in limited time and with limited help.

The crops in this vicinity are good, and there is no complaint of frost. Wheat is yielding from 26 to 33 bushels. There are five elevators here, with a total capacity of 175,000 bushels. Oats are heavy, running 75 bushels often, and in one recent instance a farmer threshed 1,350 bushels from thirteen acres, or 104 bushels to the acre. Land values are said to have doubled here in twelve months, owing to the good crops and the rush of land-hunters from the south and east.

The prospects for further settlers from this country for Manitoba are bright. "We expect there will be a large emigration right after harvest," said Mr. McAlpine. A good many farmers have been over to look at the land, and they will move in as soon as they have harvested their crops on this side. They have sold their land here at a good price and will be able to start life comfortably in Canada."

In every direction from Hannah lie the great wheat and flax fields of North Dakota, of which something will be said in future letters.

#### INSURANCE DECISIONS.

The policy in suit was issued in place of a prior policy which did not contain a "clearspace clause," the general agents of defendants insisting that this policy must contain the clause. At the trial it appeared in evidence that there was a verbal agreement between plaintiff and defendant's local agent through whom plaintiff lumber was regarded as equivalent to docks insured should continue as therefore, and that the situation of the lumber was regarded as equivalent to the clearspace required, though not by measurement equal thereto. Held that plaintiff was entitled to recover.—Michigan Shingle Co. vs. Penna. Fire Ins. Co. (Mich. S. C.), 57 N. W. R. 802.

A clause in a policy prohibiting agents from waiving any of its terms or conditions does not prevent the insured from giving evidence showing that defendant, through its agent, accepted acts of the assured relating to notice and proofs of loss as a sufficient compliance with the policy stipulations; and when the policy provided that no action should be sustainable unless commenced within six months after the date of the loss, and it was shown that the plaintiff was reasonably induced by the acts and statements of defen-

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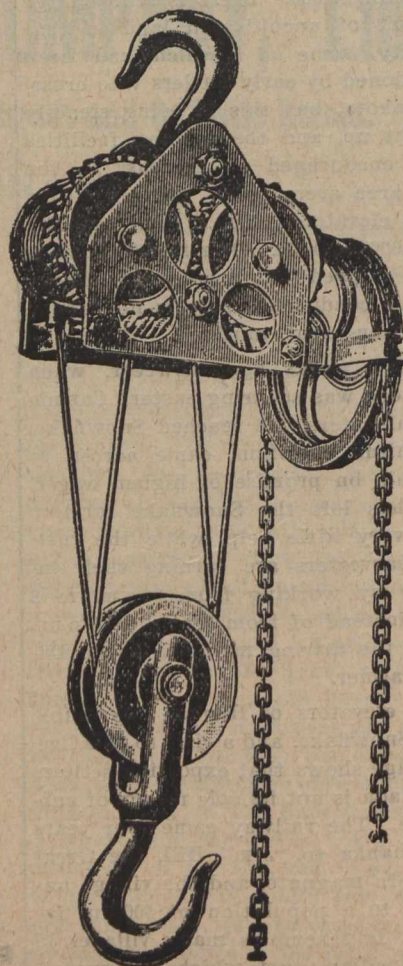
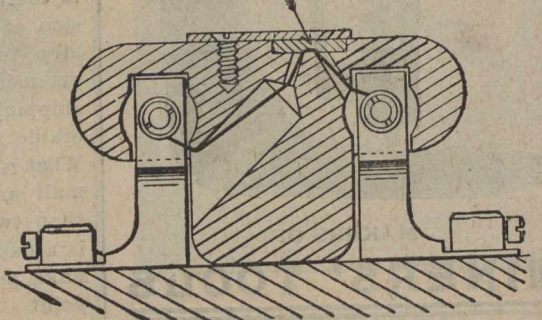
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.....AND.....

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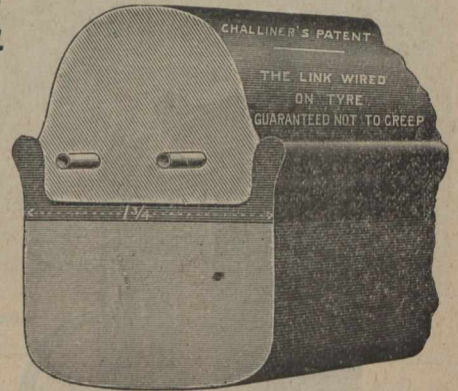
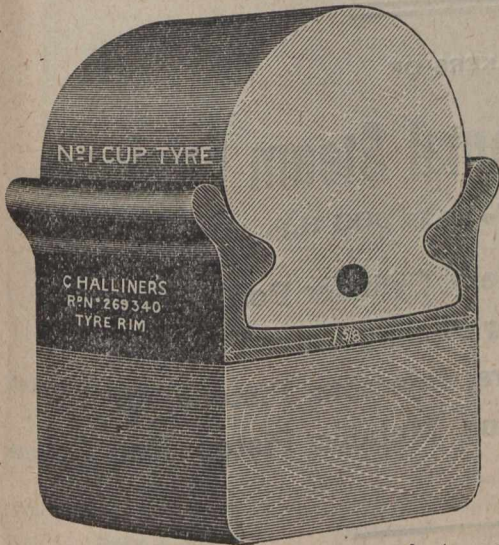
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dants' agent to believe that the claim would be paid without suit, and for that reason only delayed bringing suit until after the period limited, it was held that the company was estopped from claiming the benefit of the limitation clause—*Phenix Ins. Co. vs. Rad Billa Hora C. S. P. S. (Neb. S. C.)*, 59 N. W. R. 752.

The forfeiture of a life insurance policy by breach of a condition essential to its condition cannot be waived by an agent when the policy provides that only certain officers, not including said agent, have power to waive conditions or alter the contract, unless subsequently to the date of the policy the company confers upon him such power, or unless it knowingly permits him to exercise the same.—*Porter vs. U. S. Life Ins. Co. (Mass. S. J. C.)*, 36 N. E. R. 678. And where a life insurance policy provides that only the president or secretary, in writing, has power to waive forfeitures, the plaintiff cannot establish a right of recovery by showing that an agent waived compliance with the stipulation, the breach of which caused the forfeiture, unless there is also evidence of such course of business dealing by said agent as to justify an inference that the company has extended his authority and thus eliminated the policy restriction.—*Stewart vs. Un. Mut. Life*

*Ins. Co. (N. S. Co)*, 27 N. Y. Supp. 724.

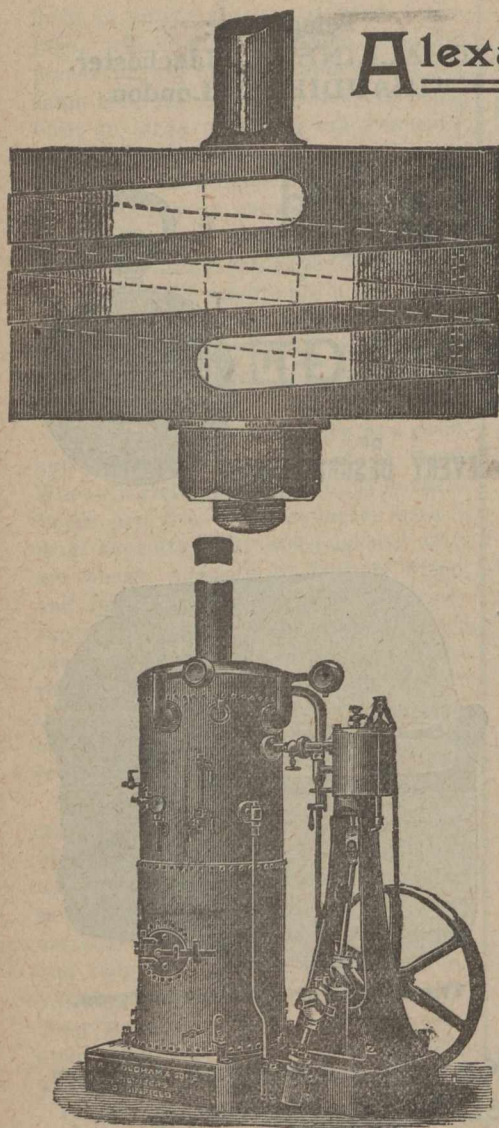
An agent of an insurance company, authorized to solicit premiums, deliver policies and collect premiums, has authority to waive a policy stipulation requiring premiums to be paid by quarterly instalments, and accept payment of the entire amount for the year in advance.—*Kerlin vs. National Acct. Assn. (Inr. App. C.)*, 36 N. E. R. 39.

An agent authorized to make insurance contracts and issue policies of his principal may waive prepayment of the premium, and give time within which to pay it, unless prevented from so doing by restrictions upon his authority, of which assured had notice; and such waiver may be either expressed or implied. And where, under an arrangement between assured and defendants' agent it was agreed that the policy was to be kept up to a certain amount by renewals or new policies, and it was the agent's custom to charge against assured the premiums on policies renewed and to have periodical settlements with the assured, when the premiums would be paid, a stipulation requiring payment of the premium in advance was held to have been waived.—*Newark Machine Co. vs. Kenton Ins. Co. (Ohio S. C.)*, 35 N. E. R. 1060.

At the trial defendants' agent testified that assured had never paid the

first premium; that he gave the policy to his clerk to deliver to the assured, together with a receipt to be delivered in case the money was paid. The clerk testified that he gave the policy to assured, who said that he did not have the the money at the time, when the witness said he was instructed to leave the policy for inspection, but that it was not in force until the premium was paid and that although calling upon assured many times he was unable to obtain either the money or the policy. The policy recited that it was issued "in further consideration of the sum of \$67.50, to be paid in advance." Held that the evidence did not show a waiver of prepayment of the first premium, and that the policy had never been in force.—*Quimby vs. N. Y. Life Ins. Co. (N. Y. S. C.)*, 24 N. Y. Supp. 593; 54 N. Y. St. R. 82.

While a contract of life insurance may exist without either the delivery of the policy or prepayment of the premium the proof to establish it must be very strong. Where the premium was not paid, and the agent had not waived payment except as to half of it, his writing to the applicant a letter saying, "Your policy has arrived," is not equivalent to a constructive delivery, the language used meaning simply that the policy written for the applicant had arrived; and where he sev-



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ENGLAND.

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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, OCT. 2, 1902.

Name of Article.	Wholesale
<b>Drugs &amp; Chemicals</b>	
Acid Carbolic 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 70 0 80
Camphor. Ref Kings.	0 00 0 75
"    Ref oz. ck.	0 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.	7 50 8 00
Morphia	1 35 1 45
Oil Peppermint lb.	2 75 3 00
Oil Lemon.	1 15 1 25
Oplum	3 50 4 00
Oxalic Acid	0 06 0 09
Phosphorus	0 50 0 75
Potash Bichromate	0 08 0 10
Potash Iodide.	3 00 3 40
Quinine	0 30 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 50
Blue Vitriol.	4 75 5 75
Brimstone.	2 00 2 40
Caustic Soda	2 00 3 00
"    "	0 00 0 00
Soda Ash.	1 25 1 80
Soda Bicarb.	1 75 2 25
Sal. Soda.	0 75 0 95
"    Concentrated	1 50 2 00
<b>Dyestuffs.</b>	
Archil, con.	0 27 0 29
Cutch.	0 08 0 09
Rx. Logwood.	0 09 0 12

eral times notified the applicant of his having the policy ready for delivery his failure to urge payment of the premium did not affect a waiver of the payment; and the finding of the jury on this evidence that a contract of life insurance had been effected without either the payment of the premium or the delivery of the policy was set aside on appeal, on the ground that the evidence showed only that there had been negotiations looking to the effecting of a life insurance contract to be effected upon delivery of the policy and payment of at least 50 per cent. of the premium.—Un. Cent. Life. Ins. Co. vs. Pauley (Ind. App. C.), 36 N. E. R. 190.

**VARNISH TROUBLES AND HOW TO AVOID THEM.**

Varnish, from the very nature of its ingredients, is one of the most sensitive commodities in the world, and exacts from its users both skill and intelligence to a higher degree than any other article in use, and the fact of trouble arising in the use of varnish does not necessarily imply that the varnish is of inferior quality. There are many conditions that may adversely influence the results obtained even where the varnish used is of the highest grade and the most skillful labor is employed.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, OCT. 2, 1902.

Name of Article.	Wholesale
<b>Drugs &amp; Chemicals</b>	
Chip Logwood	\$ 1 75 2 50
Indigo (Bengal)	1 50 1 75
Indigo Madras	0 70 1 00
Gambler	0 07 0 07 1/2
Madder	0 09 0 12
Sumac	50 00 55 00
Tin Crystals	0 22 0 28
<b>Fish.</b>	
Bloaters, per box	1 00 1 25
Labrador Herrings	0 00 5 00
do do Half brls.	2 75 3 00
do do	0 00 12 50
Mackerel No. 2, brls.	6 00 6 50
"    1/2 barrel.	5 25 0 00
Green Cod, No. 1	0 00 5 25
Green " large	4 00 0 00
No. 2	5 00 5 25
Large dry Gaspe per qntl.	0 00 14 00
Salmon, brls Lab. No. 1.	0 00 0 00
Salmon, (half brls)	0 00 00 00
"    Brit. 3/4 brls.	0 04 0 00
Boneless Fish	0 05 0 06
"    Cod	5 00 5 50
Skinless Cod, case	1 10 1 15
Loch Fyne Herrings, keg	
<b>Flour.</b>	
Ogilvie's Hungarian	0 00 4 10
Ogilvie's Glenora Patent	0 00 3 30
Manitoba patents	4 00 4 10
Strong Bakers	3 70 3 80
Winter Wheat patents	4 00 4 10
Straight roller	3 85 3 80
do bags	1 75 1 85
Superfine	4 50 4 60
Rolled Oats	4 75 0 00
Corn meal, bag	1 50 1 55
Bran bulk	14 00 15 00
Shorts	20 00 21 00
Moullis	34 00 26 30
<b>Farm Products.</b>	
BUTTER; Choicest Cr.	0 20 0 21
Eastern do	0 00 0 00
Under Grades Cr.	0 19 0 20
Townships Dairy	0 00 0 00
Western Dairy	0 15 0 16
Good to choics	0 14 0 15
Fresh Rolls	0 16 0 17





Sole representatives in the United States and Canada, Messrs. Stoddard, Hasek, Richards & Co., 152 Congress St., Boston, Mass.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, OCT. 2, 1902.

Name of Article.	Wholesale
<b>Farm Products.—Con.</b>	
<b>CHEESE:</b>	\$ c. \$ c.
Ont. New.....	0 10 1/2 0 10 1/2
Eastern.....	0 10 3/4 0 10 3/4
Eggs: New laid (shipped).....	0 17 1/2 0 18
Straight gathered.....	0 16 1/2 0 17
Straight fall.....	0 00 0 00
No. 2.....	0 13 1/2 0 14
Maritime Prov.....	0 00 0 00
<b>SUNDRIES:—</b>	
Potatoes, per bag of 90 lbs.....	0 70 0 75
Honey, White Clov., Comb.....	0 10 0 11
“ Extracted.....	0 07 0 08
Beeswax.....	0 25 0 30
Beans: prime.....	1 40 1 45
do. Best hand-picked.....	0 00 0 00
<b>Groceries.</b>	
<b>Sugars: Factory.</b>	
Ex Granulated, brls.....	0 00 3 70
Acadia gran'd.....	0 00 3 65
Ex Ground, in brls.....	0 00 4 45
“ “ in bxs.....	0 00 4 65
Powdered, in brls.....	0 00 4 20
“ boxes.....	0 00 4 35
Paris Lumps, in brls.....	0 00 4 45
“ half brls.....	0 00 4 45
“ 100-lb bxs.....	0 00 4 45
“ 50-lb bxs.....	3 05 3 45
Scanted Yellows.....	0 23 0 27
Molasses (Barbados).....	0 26 1/2 0 30 1/2
do brls. & 1/2.....	0 09 1/2 0 11
Evaporated Apples.....	
<b>Raisins:</b>	
Sultanas.....	0 09 0 12
Loose Musc. Malaga.....	0 08 1/2 0 10
Layers, London.....	0 00 1 50
Con. Cluster.....	0 00 2 00
Extra Dessert.....	0 00 2 75
Royal Bucking'm.....	0 00 3 25
Valencia.....	0 05 0 06
“ Selected.....	0 06 0 06 1/2
“ Layers.....	0 06 0 06 1/2
Currents, Provincials.....	0 00 0 06 1/2
Filatras.....	0 00 0 06
Patras.....	0 00 0 07
Vostizzas.....	0 07 0 09 1/2
Prunes, Cal.....	0 04 0 05
do French.....	0 04 0 05
Figs in bags.....	0 08 0 13
“ new layers.....	2 82 1/2 3 92 1/2
Rice, C. O.....	2 92 3 02 1/2
“ standard B.....	4 25 4 75
“ Patna, \$ 100 lb.....	4 00 4 10
“ Burmah.....	4 50 4 60
“ Crystal Japan.....	0 00 3 07 1/2
“ Carolina..... Java.....	0 00 2 00
Pot Barley, bag 1/2 lbs.....	0 02 0 05
Pearl “ per lb.....	0 02 1/2 0 00
Tapioca, Pearl.....	0 02 1/2 0 00
“ Flake.....	0 80 0 90
Gorn, 2 lb. tins.....	0 80 1 00
Peas, 2-lb tins.....	3 60 5 00
Salmon, 4 doz. case.....	1 00 1 10
Tomatoes, 2s. per doz.....	0 80 0 85
String Beans.....	

