

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

1045

James Coristine & Co., Montreal, Que.  
 American Tobacco, Montreal, Que.  
 See First Page.

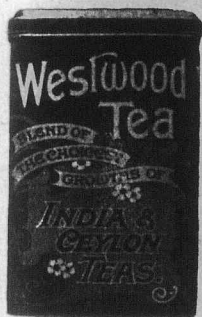
THE CANADIAN  
**JOURNAL OF COMMERCE**  
 FINANCE AND INSURANCE REVIEW

Vol. 56. No. 11. }  
 New Series.

MONTREAL, FRIDAY, MARCH 13, 1908.

} M. S. FOLEY,  
 EDITOR AND PROPRIETOR

**GAME, SON, HARRISON & LARNER, LTD.,**  
 2 & 4 Eastcheap, LONDON, ENGLAND.



The largest and best house in London for the celebrated WESTWOOD TEAS and FRENCHMAN'S BRAND of MOCHA COFFEE.

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**JOHN MOIR & SON, LIMITED.**  
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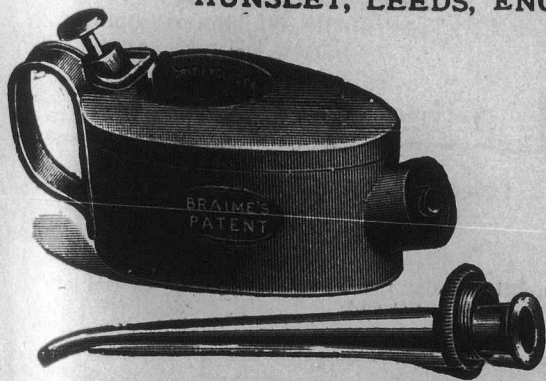
Kippered Herrings, Findon Haddocks,  
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Manufacturers of every description of OIL CANS, OIL FEEDERS for all purposes, in Seamless Steel, Copper, Brass, largest makers in the U. K. Shippers to all parts of the world. Sole Contractors for PATENT STEEL OIL CAN to the Admiralty, from 1893 to 1902 inclusive. Over 100,000 Steel Oil Feeders and Lamps supplied to this dept. alone. Special terms to Canadian buyers. Illustrated Price Lists on application.

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HIGHEST AWARDS at TWELVE International Expositions.

SPECIAL PRIZE,  
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Glacé Cherries, Gelatines, Walnut Halves.  
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Are invited to write for Quotations to

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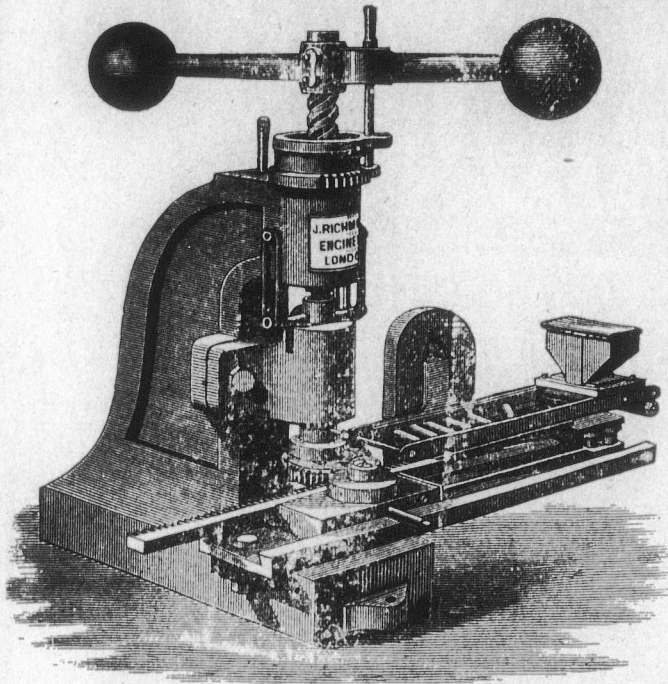
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1046A

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# Patent Cameo Colour Stamping Press.



Economic in Working.

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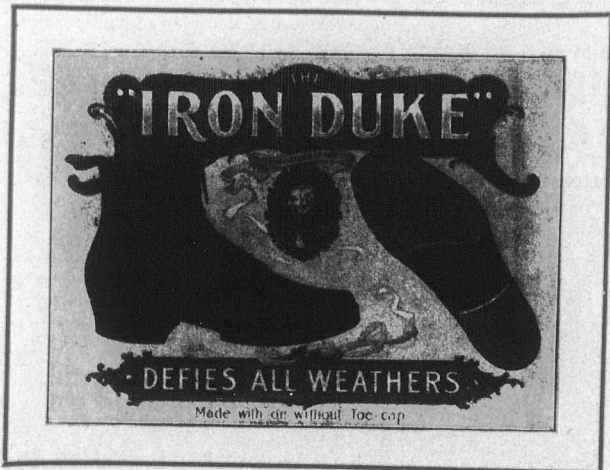
Cheap in Price.

The attention of the Stationery Trades is particularly directed to the important advantages combined in this NEW PATENT PRESS (as per Illustration), the several operations of Colouring, Stamping, &c. are effected in the same manner as Plain Stamping has hitherto been done—by one half swing of the Ball Lever and with provision made for ensuring the constant supply of Colour of an uniform consistency; whatever description may be used. These highly important features—which have not hitherto been accomplished automatically in one Machine—it is considered, must command its general adoption by the Trade.

PRICE, - £20.

JOSEPH RICHMOND & CO., L<sup>td</sup>, Patentees and Sole Makers, 30 Kirby St., Hatton Garden, London, E.C., Eng.  
New Sun Iron Works, Bow, E., and Watermoor Foundry, CIRENCESTER GLOS, Eng.

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MAKERS OF

- The "EVELYN" Ladies' Boots.
- The "IRON DUKE" Men's Boots.
- The "ACHILLES" Boys' Boots.
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### Ladies' Fine Shoes

Latest Styles, Correct Models, for  
Ease, Elegance and Wear.

Supplied under the New Canadian Tariff, 33 1/2 p.c.  
in favour of Canada.

## Durston & Burbidge, Make Children's School Boots and Shoes.

### All Solid LEATHER

SPECIALLY BUILT FOR  
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Over 3,000  
Special Machines  
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Vol 56  
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AGENTS FOR  
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Over 3,200 Machines Sold.  
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1045 B

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

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

Vol 56. No. 11.  
NEW SERIES.

MONTREAL, FRIDAY, MARCH 13, 1903.

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.

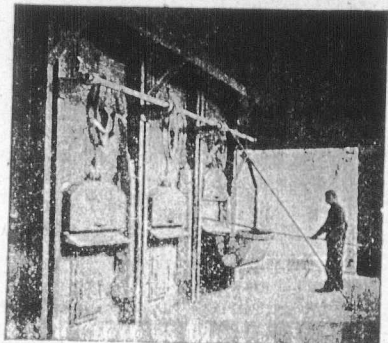
Respectfully solicits correspondence with Foreign  
business firms and manufacturers who may re-  
quire a correspondent or agent in the Dominion  
of Canada.  
References kindly permitted. The Editor of this  
paper and the Royal Bank of Canada.