It must be remembered that the component parts of varnish are all such as are easily affected by weather influences and surrounding conditions, but the main troubles that occur can generally be traced, either to hurried work or improper shop conditions that exist.

Much worry and expense can be saved and many troubles avoided by taking the simple precautions herein suggested.

It should never be forgotten that proper light and ventilation, as well as heat are necessary to facilitate drying and hardening of all finishing materials, particularly stains, fillers and rough stuff.

Finishing varnish, or under coats, applied in buildings that are damp, or not properly heated in cold or extremely damp weather, will be considerably retarded in drying and hardening. Extremely hot, damp and humid weather is even more unfavorable for drying and hardening than cold weather, and during the summer months especially, great care should be exercised and extra time given to each coat, and during any period when the air is especially damp and humid, turn on steam heat during the night, leaving windows open so that free circulation of heated air will keep out dampness and dry out your work properly.

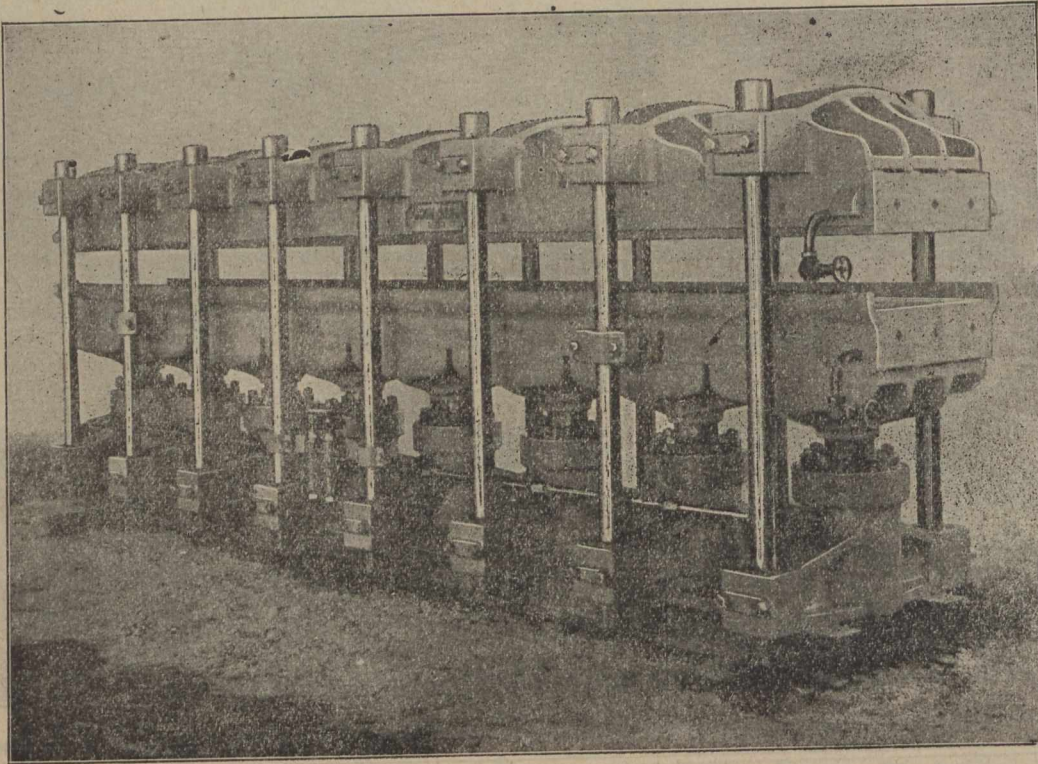
Bear in mind that each coat applied, from the bare wood up to the finishing coat, should be carefully inspected and you should know that it is thoroughly dry and hard before applying finishing coats.

Finishing varnish and under coats will frequently appear to be dry when in fact they are only surface dry, and this invariably brings trouble later on if the varnisher allows himself to be deceived and applies a coat of finish-

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, OCT. 2, 1902.

Name of Article.	Wholesale
<b>Hardware.</b>	
<b>Antimony.....</b>	\$ c. \$ c.
7 1/2 in. Block, L & F, P & B.....	0 09 1/2 0 10
“ Straits.....	0 00 0 00
“ Strip.....	0 00 0 00
Copper: Ingot.....	0 00 0 33
“ “.....	0 00 0 33
CUT NAIL SCHEDULE.	
Base Price, per Keg, car lots.....	2 37 1/2 0 00
Less quantity.....	2 45 0 00
Extras—Over and above 30d., 40d., 50d., 60d and 70d Nails.....	
<b>Cut and Pence 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
Out 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>	
80 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>	
5 inch and longer per 100 lbs.....	0 60 0 00
3 1/2 and 2 1/2 inch “.....	0 65 0 00
3 and 2 1/2 “.....	0 70 0 00
1 1/2 and 1 1/2 “.....	0 95 0 00
1 1/2 “.....	1 20 0 00
1 “.....	1 50 0 00
<b>Slating nails—</b>	
1 1/2 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>Oil-nail—</b>	
3 inch and longer per 100 lbs.....	0 60 0 00
2 1/2 and 2 1/2 inch “.....	0 65 0 00
2 and 2 1/2 inch “.....	0 70 0 00
1 1/2 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 inch and longer per 100 lbs.....	1 35 0 00
2 1/2 and 2 1/2 inch “.....	1 50 0 00
2 and 2 1/2 “.....	1 65 0 00
1 1/2 and 1 1/2 “.....	1 95 0 00
1 1/2 “.....	2 50 0 00
1 “.....	3 00 0 00
<b>Coil Chain—No. 6.....</b>	0 11 1/2 0 00
“ 5.....	0 10 0 00
“ 4.....	0 09 1/2 0 00
“ 3.....	0 09 0 00
1/2 inch.....	0 07 1/2 0 00
5-16.....	4 35 0 00
3/8.....	4 25 0 00
7-16.....	4 00 0 00

# IDDON BROTHERS



**INDIA  
RUBBER  
ENGINEERS.**

Brookfield Iron Works,  
**LEYLAND,**  
nr. 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, OCT. 2, 1902.**

Name of Article.	Wholesale.
<b>Hardware.—Con.</b>	
Oil Chain—No. 1/4 .....	\$ 85 0 00
9-16 .....	3 75 0 00
3/4 .....	3 65 0 00
1/2 .....	3 75 0 00
3/8 & 1 in. ....	3 60 0 00
Galvanized Staples— 100 lb. box, 1 1/2 to 1 3/4 .....	3 25 0 00
Bright, 1 1/4 to 1 3/4 .....	2 90 0 00
Galvanized Iron: Queen's Head, } or equal. .... } gauge 25 .....	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. Car lots .....	1 90 1 95
Norway, base .....	0 00 0 00
Am. Sh. St'l, 6 ft. x 2 1/2 ft., 18 .....	0 00 4 25
" " " 20 .....	0 00 3 20
" " " 22 .....	0 00 3 30
" " " 24 .....	0 00 3 30
" " " 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
" 76 do .....	2 75
Black Iron pipe. 1/2 in. ....	2 22
1 in. ....	2 45
3/4 in. ....	2 65
1 in. ....	3 40
1 1/4 in. ....	4 80
1 1/2 in. ....	6 80
2 in. ....	8 30
per 100 ft. nett.	11 60
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: IC Coke, 14 x 20 .....	4 25
IC Charcoal, 14 x 20 .....	4 50
IX Charcoal .....	5 50
IX " .....	6 50

ing varnish before the under coats are thoroughly dry.

Remember that all painting materials and varnish contain oil, and must have proper drying influences in order to thoroughly harden through, and if they are not thoroughly hardened through before the work is packed away, or put in use, that when subjected to extreme heat the soft under coats will sweat out and soften the finishing varnish and cause trouble such as printing, sticking, flattening and cracking.

Make a thorough inspection of your shop conditions.

See that there is free circulation of air throughout your finishing rooms.

Apply thin coats of first coat and finishing varnishes.

Turn on steam heat at night during rainy and damp periods.

If you find all conditions favorable and your varnish "won't dry," then test each material employed in your finishing room separately, on glass or hard drying surface.

You may find your stain to contain too great a percentage of non-drying product, which tends to keep subsequent coats soft.

You may find you are using reducing material which is not properly refined, or

You may find that you are using varnish which is too slow drying.

If you are still in doubt as to why "Mr. Richard Roe's" word reached him in such "bad condition" look up his order.

**MONTREAL WHOLESALE PRICES CURRENT.  
THURSDAY, OCT. 2, 1902.**

Name of Article.	Wholesale.
<b>Terne Plate IC, 20x28 .....</b>	
Russ. Sheet Iron .....	\$ 7 50 0 00
Lion & Crown tin'd sh'ts .....	0 10 0 00
22 and 24 gauge case lots .....	0 00 7 75
26 gauge .....	0 00 7 75
Lead: Pig, per 100 lbs; .....	3 25 3 35
Sheet, .....	0 00 0 04 1/2
Shot, 100 lb., less 2 1/2 p.c. ....	0 00 6 50
Lead Pipe, per 100 lbs. ....	7 00 0 00
	less 8 1/2 p.c.
<b>Zinc:</b>	
Spelter, per 100 lbs. ....	0 00 5 25
Sheet, Zinc " " .....	5 75 6 00
<b>Black Sheet Iron,</b>	
Per 100 lbs.	
8 to 16 gauge .....	2 40 0 00
18 to 20 do .....	2 30 0 00
22 to 24 do .....	3 35 0 00
26 do .....	2 40 0 00
28 do .....	2 45 0 00
<b>Wires:</b>	
Plain galv'd, No. 5 .....	3 95 0 00 1/2
do do No. 6, 7, 8 .....	3 45 0 00
do do No. 9 .....	2 80 0 00
do do No. 10 .....	3 55 0 00
do do No. 11 .....	3 65 0 00
do do No. 12 .....	2 95 0 00
do do No. 13 .....	3 05 0 00
do do No. 14 .....	4 05 0 00
do do No. 15 .....	4 55 0 00
do do No. 16 .....	4 80 0 00
Barbed Wire— Spring Wire per 100, 1.25 .....	3 00 f.o.b. Montreal,
net extra.	
Iron and Steel Wire pl'n 6 to 9 .....	2 80 base.
<b>Rope.</b>	
Steel, base .....	0 00
" 7-16 and up .....	0 12 1/2
" 3/4 " .....	0 13
" 5-16 " .....	0 13 1/2
" 1/2 " .....	0 13 1/2
" 3-16 " .....	0 14
Manilla, 7-16 & lar. ....	0 15
" 3/4 " .....	0 15 1/2
" 5-16 " .....	0 16
" 1/2 " .....	0 16
" 3-16 " .....	0 16 1/2
Lath yarn .....	0 11 1/2

Telegraphic Address :—Musgrave, Bolton, England.

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**BOILERS,**

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per square inch.

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**SUPERHEATERS.**

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tric Light Stations, Winding Engines,  
Mill Gearing and Cranes . . . .

Over....

**70,000**

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Electrical Purposes  
alone.

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, OCT. 2, 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	
3d ".....	0 40	
4d and 5d ".....	0 30	
6d and 7d ".....	0 15	
8d and 9d ".....	0 10	
10d and 12d ".....	0 05	
16d and 20d ".....	0 05	
30d to 40d ".....	Base	
<b>Building Paper.</b>		
Dry Sheeting (roll).....	0 35	0 00
Tarred ".....	0 45	0 00
<b>Hides.</b>		
Montreal Green Hides.....	0 09	0 00
" No. 1.....	0 08	0 00
" No. 2.....	0 07	0 00
" No. 3.....		
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins.....	0 00	0 00
Clips.....	0 00	0 60
Lambskins each.....	0 00	0 12
Calfskins, No. 1.....	0 00	0 10
" No. 2.....	1 50	2 00
Horsehides.....		
<b>Leather</b>		
No. 1 B. A. Sole.....	0 27	0 28
No. 2 B. A. Sole.....	0 26	0 26
No. 3 B. A. Spanish Sole.....	0 24	0 25
Slaughter, No. 1.....	0 23	0 23
Light medium & heavy.....	0 23	0 23
" 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 50	0 65
English.....	0 45	0 55
Canada Kip.....	0 50	0 60
Hemlock Calf.....	0 50	0 60
" Light.....	0 85	1 10
French Calf.....	0 23	0 25
Splits, light and medium.....	0 17	0 20
" heavy.....	0 18	0 20
" small.....	0 06	0 10
Leather Board, Canada.....	0 16	0 18
Enamelled Cow, per ft.....	0 12	0 14
Pebble Grain.....	0 12	0 18
Glove Grain.....	0 15	0 20
B. Calf.....	0 11	0 13
Brush (Cow) Kid.....	0 13	0 16
Buff.....	0 35	0 45
Russets, light.....	0 25	0 30
" heavy.....	0 35	0 45
" No. 2.....	7 50	9 00
" Saddlers' doz.....	0 65	0 75
Int. French Calf.....	0 30	0 35
English Oak lb.....	0 38	0 45
Dongola, extra.....	0 20	0 25
" No. 1.....	0 14	0 16
" ordinary.....	0 13	0 14
Colored Pebbles.....	0 16	0 20
" Calf.....		

You may find that he is a most valued customer of yours; that he wrote you insisting upon your filling his order "at once" or "cancel" (none of us like to cancel), and you said to "John": "Rush 'em through; we will take all the blame if they don't come out right"; and "John" listens to the silvery voice of the tempter and "rushes 'em."

In any event you will surely find the true cause of your trouble and in remedying the fault you will be sure to get at the real criminal, instead of an innocent party.

Finally, don't condemn any of your finishing material or the man who furnishes it to you the first time you have a complaint, but look around for local causes, and nine times out of ten you will find them under your own roof.

### ON VARNISHING.

Nearly every painter has his own peculiar way of varnishing. Some adopt the wrong method of working the varnish until it is nearly set, under the mistaken impression that it prevents the varnish running. Varnish should not be worked in this way, or the result is "cordy" and full of specks or air bubbles. To varnish properly, says the Plumber and Decorator, we must reiterate that everything—pots, brushes and tools—must be clean, and even then to place a full, even coat on taxes the skill of the very best workman.

See to it also that when kept in varnish the hairs of the brush are fully covered up to the stock, and if left in for the night empty the varnish away and replace with new from out of the bottle. The old varnish need not be wasted, for it can be used for mixing in dark colors, first coating,

**MONTREAL WHOLESALE PRICE CURRENT**  
THURSDAY, OCT. 2, 1902.

Name of Article	Wholesale.	
	\$ c.	\$ c.
<b>Oils</b>		
Cod Oil.....	0 85	0 40
S. R. Pale Seal.....	0 52	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 71	0 72
" boiled, nett.....	0 74	0 75
Olive, pure.....	1 05	1 15
Extra, qt., per case.....	0 00	3 70
Turpentine, nett.....	0 71	0 72
<b>Petroleum:</b>		
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 60.....	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 70
do No. 3.....	4 37	4 82
do No. 4.....	4 37	4 82
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	32 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 12
do brls.....	0 00	0 14
American White, brls.....	0 16	0 20
Coopers' Glue.....	0 20	0 26
Brunswick Green.....	0 04	0 10
French Imperial Green.....	0 12	0 16
No. 1 Furnit's Varn'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
Putty Bulk 100 lb. brl.....	0 00	2 00
Parisgreen in drum 1 lb pk.....	0 12	0 15
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
B. A. Scoured.....	0 35	0 87
Natal.....	0 16	0 17
Cape, greasy.....	0 16	0 17
Australian greasy.....	0 16	0 20

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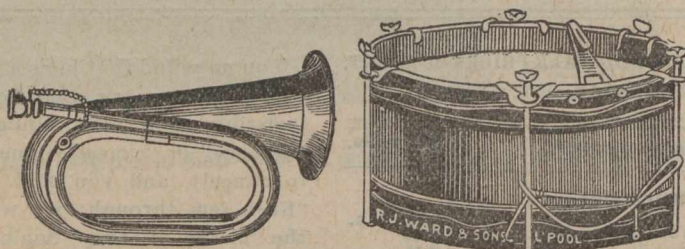
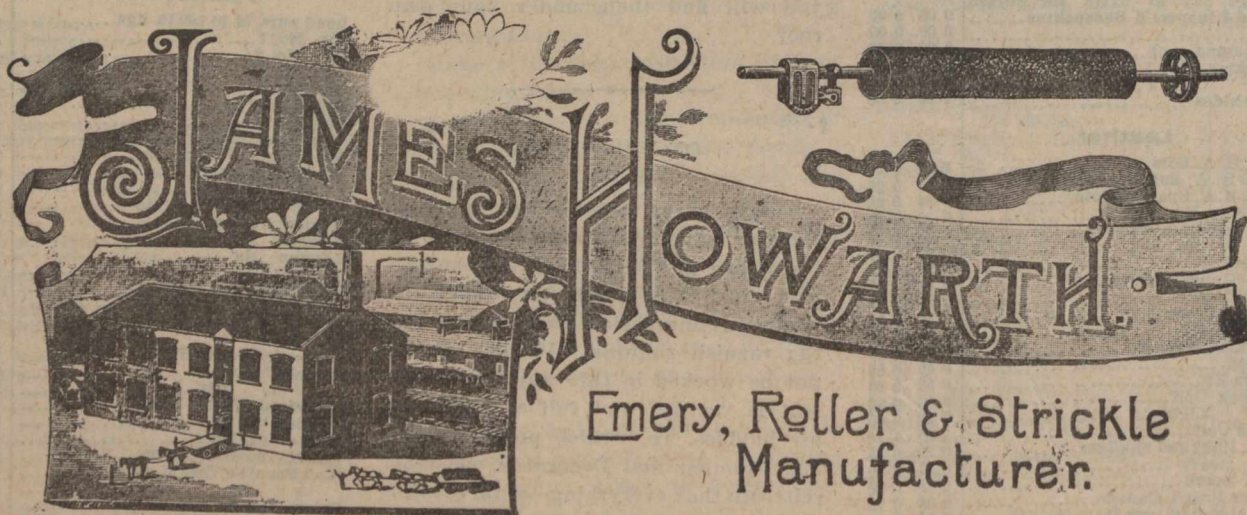
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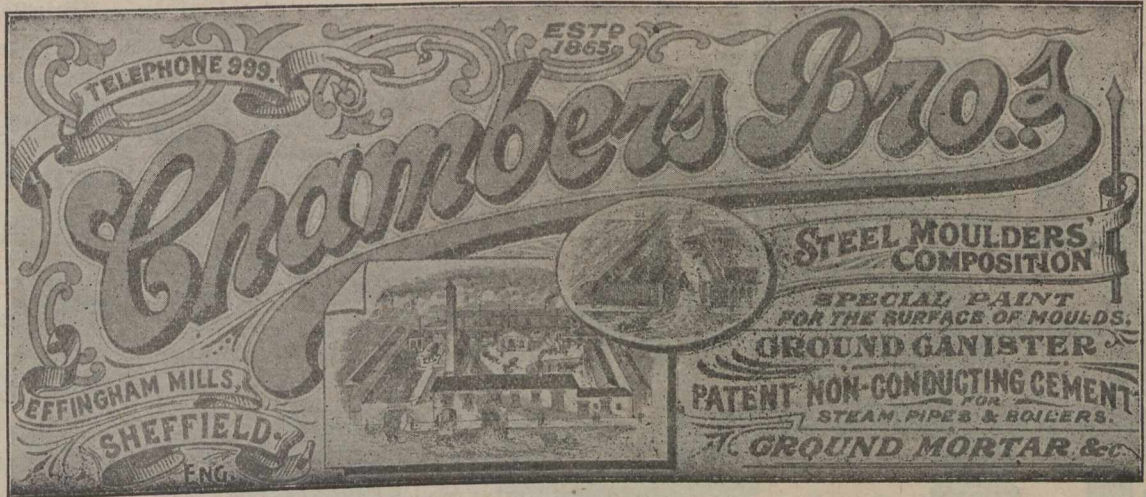
stained floors, etc. We frequently see house-painters rubbing the work with fine glass-paper, and then dusting the work down just before varnishing. This is not enough. When possible every inlet wherein the dust may penetrate should be carefully closed, the dust in the room allowed to settle, and the work lightly damped with clean water, and "leathered."

You cannot expect ever to make a good job of varnishing unless you attend to these points. Another thing which should be noted is this: In the varnishing of a room have two separate tools and brushes—we may say three, even; one for the windows, one for the skirtings, and one for the doors. Have also three jars. Do not say, "No, one is sufficient. I shall varnish the door first, the window frames next, and the skirting last." Accidents will happen. You may by some mischance let your brush fall on the dusty floor before the door is half finished, and you

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 Patent Non-Conducting Cement for Steam Pipes and Boilers superior to Felt and Compositions  
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1/2 lb. package .....	\$1.30
1-16 lb. package .....	\$1.30
Per lb.	

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will not be able to again clean it thoroughly unless at a great expenditure of time. Therefore have extra brushes in reserve.

Your clothes, again, though you may not think it, have to be taken into consideration, it may be that you have just finished giving a hand with some of the ceilings, and you are suddenly called upon to take to the varnish brush. The room is clean, we grant you, and so far as you know not a single speck of dust is visible. You enter the room with varnish brush, tool and jar in hand, and holding the very same duster which a few moments before you may have been using on the cornice in the hall outside. The whitening or coloring is drying rapidly on your jacket and overalls, and as you work the varnish the fine impalpable powder settles from your clothes on to the varnish, and you wonder why the varnish is so full of "specks."

And your employer wonders, too. Neither of you can make it out. And as he critically examines the work for some purpose, you, perhaps, remove your cap, which is covered with whitening, and the door looks worse than ever. This, of course, is the fault of the varnish! This likelihood of varnish specking was brought forcibly home to us the other day. When in a room, one painter peculiarly slapped another on the back, causing a light cloud of fine dust to settle on the finished work. This, and too much smoking, is responsible for a great deal of bad varnishing.

You must remember that varnish, even of the slowest kind, "sets" rapidly, and with undue "working" it is uneven; and as there is always a certain amount of dust in a room, you, by your slowness, are actually grinding it into the varnish. It is not merely on the surface but thoroughly incorporated

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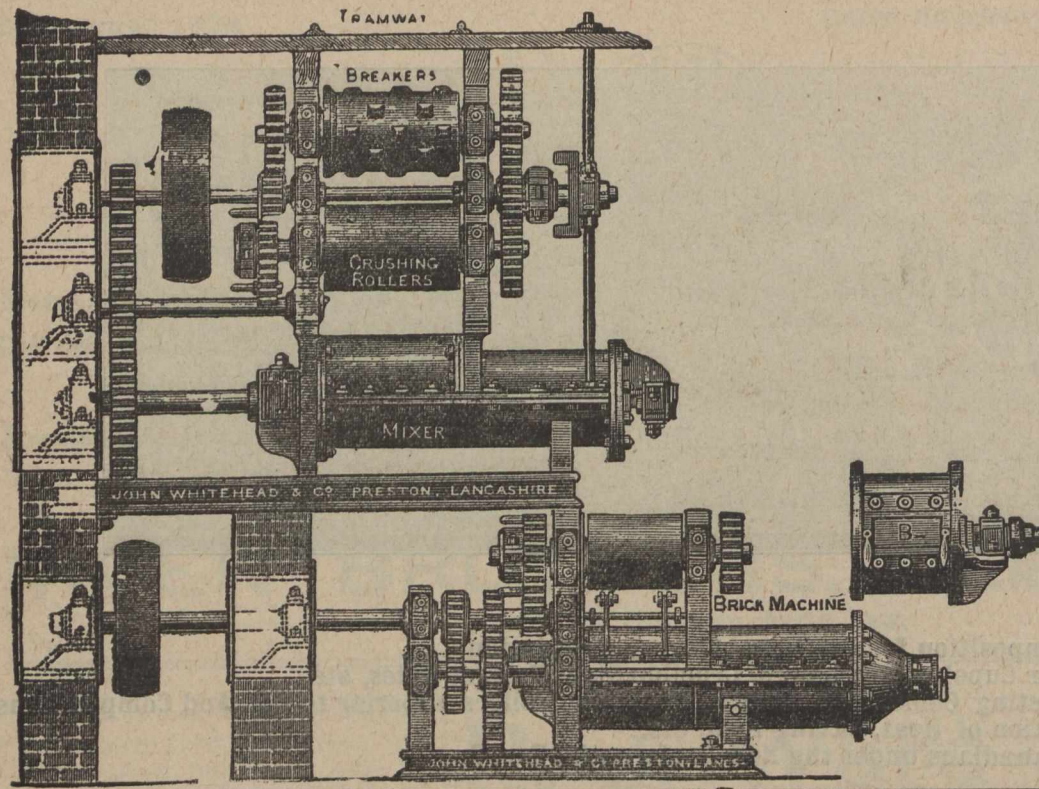
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with it, and even felting down will not be of any avail.

**DECLINE OF THE DIAMOND.**

According to an expert writer in a Paris paper, the heyday of diamonds has gone, at least on the continent. Diamonds are succumbing to three kinds of evolution:—

1. The evolution of moral taste. It is now considered bad form for ladies and gentlemen to advertise their wealth by a display of diamonds.

2. A scientific evolution. Thanks to this, diamonds are so wonderfully well counterfeited that they are no longer the sign of wealth. The larger and the more numerous the diamonds, the more they are suspected of being false.

3. The evolution of artistic taste. The diamond admits of hardly any variation in shape or composition.

The great continental artists of today in the jewellery line use gold, silver, even copper and iron, to produce with them little marvels of art, in which the diamond hardly ever enters.

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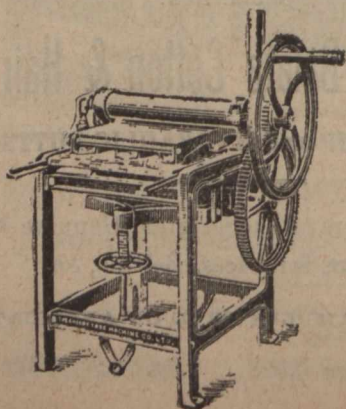
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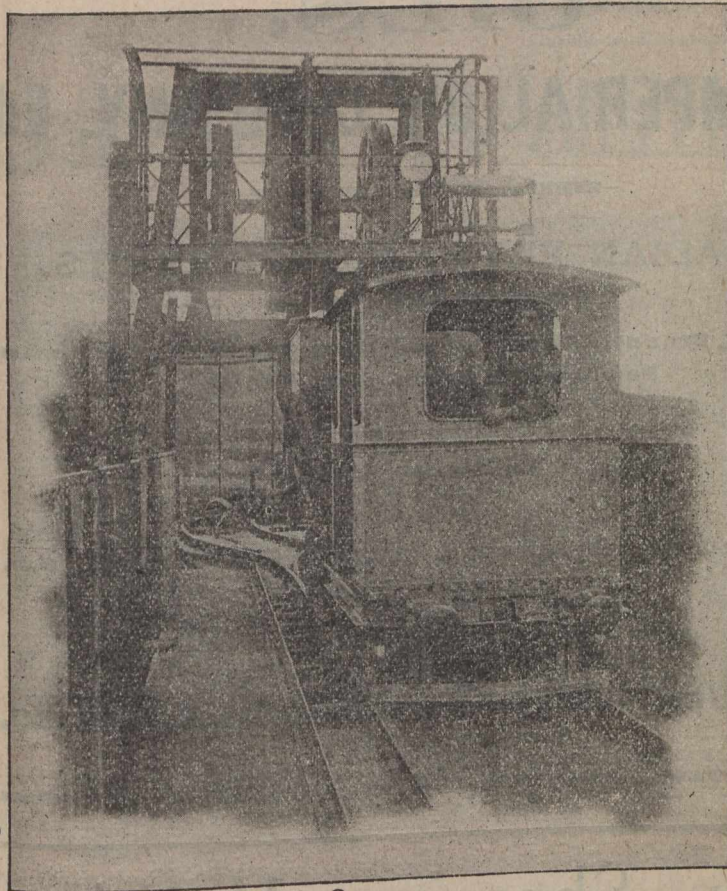
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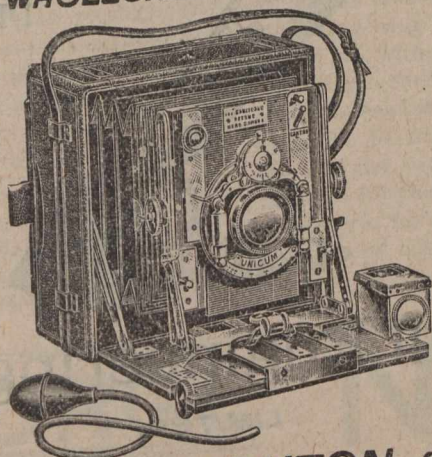
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unless in a very minute and accessory way, in order to “animate” the whole.

The coronation year has not resulted in the great rush for diamonds that was expected, and the quieter-looking, but more expensive, pearl has gained an easy “lead.”

The manager of Tiffany’s told an Express representative recently that the sale of diamonds during the past year had not been very much above the normal, but the amount of alterations and repair work, resetting of stones, etc., had been extraordinarily great, and the expert workmen had been kept very busy.

The chief work had been in connection with the repair of family jewels, while large number of Americans staying in England for the coronation had had their diamonds reset and polished by English workmen.

The American grande dame has always a large buyer of diamonds, and was particularly anxious to have them set in the English style.

The reason for the small increase in the sale of diamonds was the great

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Special Miners Drill Steel  
Ground and Polished Steel for Shafting.

SPECIAL NOTE.—This Special Steel is manufactured for the Canadian Market, under the new preferential tariff, 33½ per cent. in favour of the English makers.

popularity of the pearl, which had become exceedingly fashionable of late months, in spite of its expensiveness.

The usual price for a pearl necklace ranged from £20,000 to £40,000, and a really fine necklace was not to be had for less than £75,000.

Where a society woman could make a "good show" in diamonds for £2,000, should could do very little for the same amount in pearls.

Simplicity was the keynote of the fashion in diamonds, and clusters of large stones, made into brooches and pendants and other articles of adornment, were far more popular, and created a better effect than a large collection of small diamonds set thickly together.

The average price for a diamond brooch with fine large stones was £2,000, and this article found a rapid sale.

Men use diamonds less to-day than they did a short time ago, and liked less showy stones for their rings and scarf pins.