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Metal Cornices, Skylights, &c.,  
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Are sold by all the Leading Wholesale  
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CIGARETTES  
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Pure Egyptian Cigarettes.

"Destructors for Town Garbage"



Horsfall Destructor Co., Ltd., Leeds, Eng.  
Canadians can purchase these furnaces at  
38 1/2 p.c. cheaper than any other Country.

**JAMES CORISTINE & CO.,**  
Limited.  
  
Manufacturers and  
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**HATS  
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**FOR SALE - PROPERTIES.**

About 4000 square feet on St. Genevieve street, Montreal, suitable for a factory; 37 to 40 feet frontage.

A fine farm in the Niagara Peninsula; stone Residence and Lodge; perennial stream; tramway to the Falls; 1/2 mile to market, churches, schools; 90 acres.

"Roslevan."—About 200,000 square ft. at the village of Dorion, Vaudreuil Station (formerly known as Lotbiniere Point), including two adjacent islands; good boating, fishing; directly accessible by two railways.

A 25-acre lot in Putnam county, Florida, between 2 clear lakes; 1 1/2 mile from Interlachen or Mannville railway station.

Apply to the owner,

M. S. FOLEY,

"Journal of Commerce," Montreal, Canada.

**COAL.**

Reynoldsville Soft Slack

Northumberland " "

Cheapest for Steam purpose.

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**F. Robertson,**

65 McGill Street,

MONTREAL, - Que.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)
Incorporated by Act of Parliament.
Capital (all paid up) \$12,000,000.00
Reserved Fund, - 8,430,000.00
Undivided Profits, - 35,698.00

HEAD OFFICE: MONTREAL.
BOARD OF DIRECTORS:
Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., President.
Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq., Ed. B. Greenhalgh, 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.
Seigneurs St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Halifax, N.S.
Belleville, " Peterboro, " Sydney, N.S.
Bramford, " Ploton, " Winnipeg, Man.
Brookville, " Sarala, " Osgary, Alta.
Chatham, " Stratford, " Lethbridge, Alta.
Collingwood, " St. Mary's, " Raymond, Alta.
Cornwall, " Toronto, " Regina, Am's.
Deseronto, " "Young, st. br. Greenwood, B.C.
Pt. William, " Wallaceburg, " Nelson, B. C.
Goderich, " Montreal, Que. New Denver, B.C.
Hamilton, " Quebec, " New Westminster, B.C.
Kingston, " Chatham, N.B. ter, B.C.
Lindsay, " Fredericton, N.B. Rosland, B.C.
London, " Moncton, N.B. Vancouver, B. C.
Ottawa, " St. John, N.B. Vernon, "
Paris, " A mherst, N.S. Victoria, "
Glace Bay, N.S.

IN NEWFOUNDLAND:
St. John's, Nfld., Bank of Montreal.
Birchy Cove, Bay of Islands, 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. Hebben and J. M. Greats, Agents, 59 Wall Street.
Chicago—Bank of Montreal, J. W. de O. 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, 31st December, 1903

THE BANK OF TORONTO.

INCORPORATED 1855.
HEAD OFFICE: TORONTO, CANADA.
Paid-up Capital - \$3,500,000
Reserve Fund - 2,600,000

DIRECTORS:
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WM. H. BEATTY, Esq., Vice-President.
Heary Cawthra, Esq.,
Robert Reford, Esq., Charles Stuart, Esq.,
William George Gooderham, Esq.,
John Waidie, John J. Long, C. S. Hyman, M.P.

DUNCAN COULSON, - General Manager.
Joseph Henderson, - Assistant General Manager

- BRANCHES:
Toronto, Creemore, Ont., Petrolia,
" King St. W. Elmvalle, Port Hope,
Montreal, Ga. Anogue, Rosland, E. C.
" Pt. St. Charles Gaspe Basin, P.Q., St. Catharines.
Barrie, London, Savina,
Brookville, London, East, Stayner,
Cobourg, Millbrook, Ont., Sudbury Ont.
Collingwood, Oakville, Thornbury Ont.
Copper Cliff, Peterboro, Wallaceburg.

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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 a Dividend of Thirty (30) Shillings per Share will be paid on the 2nd day of April next to the proprietors of Shares registered in the Co. on the 1st day of March next, making with the dividend paid in October, a distribution of 6 p.c., for the year ending 31st December, 1902.

The Dividend will be paid at the rate of exchange current on the 2nd day of April, 1903, to be fixed by the Managers.

No transfers can be made between the 19th inst. and the 2nd prox., as the books must be closed during that period.

By order of the Court.

(Signed,) A. G. WALLIS, Secretary.

No. 5 Gracechurch Street, London, E. C. 3rd March, 1903.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.
HEAD OFFICE: MONTREAL.
Capital, all paid-up, - \$2,500,000
Reserve Fund, - 2,250,000

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

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Alvin-on Ont. London, Ont. Ridgetown, Ont.
Arthabaska Meaford, Ont. Simcoe, "
ville Que. Montreal. Smith's Falls, O.
Aylmer, Ont. " St. Catherine's Sorel, Que.
Brookville, Ont. " St. Branch, St. Thomas, Ont.
Calgary, Alberta, " Mrk't & Barb Toronto, "
Chesterville, Ont. " Branch, Toronto Jct. "
Chicoutimi, Que. Jacques Cart Trenton "
Clinton, Ont. " Square, Vancouver, B. C.
Creter, " Morrisburg, Ont. Victoriaville, Q.
Fraserville, Que. Norwich, " Waterloo, Ont.
Hamilton, Ont. Ottawa, " Winnipeg, Man.
Hensall, " Owen Sound, " Woodstock, Ont.
Highgate, " " " "
Iroquois " Port Arthur, "
Kingsville, " Quebec, P.Q.

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

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

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

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

The Chartered Banks.

THE ROYAL BANK OF CANADA.

Capital Paid-up, - \$2,481,000
Reserve Fund, - 2,500,000

HEAD OFFICE: HALIFAX, N.S.

BOARD OF DIRECTORS:

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

CHIEF EXECUTIVE OFFICE, MONTREAL, QUE.,
E. L. Pesse, General Manager; W. B. Torrance, Superintendent of Branches; W. F. Brock, Inspector.

- Antigonish, N.S. Pembroke, Ont.
Bathurst, N.B. Pictou, N.S.
Bridgewater, N.S. Port Hawkesbury, N.S.
Charlottetown, P.E.I. Roxton, N.B.
Dalhousie, N. B. Rosland, B.C.
Dorchester, N.B. Sackville, N.B.
Fredericton, N.B. St. John, N.B.
Grand Forks, B.C. St. John's, Nfld.
Guysboro, N.S. Shubenacadie, N.S.
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Louisburg, C.B. " Victoria Road.
Lunenburg, N.S. Toronto.
Matland, N.S. Truro, N.S.
Moncton, N.B. Vancouver, B.C.
Montreal, Que. Vancouver, East End, B.C.
Montreal, West End. Victoria, B.C.
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Nelson, B.C. Weymouth, N.S.
Newcastle, N.B. Woodstock, N.B.
Ottawa, Ont.
Agencies in Havana, Cuba; New York, N. Y.; and Republic, Washington.

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ST. STEPHEN'S BANK.