#### INDIRECT EVILS OF THE COAL STRIKE.

Anthracite coal is the least dangerous of fuels used for heating purposes. A coal famine when wintry weather requires the thousands upon thousands of dwellings and business buildings of all kinds shall be warmed, says the Insurance Monitor, means a fearful increase of the fire insurance risk. Especially is this true here in the East, where all the appliances have been adapted to this kind of fuel and multitudes must be forced, or will be tempted, to experiment with new and unfamiliar appliances. The conditions are almost startling. The whole country east of the Alleghanies is deprived of a necessary of life for which there is no real substitute. The beef trust is of minor importance. There are substitutes for beef. If this strike has been maintained, as is claimed, by a system of terrorism and outlawry, it is a disgrace to organized labor which, in the end, must pay the penalty in the loss of public sympathy and support. But more than that, it is a disgrace to the

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—SELLING AGENTS FOR PROVINCE OF ONTARIO—

### The QUEEN CITY OIL COMPANY, Limited,

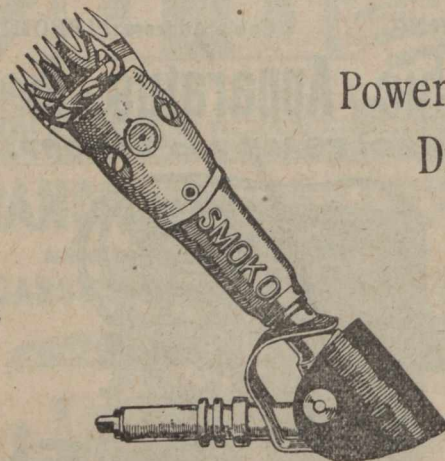
Head Office: TORONTO, Ont.

Branches: OTTAWA, HAMILTON, LONDON, KINGSTON, and other Stations in  
Province of Ontario.

## Sheep Shearing Machines

For  
Power and Hand  
Driving.

"SMOKO"  
Brand are  
the most  
Reliable.



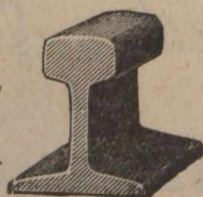
Newall Engineering Co.,

LIMITED.

36 Featherstone St., - - LONDON, England.

## R. WHITE & SON, WIDNES, ENGLAND.

LOCOMOTIVES.  
CRANES of all kinds.  
STEAM & WATER  
PIPES & FITTINGS.



Cable Address:  
"Ralls," Widnes, England.  
A.B.C. & Universal Mining  
Codes.  
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GALVANIZED  
SHEETS, BAR IRON.  
AERIAL WIRE  
ROPEWAYS.



Steel Rails of all Sections. Fish Plates. Bolts.  
Spikes. Points and Crossings. Steel Sleepers.  
Wagons for all purposes. Wire Ropes. Pit  
Headings. Screens. Mining Steel Pulsating  
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Tel. Address, "Abbey," Accrington.

Established over 50 years.

# James Walmsley & Sons,

Accrington, Eng.

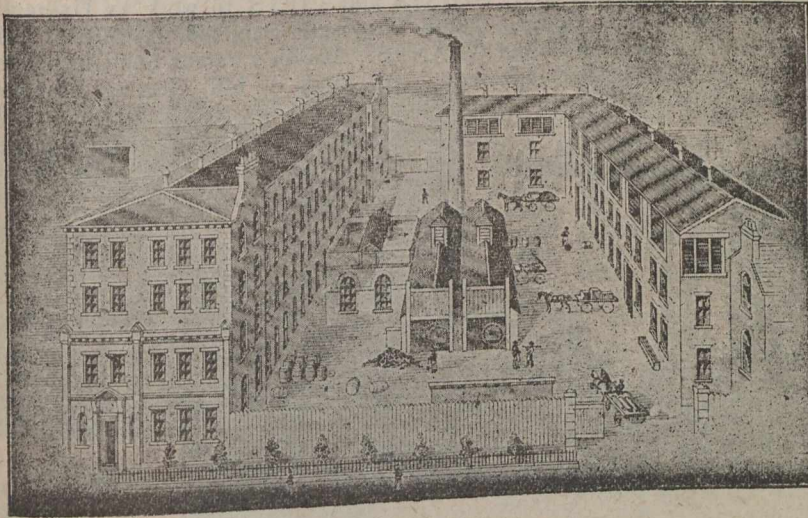
**Leather Curriers,  
Strapping Manufacturers  
and Mill Furnishers.**

SPECIALITIES:

**SINGLE & DOUBLE BELTING**

Any Width or Strength, made on our own Improved Principle, whereby Stretching is almost impossible.

Roller Skins, Picking Bands, Green and Oak Tanned ; Leather Pickers, Laces, Buffalo Skips, Buffalo Pickers and all other kinds of Leather Goods used in the Spinning and Manufacturing of Cotton, Woollen, Silk or Jute.



State that has tolerated the outlawry. The respective rights of miners and mine owners are questions of comparatively little importance. It is the right of the public to demand that the coal shall be furnished, and the duty of the mine owner has been to furnish it if possible, or surrender his trust. It is strange that the reason why the mines have not been opened and State protection insisted on has not been more often asked. Then we should better know what measure of responsibility to attach to the owners and to the State. We censure the former because they have been willing to sit passive all these weeks instead of making a determined effort to resume in the interest of the public. If political influences in a single State are too strong to give the protection needed for mining coal it is high time that the power should be assumed by the Federal Government.

If private mine owners are unequal to the task then it is time that the mines, like the mails, pass into public control.

The one fact of all others most prominent is that the rights of the public and the interests of the public should not, as they have been, be subordinated to private disputes. If his strike cannot be maintained except by violence it is unfortunate for the miner, but violence should be put down with Federal bayonets if need be. If the owners cannot be depended on to furnish the coal, a way should be sought to furnish it without them. The past summer has furnished a lesson which should be heeded. Never again should the public be forced to resort to soft coal and gas and kerosene and gasoline, with all their attendant risks, as a substitute for the anthracite of the Pennsylvania coal fields. The fire underwriter will be made to pay his share

of the cost through the increased fires from the cheaper substitutes.

## ELECTRIC STRAW PULP.

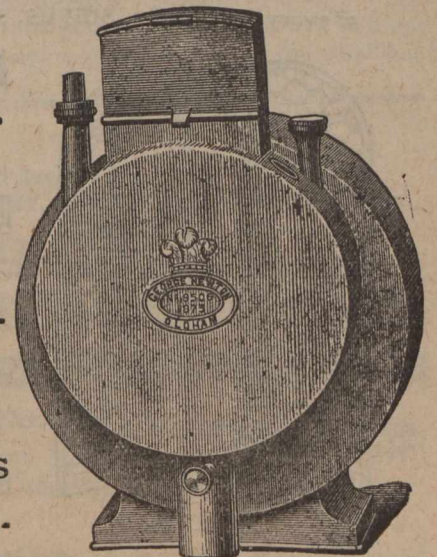
The Federal Manufacturing and Specialty Company, recently incorporated under the laws of New Jersey, bids fair to become of considerable importance in the paper industry if the claims of those interested are substantiated. Its capitalization of \$2,000,000, says the Paper Trade Journal, is said to be only nominal. The charter granted the company is a very broad one. Among other things it allows the company "to manufacture pulp, paper and the machinery for making the same." The object in view, however, is the manufacture of pulp from waste straw by a patented electric process, the present

# GEORGE NEWTON, LTD.

**GAS METER =  
MANUFACTURERS.**

**OLDHAM,  
ENGLAND.**

Special quotations  
under the new Canadian  
Preferential Tariff.



**JOHN BARKER & SONS, Limited. PARK STREET IRON WORKS  
OLDHAM, ENGLAND.**

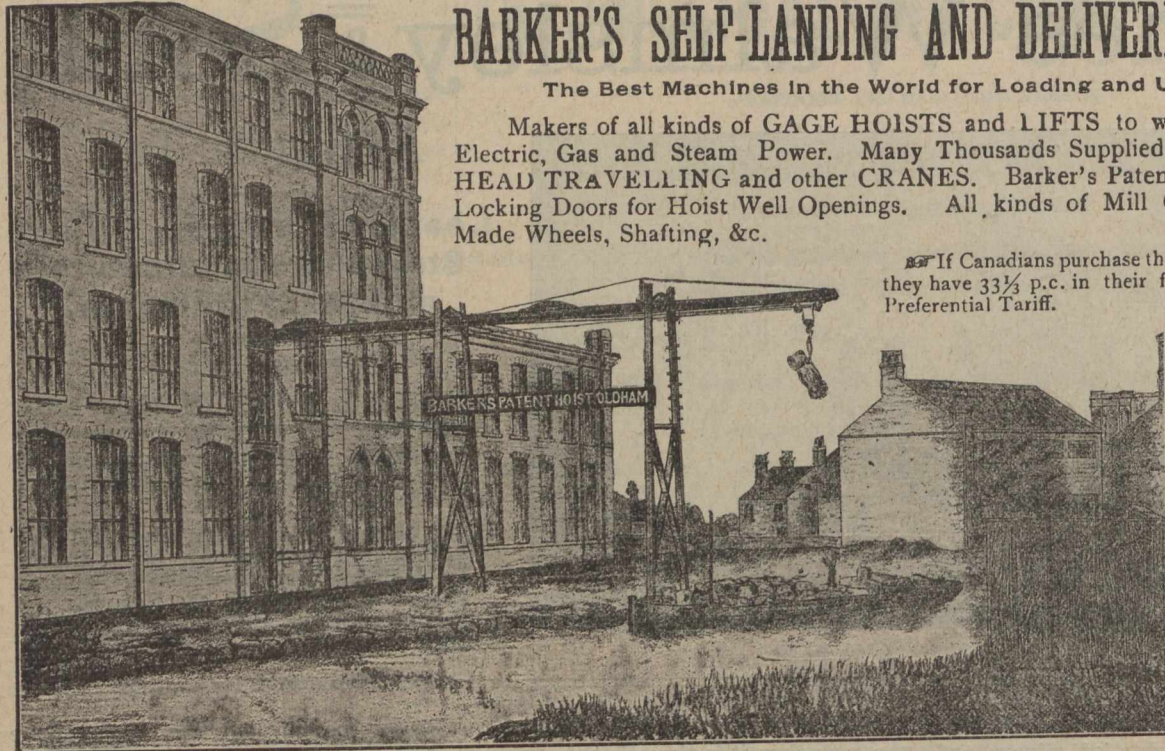
Original Inventors, Patentees and Sole Makers of

**BARKER'S SELF-LANDING AND DELIVERING HOISTS**

The Best Machines in the World for Loading and Unloading Goods.

Makers of all kinds of GAGE HOISTS and LIFTS to work by Hydraulic, Electric, Gas and Steam Power. Many Thousands Supplied. Also of OVER-HEAD TRAVELLING and other CRANES. Barker's Patent Self-Closing and Locking Doors for Hoist Well Openings. All kinds of Mill Gearing, Machine-Made Wheels, Shafting, &c.

If Canadians purchase these Cranes in England, they have 33 1/3 p.c. in their favour under the new Preferential Tariff.



**Barker's Patent Hoist.**  
70 ft. long, 30 ft. high. Winds one Bale per Minute.  
**OVER 2,000 AT WORK.**

company being the successor of the Electro Paper Manufacturing Company, an account of which appeared over a year ago. At that time the latter company had an experimental plant in New York city. Since then the experiments have been conducted at Ampere, N.J., in connection with the works of the American Union Electric Company. This company, by the way, now appears as the owner of the patents, etc., of the Federal Manufacturing and Specialty Company. The incorporation of this company last week puts the seal of success, so it is said, on the experiments that have been carried on for so long a time. Those who have been backing the process have at last demonstrated the worth of their inventions to a number of the leading paper manufacturers of the country. This

having been done to the entire satisfaction of the most critical paper makers, the company was at once incorporated to do business under its patents.

In a general way it is understood that the Federal Manufacturing and Specialty Company will immediately establish plants in the straw producing sections of the country, where the reduction to pulp of the waste straw will take place. This pulp will then be shipped to the paper mills buying it. As a starter it is said that a big contract for this pulp was signed this week by one of the big Holyoke companies. The pulp, it is stated, can be used profitably on nearly all grades of paper, as it can be sold at about \$50 per ton. It can be used to best advantage in book and writing papers, so

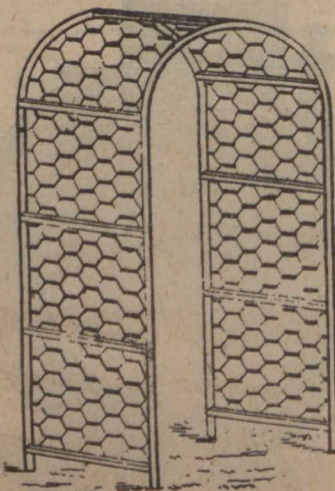
those say who claim to know, as the pulp is soft yet strong and can be bleached perfectly white by the electric process. The men who are financially interested in the new company say that they are satisfied that they own one of the most important discoveries made in the paper industry since the general adoption of wood pulp as a fibre.

**THE NON-REFILLABLE BOTTLE.**

The non-refillable bottle has apparently taken, in the mind of the average inventive genius, the place formerly occupied by the perpetual-motion machine. Each weekly issue of The Patent Office Gazette, we are told by The Ameri-

**S. RAMSEY & Co,**

Manufacturers of BIRD CAGES of every description, SIEVES, SCREENS, &c.



Aviaries, Parrot Cages, Fire-guards, Nursery Fenders.

Illustrated Catalogues Mailed Free on Application.

198, 200, 202a, ST. JOHN ST., (Works, Cyrus St.,) LONDON, E. C., ENG.

33 1/3 in favour of Canadians, under the New Tariff.

Telegraphic : "Methodical, London."

**JAMES NORTH & SONS,**

**Chamois and Gloves**  
... AND ...  
**Athletic Goods Manufacturers.**

Harvest Gloves. Driving and Dress Gloves, Housemaids' Gloves, Gardening Gloves, White Cow-Hide and Seal and Tan Mitts. Cricket, Tennis, Footballs, Boxing Gloves.

**CASH BAGS,**

DRESSERS AND MANUFACTURERS.

Godley Mills, and Tower Street Works,

**HYDE Manchester, Eng.**

Telegrams: "TANNERY, OLDHAM" All Communications must be addressed to Oldham. ESTABLISHED 1840

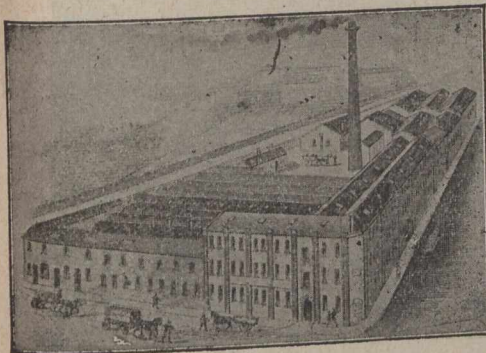
# MILLS BROTHERS, LTD.,

Registered Office: Lowermoor Leather Works.  
OLDHAM. ENGLAND.

Tanners and Dressers of Welsh, English, Calf, Persian, and Goat Roller Skins.

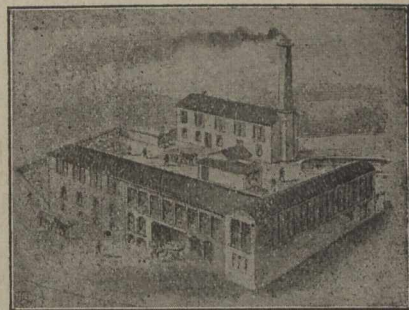
MANUFACTURERS  
OF . . . .

Oak Tanned and Helvetia Strapping.



Lowermoor Works: Oldham.

Patentees and Sole Manufacturers of the Improved Driving Belts for Mule, Cone Drum, and Electric Driving. Runs perfectly straight and free from Stretch. Mills' "Challenge Brand" Camel Hair Belting. Lan-ashire Belt Dressing. Roller and Clearer Coverers, for Home and Export. Helvetia, Rawhide, Horny, Brown, White and Supple Laces. Roller Varnish, Roller Leather Cots, Isinglass, Gelatine, Glues, Roller Paste, Roller, Clearer, and Twiners' Cloth. Plush for Clearers. Conditioning Cloth. Copper Wire Sewing to the Trade. Roller Coverers' Tools Supplied. Revolution Wooden Split Pulleys. Mill Furnishers, &c., &c.



Tannery: Blackley.

Established 1779.

Telegraphic Address: "ANNE COWBURN."