Incorporated 1886.
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.

WESTERN BANK OF CANADA.

DIVIDEND No. 41.

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, 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 APRIL, 1903, at the Offices of the Bank. The Transfer Books will be closed from the 15th to the 31st of March.

Notice is also given that the Twenty-first Annual Meeting of the Shareholders of the Bank will be held on WEDNESDAY, the 4th Day of APRIL, next, at the Head Office of the Bank, Ottawa, Ont., at the hour of Two o'clock, p.m., for the election of Directors and such other business as may legally come before the Board.

By order of the Board, T. H. McMILLAN, Cashier.
Oshawa, Feb. 24th, 1903.

THE ONTARIO BANK.

HEAD OFFICE: TORONTO.
Capital Paid-up, - \$1,500,000
Rest, - \$ 425,000.

DIRECTORS:
George E. R. Cockburn, Esq., - President.
Donald McKay, Esq., - Vice-President.
Hon. J. C. Aikins, A. S. Irving, Esq.,
R. D. Perry, Esq., Hon. R. Harecourt,
R. Grass, Esq.
CHARLES MCGILL, General Manager.

- BRANCHES:
Alliston, Fort William, Ottawa,
Aurora, Kingston, Peterboro,
Rowanville, Lindsay, Port Arthur,
Ruckingham, Q., Montreal, Sudbury,
Cornwall, Mount Forest, Trenton,
Collingwood, Newmarket, Tweed,
Waverford.
Toronto: Scott and Wellington Streets.
Queens and Portland
Yonge and Richmond "
Yonge and Carlton.

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

The Canada

NOTICE is her Meeting of the Bank of Comm Room of the Ba Streets, Toronto, of April A.D. 19 noon, to conside by-law for incre Bank by the sum

By order of the

Dated February 2

Traders

(Incorporated)
Capital Paid Up,
Reserve Fund, -
C. D. Warr
Hon. J. R. S.
John Drynan, Esq.
Toronto,
C. S. W.
W. J. S.
Head Offi
R. S. STRATHY.
J. A. M. ALLEY

Arthur, Ont.,
Aymer,
Boston,
Burlington,
Drayton,
Dutton,
Glencoe,
Grand Valley,
Guelp,
Hamilton,
Great Britain—Th
New York—The A
Montreal—The Qu

BANQUE

Capital Subs
Capital Paid
Reserve Fun
F. X. St. CHARLES
President.
Hon. J. D. Roll
and Alj
M. J. A. PRENDER
C. A. GROUX,
E. A. BERTRAND,
O. E. DORAIS

Head
BRANCHES—Joliet
Louisville, P. Q.
Quebec, P. Q.
Sorel, P. Q.
Sherbrooke, P. Q.
Valleyfield, P. Q.
Vankleek Hill,
Winnipeg, Man.
CORRESPONDENTS
of N. America, Nat
ders' National Ban
Ladenburg, Thalm
Ickelheimer & Co.,
International Tran
tion, National Shaw
National Bank, Th
Philadelphia, Nat
Trust and Savings
Bank (Limited), C
Industrial & Comr
compte de Paris, I
Societe Generale, C
Comptoir Nation
France, C dit Lyo
che B. k, Berlin, C
P. v. des Pays
Banque de Rotterd
Letters of Credit Issu
Interest on Deposits

The Chartered Banks.

The Chartered Banks.

The Chartered Banks.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Table with financial data for La Banque Nationale: Capital Authorized, Capital Subscribed, Capital Paid-Up, Rest, Undivided Profits.

Directors:

R. AUDETTE, President. A. B. Dupuis, Vice-President. Hon. Judge A. Chauveau, N. Rioux, Nas. Fortier, V. Chateaufort, J. B. Laliberté, P. LAFRANCOIS, Manager, N. LAVORS, 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. Castimr, Que., Chicoutimi, Que., Nicolet, Que., Roberval, Que., Coaticook, Que., Baie St. Paul, Que., Plessisville, Que., Lévis, 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.

Imperial Bank of Canada.

Table with financial data for Imperial Bank of Canada: Capital Authorized, Capital (paid up), Rest.

Directors:

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

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Branch in Quebec—Montreal.

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UNION BANK OF CANADA

ESTABLISHED 1868

Table with financial data for Union Bank of Canada: Capital Authorized, Capital Subscribed, Capital Paid-Up.

HEAD OFFICE, QUEBEC.

Board of Directors:

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Branches:

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The Canadian Bank of Commerce

NOTICE is hereby given that a Special General Meeting of the Shareholders of The Canadian Bank of Commerce will be held in the Board Room of the Bank, corner of King and Jordan Streets, Toronto, on Tuesday, the fourteenth day of April A. D. 1903, at the hour of twelve o'clock noon, to consider and if thought fit to pass a by-law for increasing the Capital Stock of the Bank by the sum of \$2,000,000.

By order of the Board of Directors.

B. E. WALKER, General Manager.

Dated February 24th, 1903.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885). Capital Paid Up, 1,800,000 Reserve Fund, 350,000

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Head Office, Toronto.

H. S. STRATHY, General Manager. J. A. M. ALLEY, Inspector.

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Table with financial data for Banque d'Hochelaga: Capital Subscribed, Capital Paid-up, Reserve Fund.

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Head Office, Montreal.

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Head Office, HALIFAX, N.S.

General Manager's Office, TORONTO, Ont. H. C. McLEOD, Gen. Manager. D. WATERS, Superintendent of Branches. H. A. FLEMING, Secretary to the Board. GEO. SANDERSON, Insp'r. W. CALDWELL, Insp'r.

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Capital, \$2,900,000 Reserve Fund, \$2,900,000

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BRANCHES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John. CORRESPONDENTS—Dominion of Can.—Molson Bank and Branches, New York—Fourth National Bank, Boston—Suffolk National Bank London, England—Parr's Bank, Limited.

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Table with financial data for Bank of Ottawa: Capital (Authorized), Capital (Fully paid-up), Rest.

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The Chartered Banks.

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 CAPITAL AUTHORIZED - \$3,000,000  
 " PAID-UP - 2,500,000  
 RESERVE FUND - 800,000

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 F. Billingsley, Edson Fitch.  
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 Boston, National Bk. of the Republic.  
 New York, U.S.A. Agts. Bk. of Brit. North Amer.  
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 Capital (authorized by Act of Parliament) - \$2,000,000  
 Capital Paid-up - \$1,000,000  
 Reserve Fund - 850,000

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Head Office, - HAMILTON, Ont.