## ANNE COWBURN,

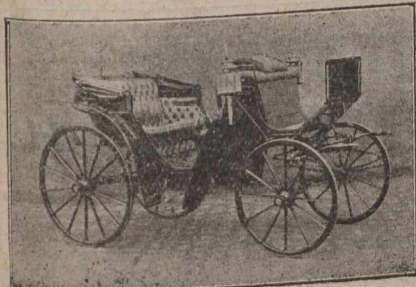
Carriage Builder

AND

Harness

Manufacturer.

MOTOR CARS A SPECIALITY.



Park Place, Cheetham Hill Rd., - MANCHESTER, Eng.

Electric Cars pass every 3 Minutes. 5 Minutes walk from Exchange or Victoria Stations. Covered Railway Carriage Truck for use of Patrons.

Pneumatic Tyres & Improved Solid Rubber Tyres Fitted to Carriages at Reasonable Prices.

Canadians can buy these carriages, under the New Tariff, 33 1/3 p.c., in their favour by purchasing in Manchester, from this firm.

can Inventor, shows that from one to fifteen patents have been issued by the office on a bottle which can not be re-filled. Many of the devices are fearful and wonderful mechanisms with complicated valves and pumps, which are perhaps interesting as curiosities, but useless for any other purpose.

Apparently many inventors have an idea that some great bottling concerns would be glad to get hold of a bottle which could not be re-filled, in order to prevent a fraudulent use of their labels for some one else's goods. It is within the bounds of possibility that some big brewing company would be interested in such a device if it could be made as inexpensive as the ordinary blown glass bottles. A recent letter of The American Inventor to the more prominent bottling concerns brought in every case replies to the effect that the writers were not interested in any such device and would not consider even a successful one. Take the case of the most often used bottle for illegitimate purposes, which is that holding a certain sauce on all restaurant tables. The better class of restaurants, of course, use this sauce new and fresh for their customers, but the numberless smaller eating houses throughout the country will buy perhaps a dozen bottles of the condiment

Established 1838.

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.

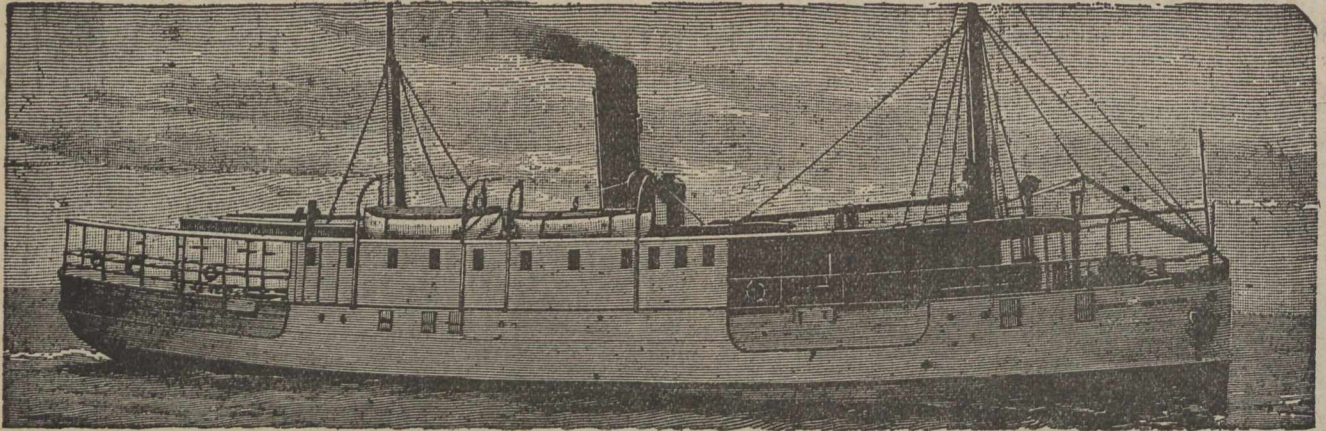
New Front Lines of Rollers, Steel Hardened, or with Necks and Squares Hardened, or Ordinary. Spare Top Rollers, Loose

Boss Shells or Spindles Supplied. Centre Shafts—Steel, Case-Hardened or Ordinary. Prices on Application.

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

# 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.

in question, and then continue to re-fill them after they have been emptied of their original contents. This course injures the bottlers in two ways; it prevents the making of new sales to which they have a right, and it gives the users of the sauce a false idea of the quality of the goods. At the same time this loss is expressed in percentage would seem very small besides the total profits of the concern in question. All non-refillable bottles which have been made so far are many hundred per cent. more expensive than the ordinary blown glass bottles, which can be had in quantities for less than half a cent apiece. A greater outlay would therefore be required to obtain a bottle which could not be refilled than the loss entailed to the users of bottles

# == BUTTERCUP ==

BRASS AND COPPER retain their intensely brilliant polish without tarnishing for a long time if cleaned with

## BUTTERCUP METAL POLISH.

Sold in 2d., 4d. and 6d. tins by

Army and Navy Stores.

J. Barker's.

Harrod's.

Junior Army and Navy.

Shoolbred's.

Whiteley's.

And all Leading Stores, Grocers and Oilmen everywhere.

CHISWICK SOAP Co., Chiswick, - London, W., Eng.

# METAL POLISH.

## 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 focal 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.

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 6 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.

Cut will be inserted as soon as received.

**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,

TASKER SONS & CO.  
MANUFACTURERS  
SHEFFIELD, ENG.

**Leather Merchants and Mill Strap Manufacturers.**

by infringement and substitution even when constantly carried on, and this is true not only for sauces, but of patent medicines, beers, wines, and all other liquids.

It may therefore be confidently stated that there is absolutely no use for a non-refillable bottle, the cost of which will exceed the cost of the glass-blown bottle of the same size by more than twenty per cent.

**LEAD AND COLOR TRADE OF RUSSIA.**

The German Consul of Odessa, Russia, in a recent report, states that the importations of white lead from Great Britain, Germany, and other countries last year showed a further decrease owing to the fact that Russia herself produced a larger quantity of this article. As regards zinc white, Belgium holds the first place. Lately, however, Ger-

**STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 29, 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 1/2-6mos.	300	4 1/2	16
Canada Life.....	2,500	4 6mos.	400	40	160
Confederation Life.....	10,000	7 1/2 6mos.	100	0	...
Western Assurance.....	25,000	5-6mos.	40	20	94 1/2
Guarantee Co. of North America.....	11,372	5	50	50	...

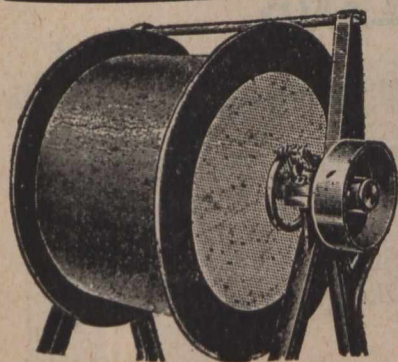
**BRITISH AND FOREIGN.—Quotations on the London Market, Sept. 20, 1902 Market value p. p'd up sh**

Alliance Assur.....	250,000	5s. p.s.	20	2 1-5	9 1/2	93 1/2
Atlas.....	24,000	24 p.s.	50	6	2 1/2	226 1/2
British and Foreign Marine.....	67,000	25	20	4	19	30
Caledonian.....	21,500	12s. p.s.	25	5	...	28 1/2
Commercial U. Fire, Life and Marine.	50,000	27 1/2	50	5	44 1/2	48 1/2
Guardian Fire and Life.....	200,000	9	10	5	9	9 1/2
Imperial Fire.....	60,000	25	20	5	...	...
Lancashire Fire.....	136,493	5	20	2	...	...
Lion Fire.....	100,000	3	2 1/2	1 1/2	...	...
London and Lancashire Fire.....	85,100	22	25	2 1/2	18 1/2	18 1/2
London Assurance Corporation.....	35,862	20	25	12 1/2	5 1/2	61 1/2
London & Lancashire Life.....	10,000	10	10	2	8	8 1/2
Liv. & Lon. & Globe Fire and Life...	391,752	90	St.	2	28	29
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	76
North Brit. & Merc. Fire and Life....	110,000	30s. p.s.	25	6 1/2	35 1/2	36 1/2
Norwich Union Fire.....	11,000	*23 1/2	100	12	10 1/2	10 1/2
Phoenix Fire.....	53,776	35	50	5	43 1/2	43 1/2
Royal Insurance Fire and Life.....	125,214	53 1/2	50	5	47 1/2	48 1/2
Sun Fire.....	240,000	8s 6d p.s.	10	10	10	10 1/2
Union.....	45,000	18 p.s.	10	4	12 1/2	13 1/2

\*Excluding periodical cash bonus.

**The Patent Electro-Magnetic**

**SEPARATORS,**

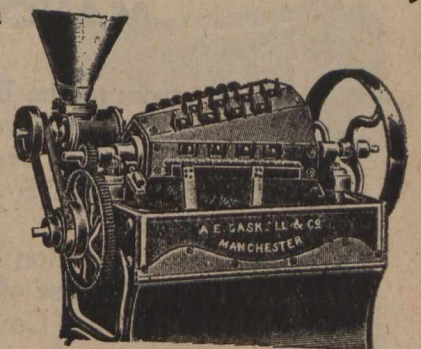


For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c.

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

PRICES ON APPLICATION TO

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



Works: ROCHDALE, Eng.

Contractors to Admiralty.

Special Terms to Canadians under the New Canadian Tariff.

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.,

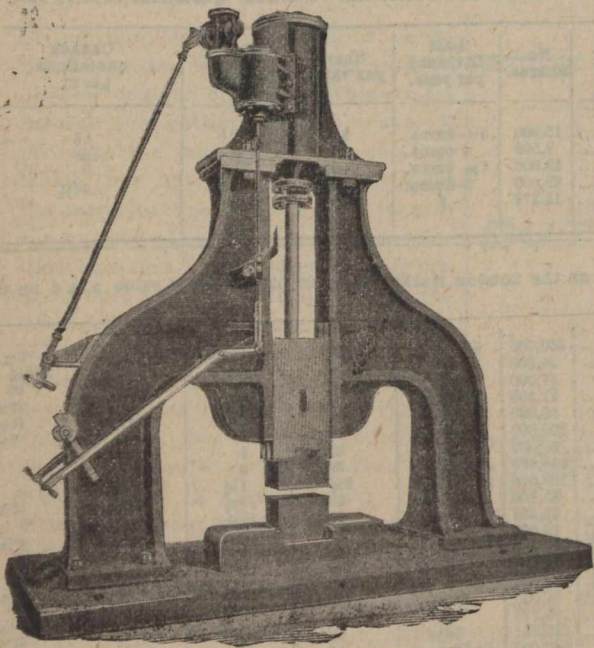
DENTON, near MANCHESTER, ENG.

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.

## B. & S. MASSEY,

OPENSHAW, Manchester, Eng.



Patentees  
and Makers of

**STEAM - -  
HAMMERS.**

Power Hammers, Stamps  
for Die Work, Saws for  
Hot and Cold Metals.

More than 3,000 sold.  
100 to 200 usually  
under construction or  
in stock.

Catalogues in English, French, German and Russian.

man manufacturers have succeeded in extending their trade by granting longer terms of credit, and there is no doubt that if they were to make their goods well known they would create a demand for them where, up to the present, only Belgian goods have had a sale. A little zinc white is also imported from France, but the Austrian article has met with only little success here. The trade in red lead is principally in the hands of German manufacturers; a third of it, however, comes from Great Britain, which owes its position in the trade, not only to a good quality generally, but to the fact that the English Cookson brand is well introduced. The importation of dye materials has always been limited, as the demand is met by numerous Russian makers. Lithographic and bronze colors are brought almost exclusively from Germany, and owing to their good quality, are able to hold their own against the Russian product, although the latter is offered at a lower price. Ultramarine is produced in the country by two important German firms who established large factories at Riga and at St. Petersburg some years ago; so, too, with aniline colors, for which, however, there is but a limited demand in Southern Russia. France does the largest trade in ochre and acetate of copper.

## Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

Contractors to the British Admiralty and War Office and all the principal Railroads at home and in the Colonies.

Manufacturers of every description of MECHANICAL INDIA RUBBER AND ASBESTOS GOODS used by Manufacturers, Railroads, Steamships, Mines, Power Plants, &c., &c.

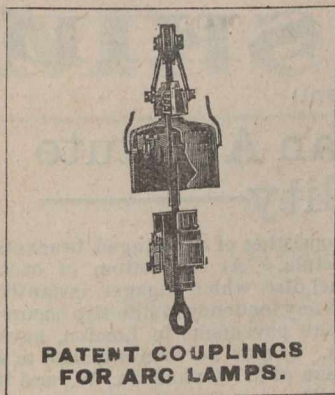
Solid and Insertion Sheets, Valves, Buffers, Washers for Steam and Water Joints, Rubber Belting, Hose of all kinds, Solid Rubber Tubings, Packings, of every description, Matting, Roller Covering, Fruit Jar Rings, &c., &c.

Give our "Brucoso" Belting a trial. Tensile strength of 6" x 4 Ply 12,000 lbs. The Latest, Strongest and Best Gripping Belt made.

Special rates under the new Canadian Tariff. Enquiries invited.

Codes : A.B.C., Engineering.

Cable Address : "BRAULIK," London



PATENT COUPLINGS FOR ARC LAMPS.

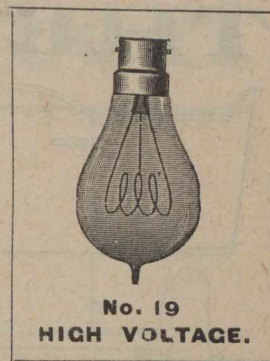
# G. BRAULIK,

217 & 218 Upper Thames St.,  
LONDON, Eng.

115 Bath Street, GLASGOW, Scotland.  
And 39 Pitt Street, SYDNEY, N.S.W.

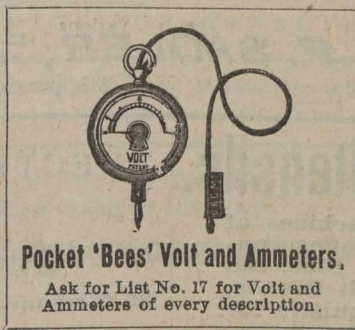
The Best and Cheapest House for all

## ELECTRICAL SUPPLIES,



No. 19  
HIGH VOLTAGE.

**BELLS,  
INDICATORS,  
TELEPHONES,  
ARC LAMPS,  
(English Manufacture.)  
INCANDESCENT LAMPS,  
"The London Standard."  
(Very special prices quoted for contracts.)  
CARBONS,  
VOLT & AMPERE METERS,  
MOTORS & DYNAMOS.**



Pocket 'Bees' Volt and Ammeters.  
Ask for List No. 17 for Volt and Ammeters of every description.

Switches, Switchboards, Cut-Outs and  
all Lighting Accessories, Wires and  
Cables

**STANDARDS,  
BRACKETS,  
ELECTROLIERS.**

Special terms to Canadian Houses under the  
New Tariff Regulations.

Correspondence respecting Agencies is invited from well  
established houses in the Dominion.

The New "FLAME" Arc Lamps a Speciality.

### USE OF OLIVE OIL.

One of the most wholesome and nutritious articles of diet is olive oil, and it is as beneficial for external as for internal use. It was the custom of the ancients, who were most luxurious in their bathing habits, to anoint the body with vegetable oils after the bath. Athletes and gladiators also anointed their bodies with oils. Roman athletes were in the habit of using freshly expressed oil of the olive to give agility and suppleness to their limbs. Some of the greatest beauties of whom history tells have also been prone to the use of oil. Mme. Recamier was in the habit of partaking freely of olive oil with her food and using it also after the bath. Her beautiful skin and clear complexion were doubtless due to this rather than to powders or paints. Tradition says that both Cleopatra and

Zenobia partook freely of olive oil and used oils after the bath. In the countries where the olive flourishes, such as Italy, medical practitioners use the oil very freely for a host of ailments. It is maintained in the Levantine countries that the external use of oil prevents rheumatism, gout and other kindred maladies which are aggravated by external chills, and that the internal use of the oil removes the toxic conditions of the blood which leads to the generation of these maladies.

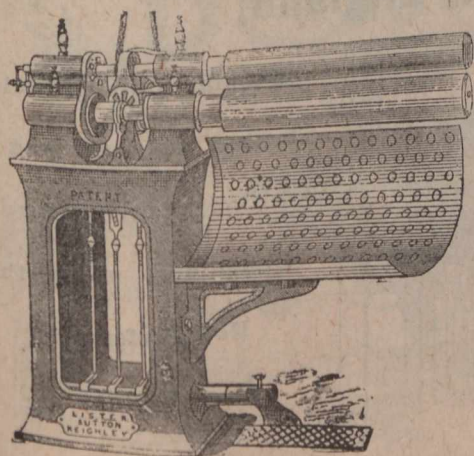
### COTTONSEED VALUES.

The total cottonseed product of the United States in 1899 amounted to 4,566,100 tons, exclusive of 166,861 tons contained in cottonseed sold in the seed, and had a total value, based upon

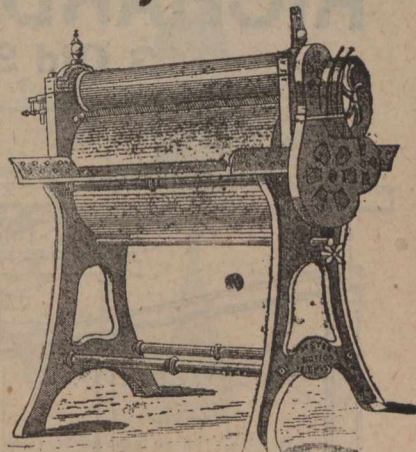
the average price paid to farmers, of \$46,950,575. This sum amounts to 13 per cent. of the value of the entire cotton crop, or slightly more than 1 cent for each pound of cotton sold in the lint.

Statistics compiled by the manufacturers division of the census show that 53.1 per cent. of the entire cottonseed product of the United States in 1899 was consumed by the cottonseed mills of the South, leaving 2,141,501 tons, or 46.9 per cent. of the crop upon the farms. Of this quantity about 15 per cent. of the total product, or 684,915 tons, was used for planting the next crop, and the remaining 1,456,586 tons, or 31.9 per cent. of the total crop, was used on the farms in its raw state as food for stock, or as fertilizer. The total value of the cotton crop in 1899, including the seed, was \$370,708,746, an average of \$15.27 per acre, or \$261.32 for each farm reporting.

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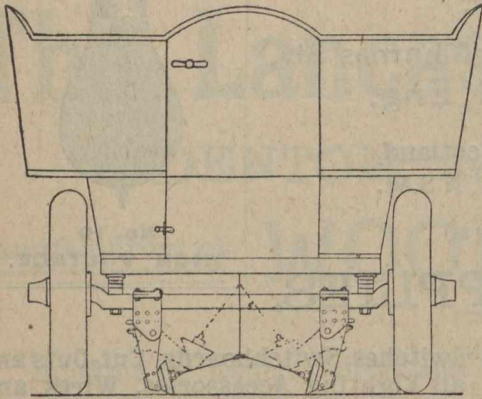
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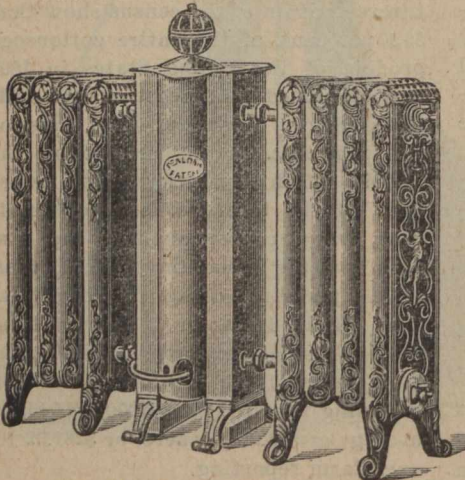
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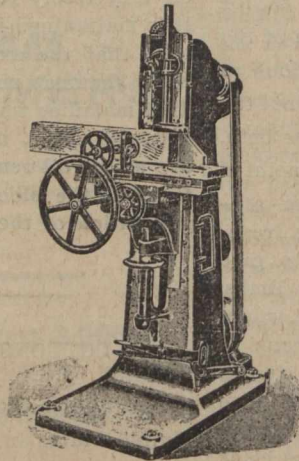
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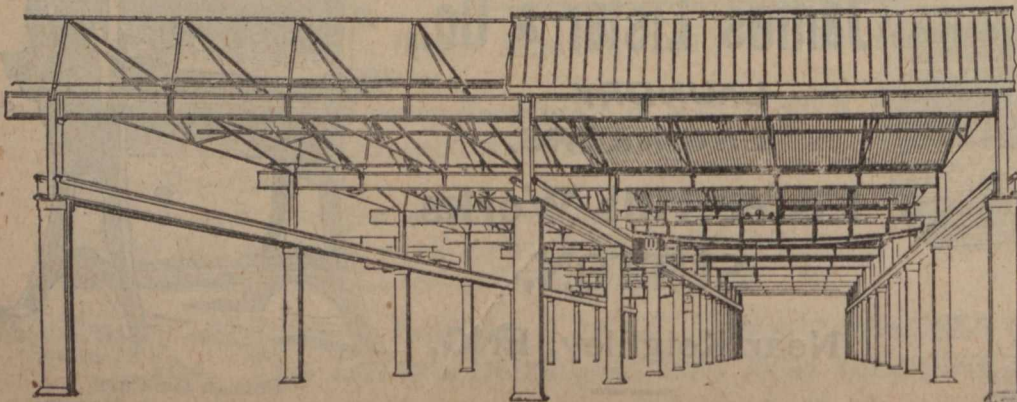
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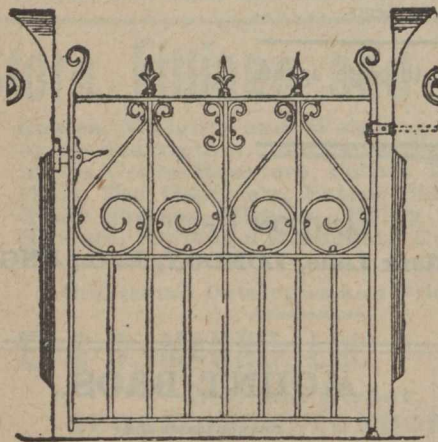
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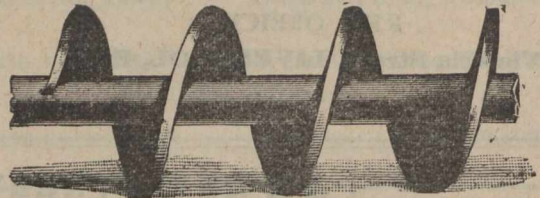
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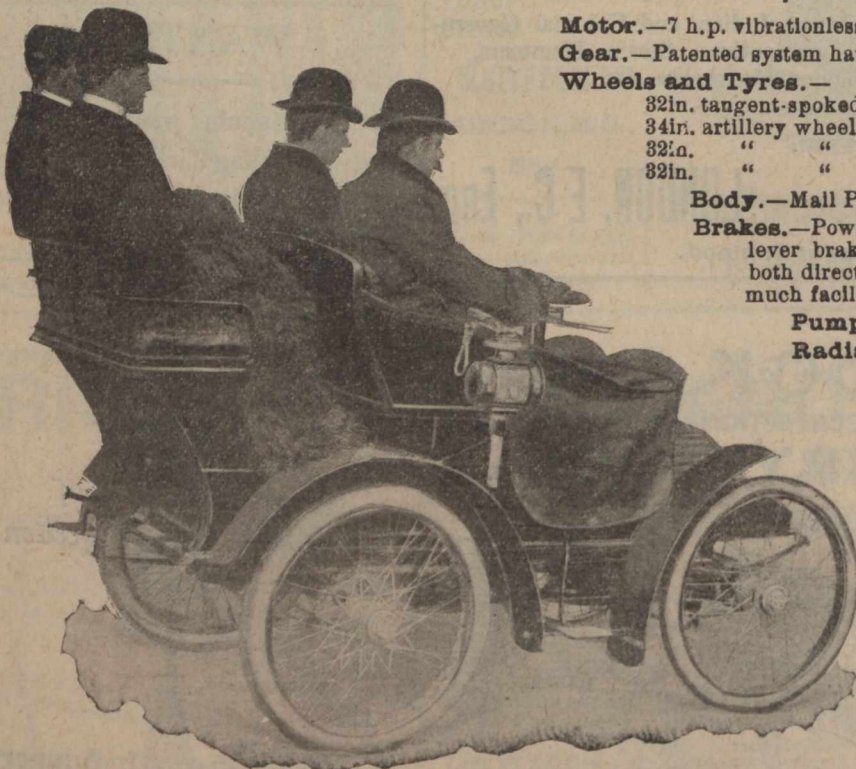
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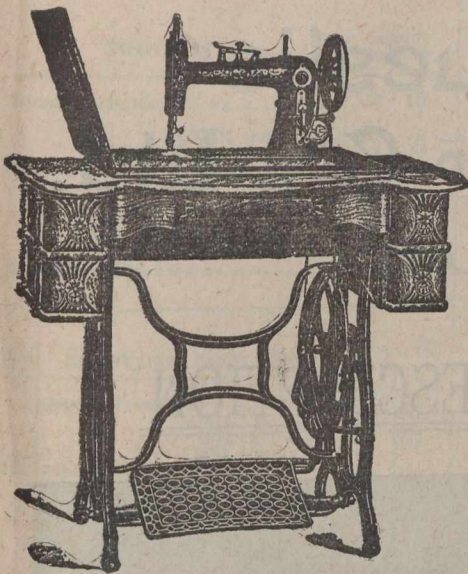
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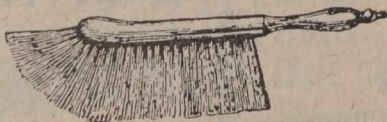
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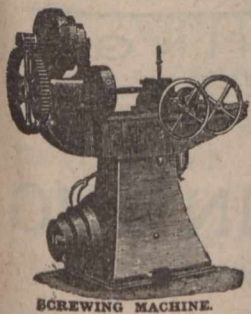
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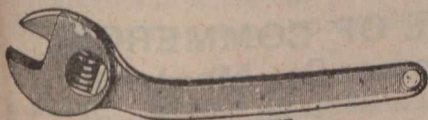
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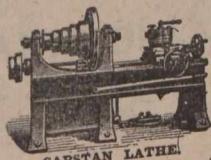
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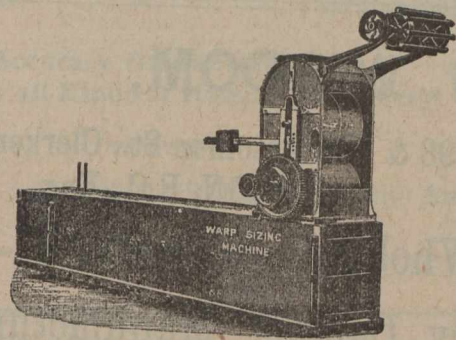
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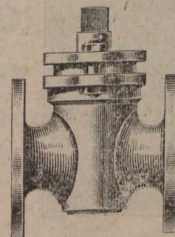
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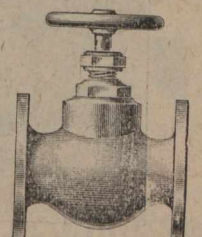
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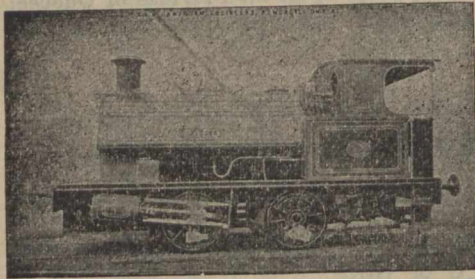
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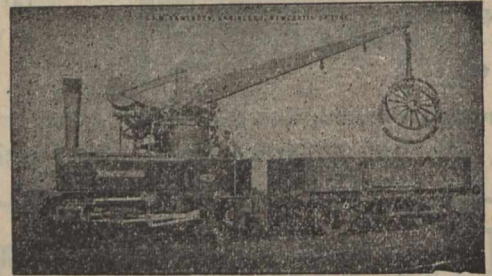


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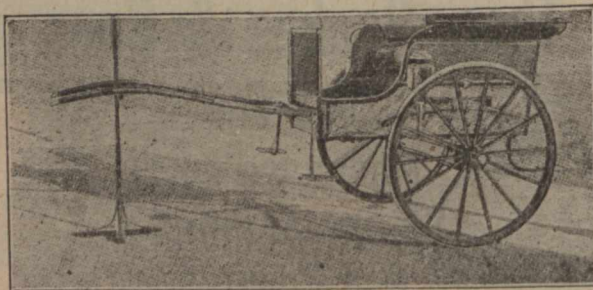
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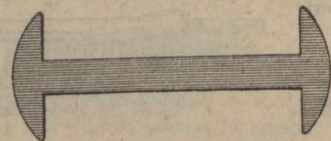
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1887, 4½ per cent ...	92	94	
1891-4, 3 p.c. ....	104	106	
Canada, 4 per cent. loan, 1860 .....	102	104	
3 per cent. loan, 1888-99 .....	101	103	
Debs. 1884, 3½ per cent .....	90	92	
2½ p.c. loan, 1897 .....	108	110	
Manitoba, 1885-6, 5 p.c. ....			

Sms	Railway and other Stocks.	Sept. 18	
	Quebec Provinces, 5 p. c., 1874.....	102	107
	1876, 5 p. c. ....	102	107
	1880, 4½ p. c. ....	104	106
	1883, 5 p. c. ....	109	112
100	Atlantic & Nth. Western 5 p.c. Gas	120	123
	1st M. Bds .....	13½	13¾
10	Buffalo & Lake Huron \$10 shr.....	137	141
	do 5½ p.c. bonds .....		
	Can. Central 6 p.c. M Bds. Int.		
	guar. by Gov.....		
	Canadian Pacific \$100.....	144½	144¾
	Grand Trunk, Georgian Bay, &c....	100	102
	1st M.....		
100	Grand Trunk of Canada Ord. stock.	14¾	14¾
100	2nd equip. mtg. bds. 6 p.c.	126	129
100	1st pref. stock..... 5 p.c.	110¾	111¾
100	2nd pref. stock.....	96¾	97¾
100	3rd pref. stock.....	43	43¾
100	5 p.c. perp. deb. stock.....	136	139
100	4 p.c. perp. deb. stock.....	109	111
100	Great Western shares, 5 p.c.....	134	137
100	Hamilton & N.W., 6 p.c.....		
100	M. of Canada Stg. 1st Mort. 5 p.c.	105	107
100	Montreal & Champlain 5 p.c. 1st		
	mtg. bds .....		
100	N. of Canada, 1st mtg., 5 p.c.	03	105
100	Quebec Central, 5 p.c. 1st Inc. Bds.	106	108
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
100	St. Law. & Ott. 4 p.c. Bds.....		

MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref 5 p.c.	101	103
100	City of Montreal stg. 5 p.c 1874 .....	101	104
100	City of Ottawa, 4 p.c., stg.....	100	108
	redeem 1873 .....	101	104
	redeem 1875 .....		
100	City of Quebec, bp. c. redeem 1875..	105	107
	redeem 1878 .....	110	112
100	City of Toronto, 4 p.c. 1889-93 .....	99	101
	5 p.c. stg. con. deb. 1874-1876..	103	109
	5 p.c. gen. coa. deb. 1879 .....	109	111
	4 p.c. stg. bonds, .....	101	103
100	City of Winnipeg deb. 1884, 5 p.c.	106	108
	Deb. scrip. 1883, 6 p.c .....		