CAPITAL - \$2,000,000  
 RESERVE - 1,600,000  
 TOTAL ASSETS - 22,500,000

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 A. G. RAMSAY, Vice-President  
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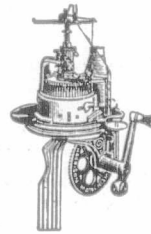
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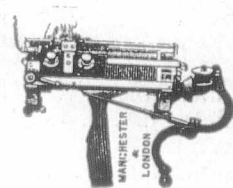
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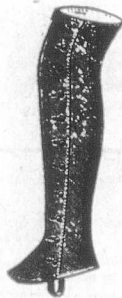
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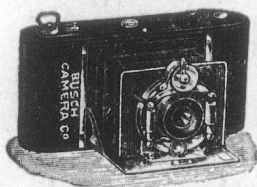


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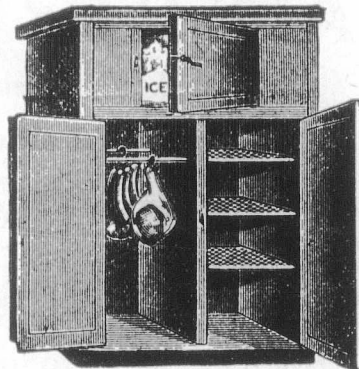
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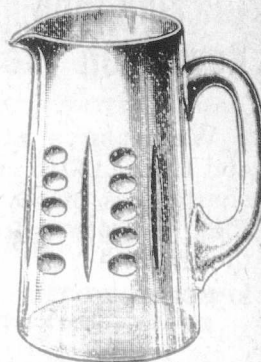
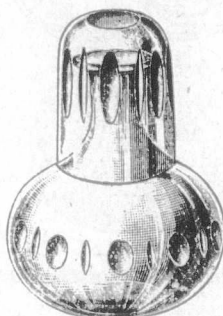
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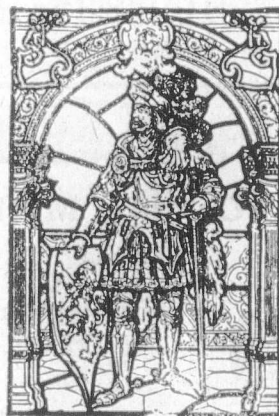


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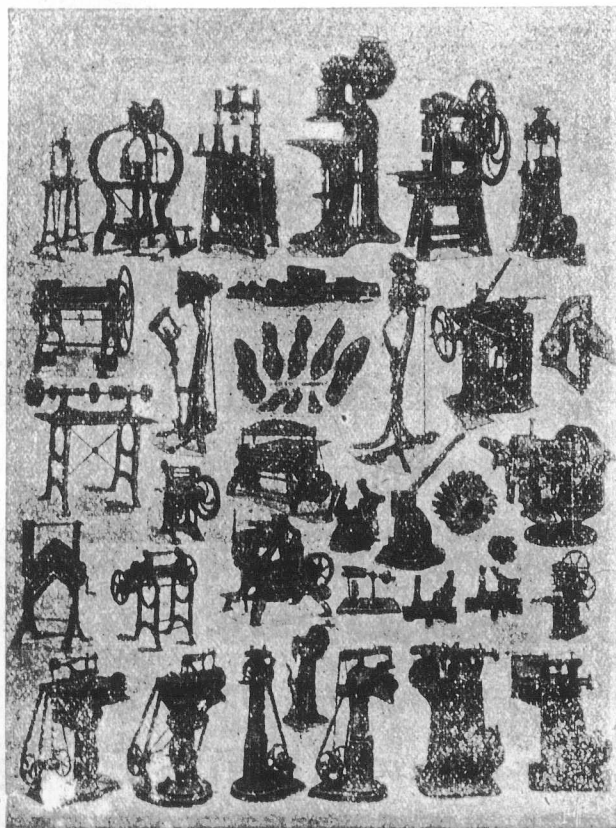
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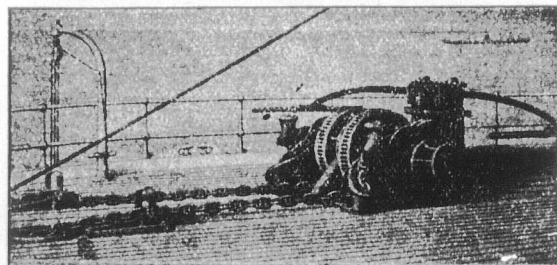
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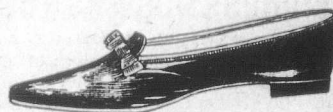
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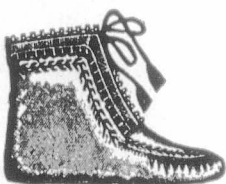
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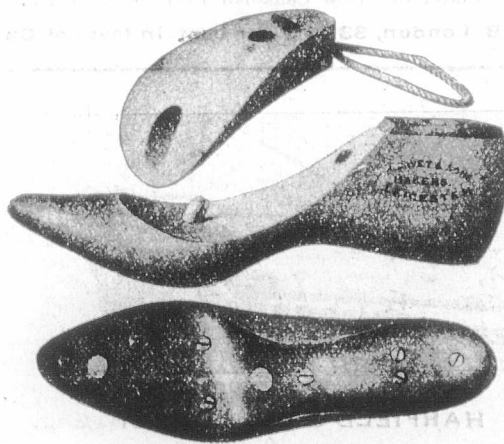
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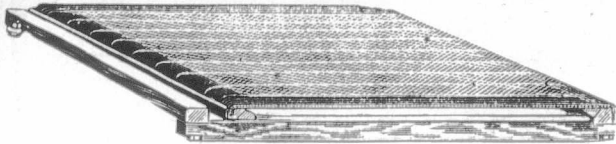
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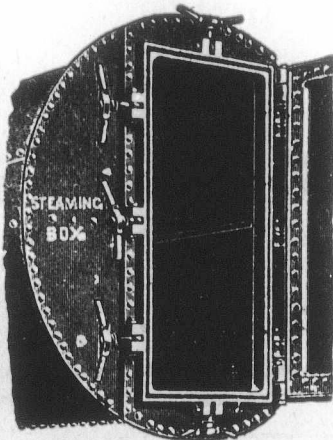
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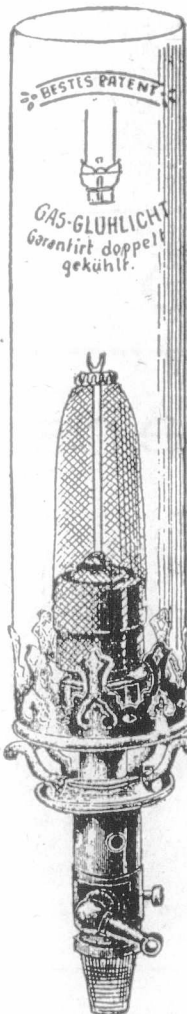
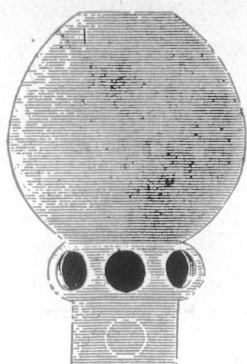
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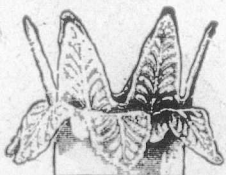
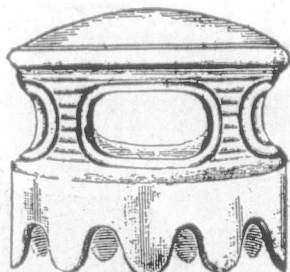
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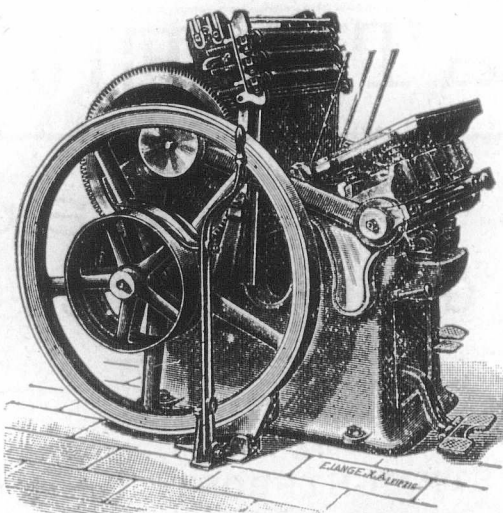
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The Finest Quality in England, made specially for Tropical Climates.