MISCELLANEOUS COMPANIES.			
100	Canada Company .....	38	42
100	Canada North-West Land Co.....	33	38
100	Hudson Bay .....	34¾	35¾

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	Bank of British North America.....	68	70
	"    "    Montreal.....	513	515
	Canadian Bank of Commerce.....	16½	16¾

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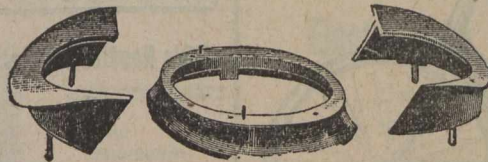
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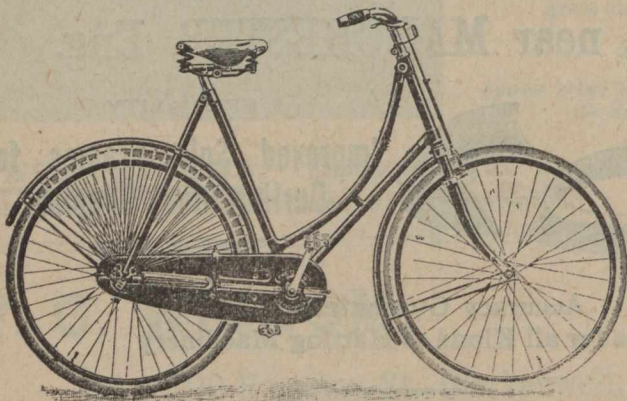
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**DECORATIONS, etc.**

**VARNISHES FOR ALL PURPOSES.**

Colors, Oils, Paints, Enamells, Polishes, Dyes,  
Stains, Chemicals, Bronze, Powders, Gold,  
Silver and Metal Leaf. . . . .

78 Old Street, ESTABLISHED 1805.  
LONDON, E. C., ENG.

The **LEANDER CYCLE** BEST ALL BRITISH MADE  
CYCLES IN THE MARKET.  
Made for Canadians under the new Can-  
adian Preferential Tariff 33¼ p c.  
in their favour.



**Leander Machine Company,**  
Ardwick Green, Manchester, Eng.

**JOHN PEACE & SONS,** Algoma Works, Sheffield, England  
Established over 100 years.

**MANUFACTURERS AND MERCHANTS OF SHEFFIELD GOODS.**

**STEEL.**—Best Crucible Cast Steel for Turning and Slotting Tools, Saws,  
Punches, Dies, and Chisels; also for Masons' Hammers, Chisels, Picks,  
Quarry and Miners' Drills, &c.; Bessemer and Siemens-Martin Steel in  
Bars, Sheets and Strips.

**FILES AND RASPS** of every description or made to any pattern.  
**HAMMERS** for Engineers, Smiths, Masons, Miners and Quarry Work.  
**CHISELS** for Engineers, Masons, and other purposes.  
**Shoemakers' Knives, Hammers, Nippers, Rasps,** and all descriptions of  
**Shoemakers' Tools.**

**CUTLERY.**—Carvers, Table and Dessert Knives, Pen and Pocket Knives  
**Razors, Scissors, Spoons and Forks.**

**Fletcher • Brothers,**  
**ASHTON-UNDER-LYNE,**  
**ENGLAND.**

**NEW STEAM**  
**"DIVERGENT"**

**STOP VALVES**

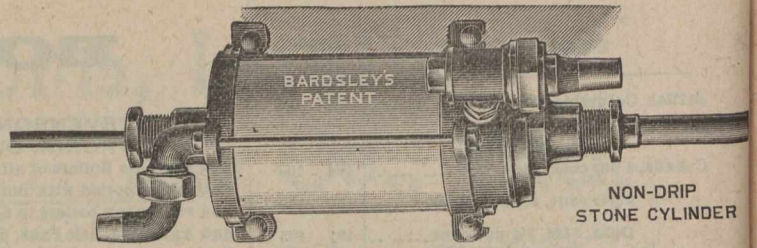
With Patent Removeable Expansive Seatings,  
Simple Bye-pass Arrangement.



**Safety**  
**Valves**

with separate outlet  
for Low Water Steam  
distinct from High  
Steam.

Special rates to Canadians  
under the New Prefer-  
ential Tariff.



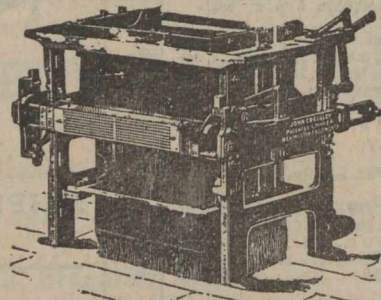
A GREAT BOON to Publicans and the Public generally.

**"BARDSLEY'S"**  
**Patent NON-DRIP STONE**  
**CYLINDER BEER PUMPS.**

Prevent Beer Poisoning, Waste and Nauseous  
Taste in Morning. Will Repay Cost  
in 12 months.

Can be fitted to any Machine. Write for Particulars.  
**BARDSLEY & CO.,** 39 UNION STREET,  
OLDHAM, ENG.

400's Needles Double-Lift SINGLE CYLINDER JACQUARD MACHINE



For weaving Cotton, Linen, Woollen, Silk and other classes of  
goods, when a high speed is desired. Manufactured by

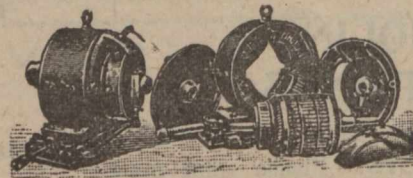
**JOHN CROSSLEY,**

INVENTOR OF THE

**Double-Lift Jacquard,**

**NEW MOSTON, Failsworth, (Near Manchester.) ENGLAND.**

**ELECTRICAL PLANTS FOR**  
**LIGHTING and MOTOR DRIVING.**



**"TURNER" D.P. TYPE**  
**ENCLOSED MOTORS.**

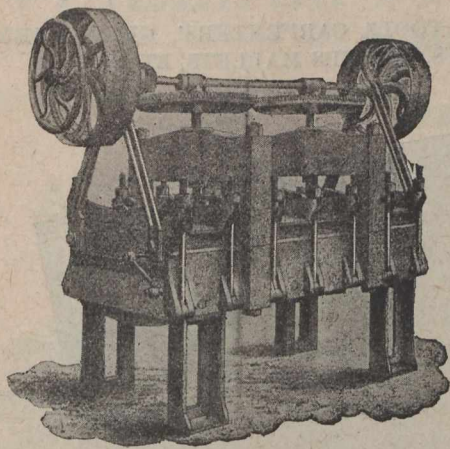
**TURNER, ATHERTON & CO., Ltd.,**

Electrical Engineers, &c.,

Electrical Accessories. **DENTON, Manchester, Eng.**

These Motors are manufactured especially for the Canadian  
market, under the new preferential tariff, 33¼ per cent.  
in favour in the English market.

Established 1842.



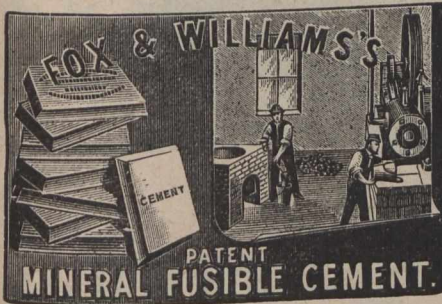
# JOHN HEALD,

Engineer, Millwright, Iron  
and Brass Founder, &c.,

**CHORLEY, - LANCASHIRE, ENGLAND.**

Sole Maker of JOHN HEALD'S Patented  
Doughing and Grinding Machine for  
Waterproofing. Maker of Mixing, Wash-  
ing and other India Rubber Works Ma-  
chinery. Vulcanizing Presses, Pans,  
Moulds, Etc.

## FOX & WILLIAMS'S Mineral Fusible Cement,



(The  
Strongest,  
Hardest,  
Most  
Effective  
and  
Economical)

It is invaluable when used to secure shaken Walls or Engine Beds,  
to run Wall Boxes or Iron Fixings fast in Brick or Stonework,  
and Bedding on foundations. It makes a PERMANENT,  
SOLID, FIRM and SUBSTANTIAL JOB.

For Prices and Particulars Apply to

**FOX & WILLIAMS.**  
SOLE MAKERS,

Spread Eagle Works,  
Trentham St., Chester Rd.,

**Manchester, England.**

Manchester Royal Exchange, Tuesdays & Fridays, Pillar 18, 1 to 2.

Telegrams: "MILLS," STOCKPORT.

## JAMES E. MILLS,

Heapriding Hat Works,

**STOCKPORT, ENGLAND.**

And at 27 Milton Street,  
LONDON, E.C., ENG.

Wholesale Manufacturer of

**Soft, Stiff and Flexible  
Fur Felt Hats.**

Specialities in EXTRA LIGHT HATS for the Colonial Markets.

Special attention paid to Packing of Goods for Export.

Made for the Canadian trade under the New Prefer-  
ential Tariff.

Journal of Commerce Job  
Department for Printing.

## Hartley, Baxter & Co.

LIMITED.

Electro-Plate and Cutlery Manufacturers.



C 118—Xylonite, Silver Ferrule, 28s. 6d.; Ivory, Silver Ferrule, 36s. 6d. doz



C 119—Pearl, 36s. doz.

Tenter Street, - - SHEFFIELD, England

Catalogue on Application.

## Richard Robinson, BRASS and IRON FOUNDER,

Manufacturer of all kinds of  
Extra Strong Gun Metal

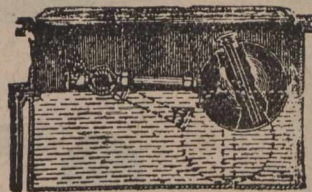
## Steam Fittings,

ENGINEERS' AND MILLWRIGHTS' BRASS WORK.

WILLIAM ROBINSON'S Patent Improved

## Syphon Box or Steam Trap

Over 50,000 have been sold.



Manor Street Works,  
GUIDE BRIDGE,  
Nr. MANCHESTER, England.

## SAYNOR, COOKE & RIDAL,

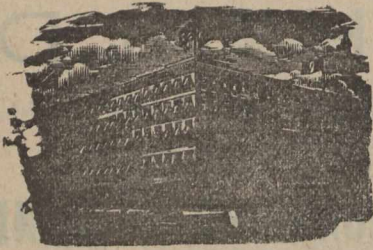
Manufacturers of every description of

Pen, Pocket & Sportsmans Knives, Pruning &  
Budding Knives, Vine, Pruning & Fancy Scissors,  
Garden Shears, and all kinds of Horticultural Tools.

Paxton Works,

SHEFFIELD, ENG.

Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

A. NELSON, Proprietor.

THE RUSSELL,

OTTAWA.

THE PALACE HOTEL OF CANADA

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. X. ST. JACQUES, Propr.

POLICYHOLDERS AND AGENTS ALIKE PROFIT BY A GOOD SELECTION.

The unexcelled financial position of the Company, its large surplus; its handsome dividends; its liberal policies; and its promptness in paying all legitimate claims make THE NORTH AMERICAN LIFE a most desirable Company for both.

Active men who will become active agents will find it to their interest to represent

THE NORTH AMERICAN LIFE

112-118 King St., W., Toronto.

L. GOLDMAN, Secretary. Wm. McCABE, Managing Director.

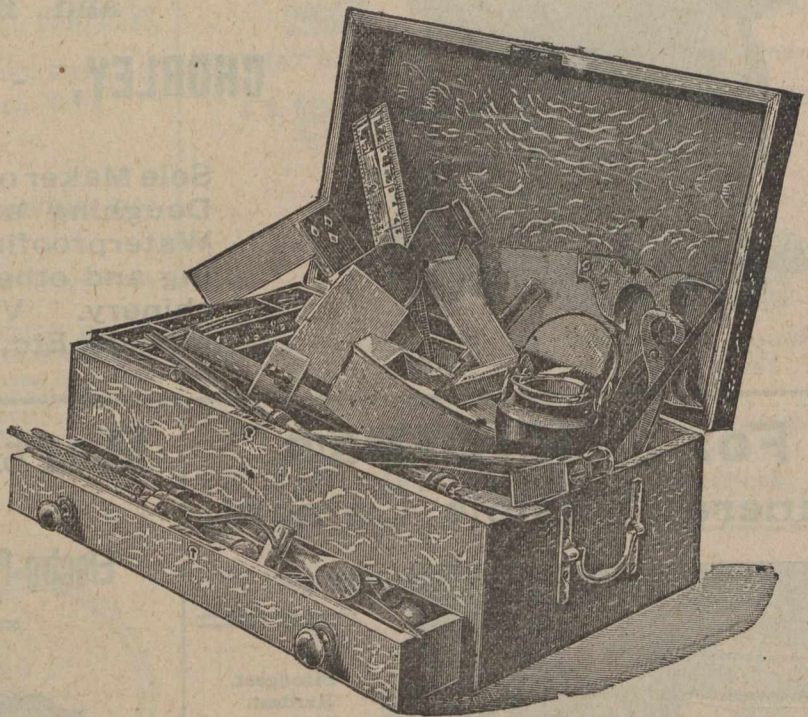
Messrs. AULT & McCONKEY, Managers for Province of Quebec. Royal Insurance Building, Place d'Armes Sq., MONTREAL.

Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building MONTREAL.

James Needham

Manufacturers of every description of TOOLS, CARPENTERS', GENTLEMENS OAK TOOL CHESTS, TOOL CABINETS, JOINERS MALLETS, ETC.



CITY OAK WORKS,  
BROWN ST.  
And SHOREHAM ST.,  
SHEFFIELD,  
ENGLAND.

THIS LITTLE TRADE MARK

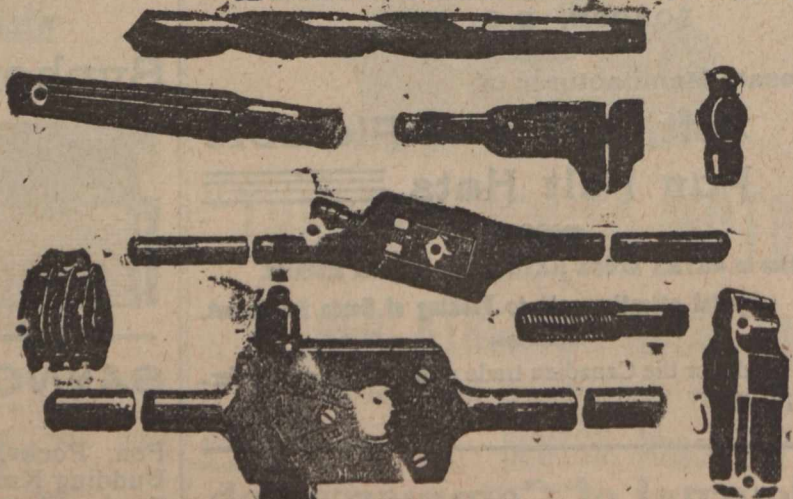


ON A SAW GUMMER

Is a guarantee that it is the best Tool on the market for Gumming Saws and Light Punching.

A. B. JARDINE & CO.,  
HESPELER, ONT.

THE MIDLAND MFG. CO., LD.,  
SHEFFIELD, ENGLAND.



SPECIAL NOTE.—Buyers have 33 1/3 per cent. in their favour by purchasing from The Makers and Inventors in England under the new Canadian Preferential Tariff.



# WILLIAM ATKINS & Co., LIMITED.

Telegraphic Address:  
"RELIANCE, SHEFFIELD."

Corporate Trade Mark.



RELIANCE STEEL WORKS,

Sheffield, England.

Manufacturers of all kinds of Crucible

## CAST STEEL

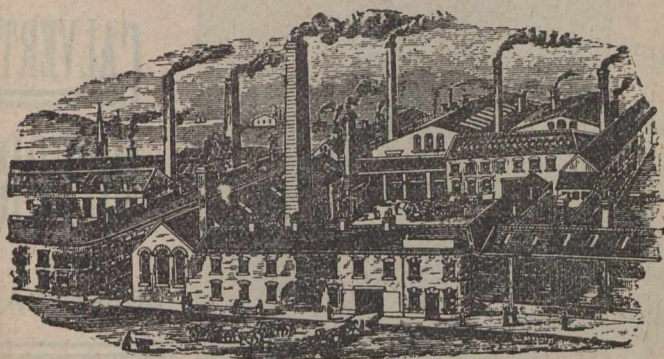
For Engineers, Shipbuilders, Boilermakers and other purposes.

## SPECIAL DRILL STEEL

As supplied to the Gold Fields of Australia, Africa, &c.  
Expressly Adapted for Mining and Quarry Work; also  
of Rapid Cutting Steel for Turning

## TOOL STEEL

For Turning Chilled Rolls, or any Hard Metals.