All kinds of Oil and Spirit Varnishes, Polishes and Stains.

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Special Bitumen Black Protective Varnish, for Iron-Wood, Ships' Bottoms, Barges &c. It is Unequalled for resisting Damp, and preserving Wood from decay, and Iron from Rusting; for Wood or Iron Fencing there is nothing better. It can be used with great success as a Stoving Enamel. We have established a great reputation by the Excellence and Uniformity of Quality of all our Manufactures.

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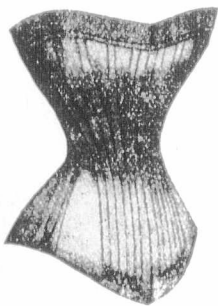
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The "Erect Form" Corset.

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BEST QUALITY AT LOWEST PRICES.



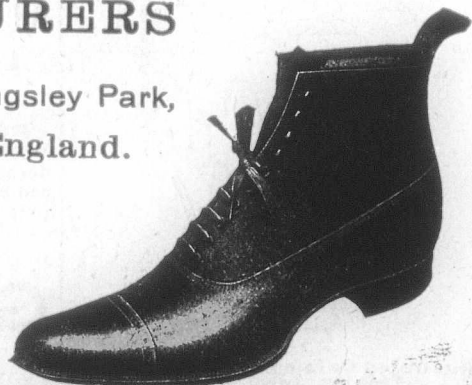
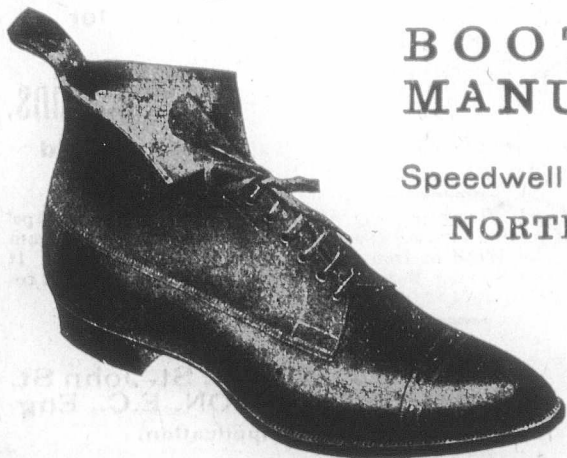
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Made in all the Latest Shapes and Designs, under the Preferential Tariff, &c

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Engineers' Tools, and all kinds of Foundry Requisites. Steel Wire Tube and Foundry Brushes, Brooms. Battery Screens. Sieves. Barrows, etc. Shafting. Pulleys. Hangers. Plummer Blocks, etc. Drill Steel. Picks and Shovels.

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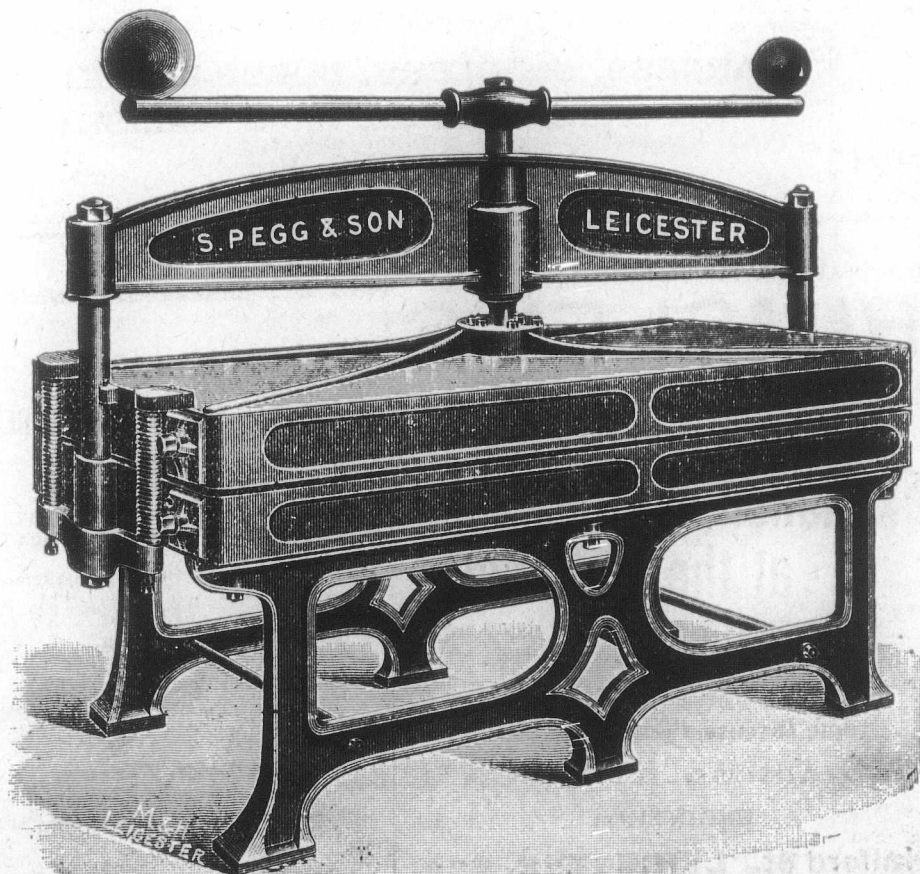
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**SHIRT PRESS.**  
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Shirtings, Gingham, Ticks, Cottonades, Oxfords,  
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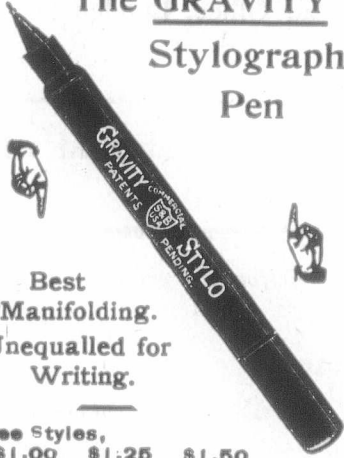
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Ladies' and Gent's Wool and Cotton Underwear,  
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Stylographic  
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Best  
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MARVELLOUS INVENTION

Patent Automatic Fire Extinguisher.

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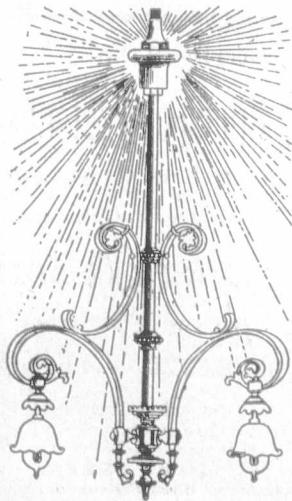
WATER SUPPLY AUTOMATICALLY SHUT  
OFF BY THE EXTINCTION OF THE FIRE.  
NO MORE STOCKS DAMAGED BY FLOODING

Sole Inventors and Patentees:

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**Canadian Colored Cotton Mills  
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**Commercial Summary.**

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

—It is stated that the Deering Harvester Company are negotiating for the Hamilton Steel & Iron Co.'s plant.

—Over 2,000 emigrants left Liverpool on the 5th instant for Canada. The emigration season is considered to have opened. This month's books by all the Canadian steamship lines are reported as the largest for forty years.

—The record of immigration into the Canadian west during the month of February has been compiled. The figures for this year are 2,860; the returns for the same month of 1902 showed 1,675. The influx from the United States represents 1,420, or about half of the last month's arrivals.

—A deputation composed of Messrs. R. F. Shurley and W. B. Stewart, Toronto; H. E. Holmes, Stratford, and E. Perrine, Doon, waited upon Hon. W. S. Fielding at Ottawa some days ago, and asked that the duty on hemp, jute and twine, which now stands at 25 per cent., be increased to 35 per cent. They allege that for a variety of reasons, including the cheapness of labor in Europe, the lower rate of interest on loans, and the operations of the preferential rate, Canadian cordage and twine manufacturers are unduly handicapped. The Finance Minister said he would report the matter to his colleagues.

—The official announcement of the reduction in the postage rate on newspapers and periodicals posted in Canada for transmission to Great Britain reads:—"The undersigned, in virtue of the power conferred upon him by section 29 of the postoffice act, hereby gives notice that on and after this date (February 7) newspapers and periodicals posted in any postoffice in Canada for transmission to the United Kingdom of Great Britain and Ireland may pass at the same rates of postage and under the same regulations as if such matter were addressed to any postoffice in Canada. (Signed) W. Mulock, Postmaster-General."

**Special 22 Rifle, Long Barrel,**

**AT LOW  
PRICE.**

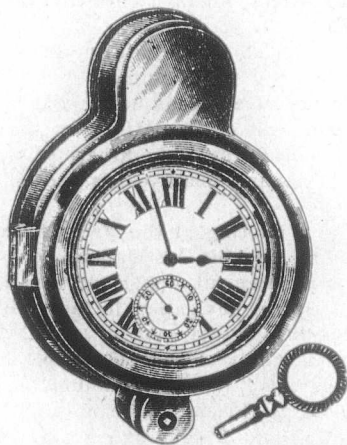
AIR GUNS OF ALL KINDS, AIR PISTOLS  
DARTS and SLUGS and all ACCESSORIES.



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

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

NOTE.—Buyers of these Guns in Canada have 33½ p.c. in their favour, by Purchasing in England, under the new tariff, from this firm.



Above Cut represents the Latest Novelty in our

**Motor Watch Holder,**

Catalogues and F.O.B. London prices, under the new Preferential Tariff,  
33½ p.c. reduction off British goods.

MANUFACTURED BY

**FVANS & MANGER,** 110 Hatton Garden, LONDON, Eng.

English  
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# SAILOR SUITS!

With a Preferential Tariff  
in our favour, we can  
sell these suits for little  
Boys at right prices for  
the  
**CANADIAN  
MARKET.**



Our assortment of  
**Boys' Suits**

in other fancy shapes is  
not to be excelled in  
Prices, Qualities, Finish,  
Make or Designs.

## Thorneloe & Clarkson

Wholesale Manufacturing Clothiers,

**LEICESTER, - - ENGLAND.**

Grand Trunk Railway System, earnings 22nd to 28th February, 1903, \$670,830; 1902, \$591,203; increase, \$79,627.

—Edmonton, N.W.T., business men have decided to raise the \$15,000 required to secure the location of Canadian Northern shops there, which is to be made a divisional point for workshops between Winnipeg and the coast.

—Notice has been given that application will be made at the coming session of Parliament for an act to incorporate the Sault St. Louis Light & Power Company for the purpose of developing power from the Lachine Rapids, with head office in Montreal.

Vancouver advices report a general reorganization going on in connection with the 30 canneries owned by the British Columbia Packers' Association. While the number this season will be reduced to 25, the capacity will be increased, as several canneries have been much enlarged and the machinery taken out of the canneries, closed up has been put into other canneries.

—The Toronto Street Railway earnings for last month show an increase of \$17,871 over those for February, 1902. The gross earnings and city percentages for the past six Februaries were as follows:—

	Gross receipts.	Percentages.
1903 .. . . .	\$147,222.50	\$11,777.80
1902.. . . .	128,668.75	10,293.50
1901 .. . . .	110,475.88	8,838.07
1900 .. . . .	104,753.50	8,380.29
1899 .. . . .	92,531.57	7,402.52
1898 .. . . .	92,493.63	7,399.49

—One of the most important and extensive deals in real estate that has taken place in British North America for years was, it is announced, consummated in London last

week, when a syndicate of British capitalists acquired possession of the group of Magdalen Islands in the Gulf of St. Lawrence. A number of Canadian capitalists are also interested in the deal. The first issue of bonds aggregating several hundred thousand dollars has been already placed in the market. The object in buying these islands is to establish a fish industry of more than ordinary proportions. A large number of Norwegian and Scottish fishermen have already been engaged for this purpose. The company will erect stations on the different islands, and build houses for their fishermen as well as equip them with boats and small vessels and all requisite fishing gear.

—At a meeting of the Freight Tariff Committee of the Canadian Freight Association, held at Montreal recently, the announcement was made that at the opening of the St. Lawrence navigation in the spring a new line of three freight steamers would be established for the lake trade between Montreal and Lake Superior ports. These vessels will be equal to the maximum draught that can be run with safety through the canals. This line will be devoted exclusively to freight and grain traffic. The vessels will carry general freight on the upward voyage and bring down grain for shipment at this port. These vessels will form part of the fleet of the Merchants' Line. Two of the steamers are Canadian built and been recently purchased by the company. The third is now being built at Glasgow. The vessels already acquired are the Glengarry and the Advance, and the Glasgow built boat is called the Wasconsta. They are all screw steamers, and the ports of call will be Toronto, Hamilton, Windsor, Sault Ste. Marie, and Fort William, the terminal ports being Montreal and Port Arthur.

—Beerbohm's London List says:—The weather has remained mild and springlike in this country, and the reports received regarding the growing wheat are quite favorable. In France, however, there are many complaints, especially

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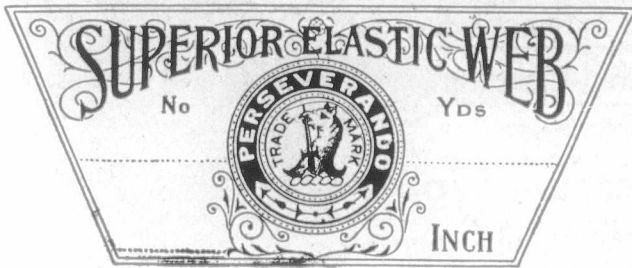
8, Sou  
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Established 1859.

TELEGRAPH ADDRESS: "PRANDO."