Cast Steel Sheets, Blister, Single and Double Shear Steel, Coach and Railway Spring Steel, Sewing Machine Steels,  
&c., &c. Best Warranted Cast Steel **FILES.** Solid Steel Hammers and Superior Cast-Steel Saws of every description.

Special terms to Canadians under the New Tariff.

Up-to-Date Canada!

# RENOLD CYCLE CHAINS

For 1903.

Fitted by all the leading British Cycle Manufacturers to their High Grade Machines.

MANCHESTER, Eng.

Telegraphic Address:—"DAZZLE, MANCHESTER." A.B.C., Code.

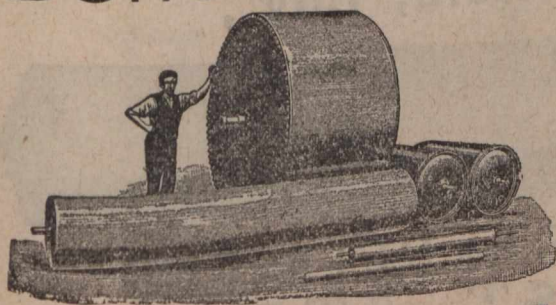
## Donovan & Co., Ltd.,

Successors to

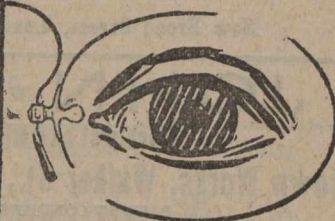
J. S. LEACH & Co., Ltd.

Engineers, Tin and  
Copper Smiths.

Designers of Special  
Machinery.



Broughton Bridge Iron Works,  
SALFORD, MANCHESTER, ENGLAND.



A Good Line



Speaking of Printing  
"KEYSTONE"  
suggests itself at once.

For the progressive merchant "KEYSTONE" Stationery fills the bill.

- It's padded;
- Put up in neat boxes.
- Labelled
- And delivered in the cleanest way possible.

Customers realize the advantage of the boxes.

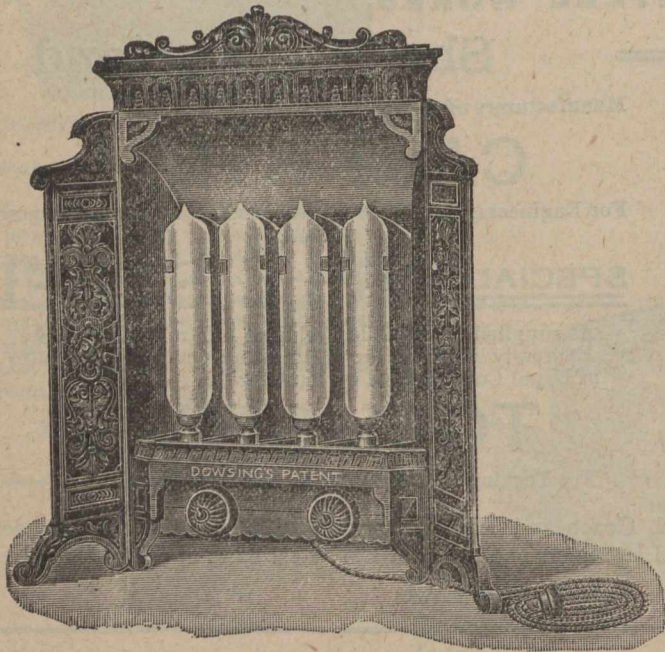
Send for figures on your next lot.

Journal of Commerce Job Dept.

171 ST. JAMES ST.

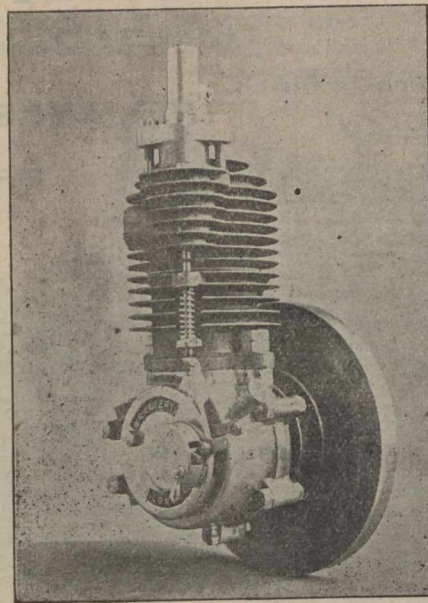
Contractors are invited to apply **Pure Air Radiator**  
for particulars of the (ELECTRIC.)

For Diffusing Heat. Portable. No Reduction of Oxygen by Coal Fires. No Deleterious Fumes from Gas Stoves. No Dirt. No Ashes. No Dust. For Hospitals, Infirmarys, Sanitariums, Public Buildings, Private Mansions, &c.



**JAMES MELLING, - DASHWOOD HOUSE,**  
New Broad Street, London, E.C., England.

**For • Motor • Cycles**



Down Hill, Any-  
thing on wheels  
will run, BUT Up  
Hill . . . .

**CALVERT'S**  
**MOTORS**

ARE  
ESSENTIAL.

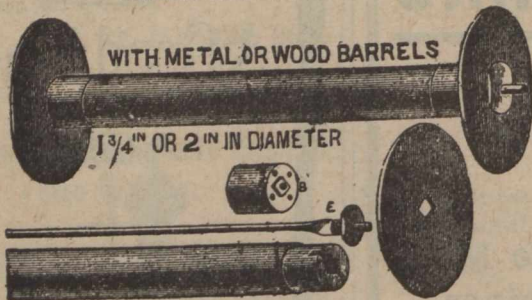
WORKS AND OFFICES:

**12 Woodville Rd., Mildmay Park,**  
**LONDON, N. ENG.**

Specially made for Canadians under the  
New Preferential Tariff.

**JOHN KAY,**

Machinist and Mill Furnisher,  
Crown Works, Walker St., **ROCHDALE, Eng<sup>d</sup>**  
PATENT CONDENSER BOBBIN.



The Heads of these Bobbins contain a Square Hole in the centre, and are fitted on a Square Projection attached to the end of the Barrel, as shown above; thus the heads cannot turn round or get loose. This is the only means of avoiding the frequent and costly repairs, and the abundance of Loose Bobbin Ends so common in Mills. Old Bobbin Ends may be utilized and converted to this principle.

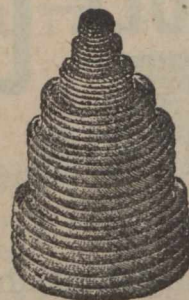
**Garnock, Bibby & Co.,**

Limited.

Steel Wire and Hemp  
Rope Manufacturers,

LIVERPOOL, - ENGLAND,

Contractors to the Admiralty and  
War Office.



DRIVING ROPES.

Special Prices to Canadians under the New  
Preferential Tariff, 33 1-3 per cent. in favor of  
Canadian buyers.

**ATKINSON BROTHERS, LTD.,**

MILTON WORKS and  
BRITANNIA STEEL WORKS,

Sheffield, Eng.,

**MINERS DRILL STEEL**

**STEEL CONVERTERS and REFINERS**  
Manufacturers  
of . . . **BEST CAST STEEL**

LATHE and Planing Tools, Milling Cutters, Screwing Tackle, Shear Blades, Punching  
Tools, Chisels, Files, Miners' Drills, Hammers, Sates, Smiths' Tools, Rivet Tools, Spin-  
dles, Welding Steel, and Sheet Steel for all purposes.

... FOR

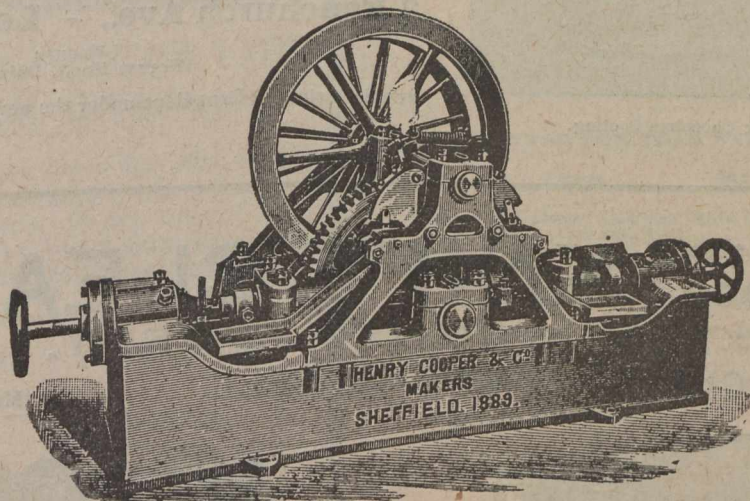
# HENRY COOPER & CO.

SHEFFIELD, England.

Makers of . . .

Rivet Making  
Machines . . .

As Supplied to the Russian and Japanese Governments,



Particulars and Drawings on Application.

## T. J. HAYES,

Maker of every description  
of



### Wire Mattresses.

5 1/2 Years with Rowcliffe's, Levenshulme.

35 Hood Street, Jersey Street, - ANOATS,

MANCHESTER, ENGLAND.

(Cut will be inserted as soon as made.)

Special Attention  
paid to  
Export Orders.

Telegraphic Address : "SEAKING," A. B. C. Code.

## Rigby, Mainwright & Co., Manufacturers, Railway

... And Government Contractors

Engine Waste, Sponge Cloths,  
Lamp Wicks, Twines, Ball Cottons,  
Engine Packing, Box Cords, Roping  
and Seaming Twines, Mops, Dusters,  
House Flannel, Neptune Scourer,  
Buntings, &c.



NEPTUNE WORKS

Union Street, Fairfield St. - MANCHESTER, Eng.

Brass Founders, Coppersmiths,  
Brass Finishers.

# Hartcliffe, Lee & Malkin, Ltd.,

## CHAIN MAKERS.

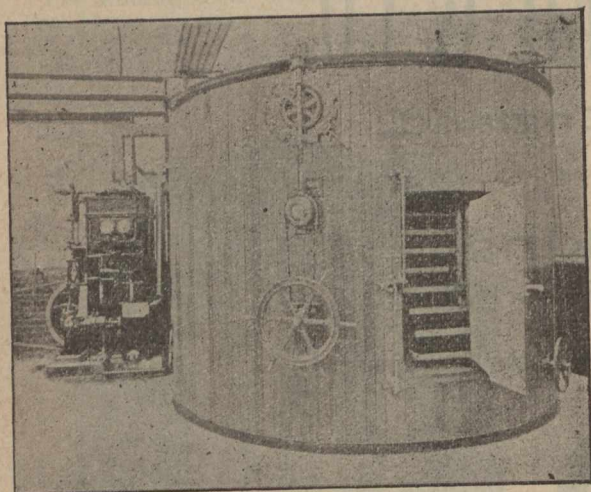
For Driving, Conveying, Elevating, &c.

St. Simon St., SALFORD,  
MANCHESTER, Eng.

Special quotations under the New  
Preferential Tariff.

**A Revolution In Refrigeration ...**

No loss of cold.



No. 4 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.

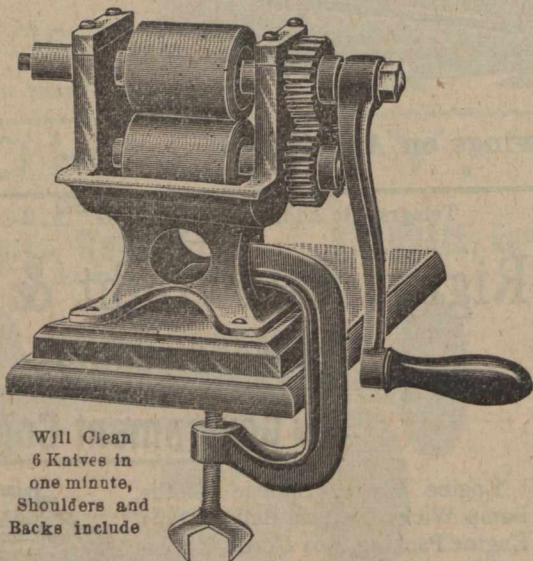
WORKS:  
Forest Road, Dalston.

Special prices to Canadians under the new tariff.

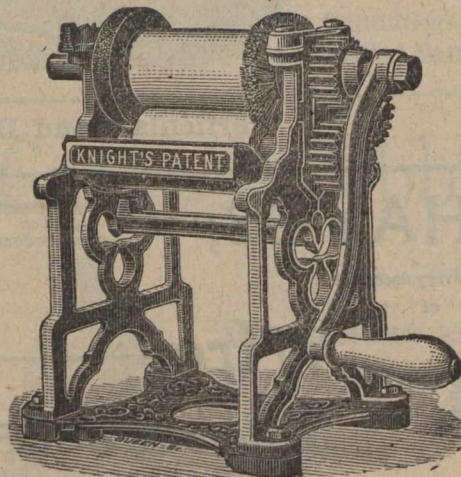
**ARE YOU WANTING  
A REALLY GOOD KNIFE CLEANER?  
TRY KNIGHTS PATENT.  
THE BEST MACHINE TO USE OR SELL.**

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.**

**Dermatine**

Stands Heat, Cold, Steam, Damp, Oils, Grease, Acid and Rough Wear better than Leather, Gutta-Percha, or India-rubber.

SPECIALITIES:

**Belting, Ram Rings, Pump, Cups, Valve  
Steam Joints, Hose and Packing.**

ONLY ONE QUALITY—THE BEST.

**The Dermatine Company, Limited,**

Contractors for Dermatine to the British, German, Russian, Austrian, Belgium and Danish Governments, the principal Corporations, and many of the large Railway Companies in the United Kingdom and abroad.

**95 Neate Street, London, S.E., England**

Special rates to Canadians under the New Preferential Tariff.

Cut will be inserted when received.

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,  
 Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

**THE MANUFACTURERS LIFE INSURANCE COMPANY**

has proved by its annual report for 1901, that it is to-day one of the strongest life companies doing business in Canada. Every modern form of policy is issued at the lowest rates consistent with **Positive Protection to Policy-Holders.**

Business in Force, over - \$27,000,000.00

Hon. G. W. ROSS,  
 President.

J. F. JUNKIN,  
 Managing Director.

Head Office—Toronto.

**Scottish Union and National INSURANCE COMPANY,**  
 Of Edinburgh, Scotland.

ESTABLISHED 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
 Capital ..... \$30,000,000 | Invested Funds..... \$13,500,000  
 Total Assets ..... 34,472,795 | Deposited with Dom. Govt., 125,000  
 (Market value.)

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, - - - TORONTO,

Incorporated 1838.

**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 DECEMBER 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 .....	198,063,981.24
Surplus .....	23,171,709.01
Receipts from all sources .....	65,624,805.51
Payments to Policyholders.....	42,452,606.80
Risks and annuities in force amounting to.....	1,248,503,101.11

NOTE.—The above statement shows a large increase over the business of 1900 in amount at risk, new business assumed, payments to policy-holders, 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.

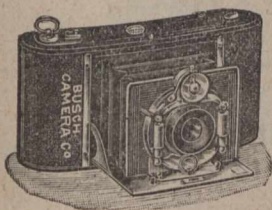
Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

**Before Buying a Camera**



—SEND FOR OUR LIST OF—

**CAMERAS for PLATES or ROLL FILMS**

FITTED WITH LENSES WHICH ENABLE YOU TO TAKE

**PHOTOGRAPHS IN ALL WEATHER.**

**BUSCH CAMERA CO., - - - 31 Hatton Garden, London, England.**

**HUMPHREYS LIMITED.**  
 ESTABLISHED 1834

Manufacturers and Shippers of Iron Buildings  
 TO ALL PARTS OF THE WORLD.

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

Humphreys Ltd., Knightsbridge, London, S. W.  
 Cables—"Humphreys Knightsbridge, London." Code:—A.B.C.  
 Cuts will appear as soon as received.

# 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 CA BR., 496 1/2 Main St., Winnipeg, Man.  
N. B. BR., 121 since 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, M. S. CLOUSTON,  
HON. SIR 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 1853. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SMITH, 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.

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