# J. Burgess & Son,

(LATE T. & J. JONES)



—MANUFACTURERS OF—

## Elastic Webs,

All business communications to be addressed to the firm.

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

in the north, of damage sustained by the young wheat from the recent unfavorable weather. It is not an uncommon matter in France for a certain small portion of autumn-sown wheat to require reploughing; but a well-known Paris journal suggests that 30 to 60 per cent. of the area in the principal wheat-growing departments of the north has been damaged seriously, whilst advices from Lille say that 33 per cent. of the autumn-sown wheat will have to be reploughed. There must, of course, be a certain amount of conjecture in all this; but the French markets have been in a somewhat excited state recently, partly on this account and partly owing to the exceedingly small stocks in Paris. Apart from crop damage, it is probably true that the scarcity of good quality home-grown wheat in France this year may be the means of compelling France to buy foreign wheat. Latest advices from Australia confirm the estimate of a month ago that the Commonwealth will have to import about 1,500,000 quarters of wheat this year, while last year about 1,000,000 quarters were exported.

—The financial returns of Nova Scotia, presented to the House of Assembly by Premier Murray, show that the last fiscal year, ending September 30, 1902, was most prosperous. The total revenue of the Province during that period

was \$1,140,216.51, the largest since Nova Scotia entered confederation, and nearly ninety thousand dollars in excess of 1901. Up to last year the largest item in Provincial revenue was the subsidy from the Federal Government. This year the royalty from minerals takes first place, the amount received from that source being \$487,948, an increase of \$50,000 over 1901. This increase is largely due to activity in industrial development, the royalties from coal alone amounting to \$413,556 on 3,898,626 tons mined. The subsidy from the Federal Government amounted to \$432,805, and the succession duties contributed \$55,000. The total expenditure on revenue account was \$1,087,401, leaving a surplus of \$52,814, the largest in the history of the Province. The net debt of the Province is now \$2,519,952, but provision is made by means of sinking funds for the retirement of two outstanding London loans on maturity. All industries are in a flourishing condition, development is going on on every side, the revenue is buoyant, and the credit of the Province in the money markets of the world holds a high place.

—The eight months of the present fiscal year, which terminated on February 28, give an increase of \$4,536,689 of Dominion revenue, as against the same period of the

## Anderson's



**City of London Electric Black Dye.**  
For Blackening, Softening, and Nourishing all Kinds of Leather.

**City of London Glycerine Size.**  
For Dressing and Beautifying, Manufacturers' and Dealers' Stock.

Price Lists and Samples on Application.

**8, SOUTH STREET, LONDON, E. C., ENG.**

We supply these, 33% p.c. to Canadians, under the New Preferential Tariff.

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."

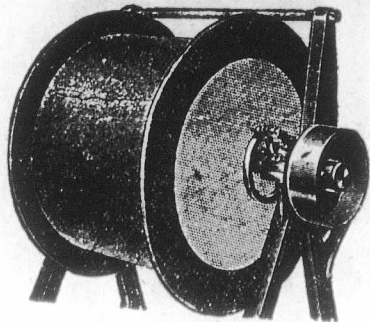
Awarded the GOLD MEDAL  
(Highest Award) at the International  
Acetylene Exhibition, 1899, BUDA  
PESTH.

THE

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



# The Patent Electro-Magnetic SEPARATORS.

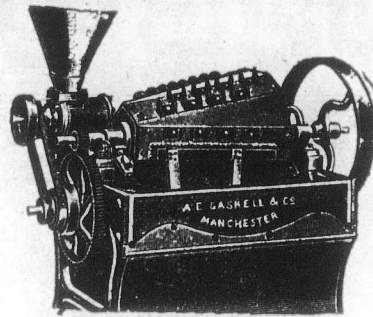


For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c.

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.

previous fiscal year, while the capital expenditure was lessened by \$2,894,956. On the other hand, the ordinary revenue increased by only \$466,019. Taking the last eight months, the receipts on account of consolidated fund were \$41,103,486. The ordinary expenditures aggregated \$29,523,086, and the capital expenditures \$5,459,916, giving a surplus of receipts over ordinary expenditure of \$11,580,400, and over all expenditure of \$6,120,484.

The receipts for the eight months were:

	1902.	1903.
Customs.....	\$20,527,982	\$23,410,062
Excise.....	7,476,996	7,943,340
Postoffice.....	2,400,833	2,779,455
Public Works (including railways) ..	4,087,871	4,636,412
Miscellaneous.....	2,073,114	2,334,215
Total.....	\$36,566,797	\$41,103,486

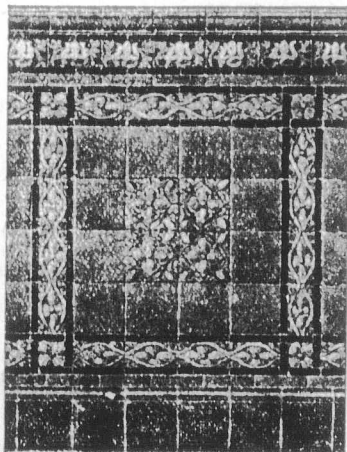
The capital expenditure includes \$1,075,864 for railway subsidies, and \$779,177 for iron and steel bounties. For the same period of the year previous, \$1,972,547 was expended in railway subsidies, and \$364,060 for iron and steel bounties.

—The live stock and poultry interests of Canada will bring pressure to bear upon the Government for the purpose of having an important exhibit of live stock and poultry at the St. Louis, Mo., Exposition in 1904. At a joint meeting recently held in Guelph representatives of these interests embodied their views in a resolution which declared: "We feel that the breeding of pure-bred animals is one of the most important industries in Canada, and that the Government of the Dominion should make liberal grants

to pay the expenses of such an exhibit and provide a liberal prize list as well. We think that a grant of \$250,000 at least would be necessary, and that the exhibit would be a great advantage, appreciated by Canada." At previous international exhibitions in the United States, says an Ottawa letter, the grant for an exhibition of live stock made by the Dominion Government had been mainly enjoyed by Ontario. The other Provinces are now becoming alive to their opportunities, and the intention is, if possible, to exhibit at St. Louis live stock from all the Provinces, including the sturdy live stock from the western ranges. There is the more need of Canada demonstrating at St. Louis the character and extent of its agricultural resources, in view of the crusade against Canada as a field for emigration which is now being conducted in some states. The attempt is being made to show that Canada is a bleak and inhospitable country, where farming and the raising of cattle is attended with great difficulty, hence an exhibition such as is proposed would accomplish a great amount of good.

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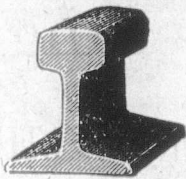
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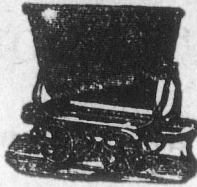


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—Letters patent have been issued incorporating George Adam Clare, Frederick Clare, Mrs. Catherine Clare, and Isabella Stuart Clare of Preston, Henry Cornell Hilburn and Mrs. Mary Hilborn of Berlin, by the name of "Clare, Bros. & Co.," for the purpose of manufacturing and dealing in all kinds of heating and cooking apparatus.—The London Loan Company, which now operates under Provincial charter, will apply for a Federal charter, so that it may do business anywhere in Canada, and enlarge the scope of its investments.—Mr. Harry Symons of Toronto gives notice of an application to incorporate a trust company, with headquarters in Toronto.—A Federal charter will be applied for incorporating the Empire Accident & Surety Company of London, Ont.—The Bruce Mines & Algoma Railway Company wants authority to construct its line of railway from Bruce Mines northerly by the most feasible route to Hannah Bay or Rupert Bay, and to build branch lines easterly and westerly eighteen miles. The company also wants powers enabling it to acquire and operate ferries, engage in mining, lumbering, and agricultural pursuits, operate telegraph and telephone lines, and aid settlers and explorers on lands served by its lines.—The Dominion Gas Improvement Company will apply for a charter.—The Department of Railways has been petitioned to compel the South Shore Railway Company to operate its line. The company stopped some time ago, and on being communicated with by the Department alleged that it closed down because of unreasonable demands by the employes.

—Prosecutions under the Fruit Marks Act continue, despite the repeated warnings given through the press. An Ottawa report states that there were two more prosecutions under the fruit marks act last week. The delinquents in these cases were D. Taylor, Grafton, Ont., and C. A.

Baker, Brighton, Ont. Mr. Taylor violated section 1 in placing fruit of good quality on the face of the barrels and culls in the centre. He also violated section 4 in not placing his name and address on the barrels. Mr. C. A. Baker violated section 6 by placing a large percentage of very inferior fruit in barrels branded "No. 1 Government standard, choice XXX." Mr. Baker shipped a large quantity of apples to Liverpool, where appeared upon the sales catalogue the announcement that they were "XXX in stencil and XX in pencil," which probably meant that the packers in the orchard thought they were only No. 2 apples, but when they were shipped out, via Portland, someone thought he would add to their value by adding another X. The bulk of the fruit sold for three or four shillings a barrel, showing that the trick did not succeed. Government inspectors at British ports are sending reports every week on the condition of the fruit sent through Portland and Boston, and it would be a mistake upon the part of shippers to think they escape inspection by shipping through American ports. It is possible that the department may institute a test prosecution on evidence furnished by British inspectors.

—A strong provisional Board of Directors, says an Ottawa report, has been selected for the Grand Trunk Pacific project. It includes Senators A. Cox and William Gibson, Lieutenant-Colonel H. M. Pellatt and Hon. S. C. Wood, Toronto; John R. Booth, Ottawa; C. M. Hays, F. M. Moore and William Wainwright, of the Grand Trunk. The capitalization of the proposed road is \$75,000,000, and the

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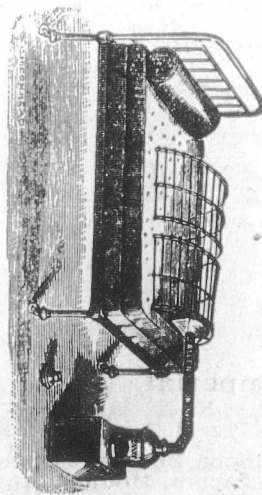
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headquarters will be in Montreal. It is said the promoters have reached an understanding with the Ontario Government to operate the line now under construction from North Bay to the head of Lake Temiskaming and commence construction on its trans-continental line at the latter point. The new road will parallel the C. P. R. to Winnipeg, but at a considerable distance north, thus opening up an entirely new country. From Winnipeg it will run north-westerly to the Rockies. It has not yet been settled whether the Yellow Head or Peace River pass will be used to the coast. The Peace River pass presents the best features, the altitude being only 1,500 feet, as against 3,780 in the Yellow Head. Mr. John R. Booth admitted that he had consented to go on the provisional Board of Directors. He stated, however, that his action had no significance whatever as affecting the future of the Canada Atlantic Railway. The question of utilizing the C. A. R. to get to North Bay had not been mooted, and he had simply consented to assist in the organization of the new enterprise with a view to the development of a section of country which greatly needed railway accommodation.

—The New York Herald prints the following as a summary of the findings of the Coal Strike Commission, appointed by President Roosevelt, which, it is expected, will be handed to the President this week:—“There will un-

doubtedly be at least a ten per cent. advance in the pay for mining, to take effect from the time the miners returned to work last October. The per diem employes will not have their wages increased, but will be recommended for the same pay for a day of nine hours. The system of pay will be regulated. Whenever practicable the operators will be required to pay by weight, instead of by the car, and elsewhere by the lineal yard. The miners will have check docking representatives at their own expense. This will practically amount to a second increase in wages. There will be indirect recognition of the union, which will come when the findings are submitted by President Roosevelt to John Mitchell, as President of the Miners' Union. The cause of the strike, as found by the commissioners, will not be comforting to the coal mining companies. The boycott will be condemned, and the principle will be laid down that a miner has a right to work without molestation, even though he does not belong to the union. The terms of the verdict are to hold good for three years, and recommendations are to be made for settlement of wage and other questions at the end of that period. In local disputes the operators will be advised to treat with committees of the miners, and there may be a suggestion for local board of arbitration.”

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Fig. 8.—Section.

Fig. 9.—As Exec. Side View.

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Fig. 4. ACME LOUVERS for Walls, Gables, Roofs, etc.

Fig. 10. ACME Door and Partition Louvre Ventilator.

Fig. 11. ACME Mechanical Ventilator. SPHERICAL VENTILATORS.

Fig. 12. By Electricity, Water, Gas, Steam, Hand or Horse Power.

Fig. 13. Venetian Dry Wall Inlets. Various Sizes from 1 1/2.

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—Advices from Jamaica state that the Legislative Council have voted \$12,500 towards improving the steamship communications between the island and Canada. The motion for the grant was made by Dr. John Pringle, a nominated member of the Council, who said he thought that the time had come when a subsidy given to encourage trade between Canada and Jamaica would be of mutual service. He hoped that Canada might be induced to join in, and so possibly increase mutual trade. Hon. Mr. Olivier, who is going on leave to England, promised to visit Canada on his way back and see what he could do to enlist the co-operation of the Canadian Government. The Governor of Jamaica, Sir A. W. L. Hemming, said that when he was in Ottawa in 1900 he had an opportunity of conversing with Sir Wilfrid Laurier and other members of the Minister, and he found they were all very sympathetically inclined, and he thought that any proposals they (Jamaica) might make to them would be considered favorably.

—The annual report of the Department of Mines issued to-day shows that the total royalties received from minerals in Nova Scotia last year was \$487,948, the largest amount in its history, being also some \$50,000 greater than last year. Of this amount coal contributed \$413,556 and gold \$13,126. The production of coal was 4,366,869 tons, compared with 3,625,365 tons in 1901. The sales in Nova Scotia showed an increase of 383,749 tons, due principally to the requirements of the Dominion Iron & Steel Company, which drew its supply for coke and other purposes from the Dominion Coal Company. The sales to New Brunswick showed a slight decrease. The exports to Newfoundland and Prince Edward Island remained stationary. The sales to Quebec increased by nearly a quarter of a million tons. The sales to the United States showed an increase of about 200,000 tons. The gold yield was 28,279 ounces, compared with 30,537 in 1901.

—The Customs Department, Ottawa, has issued new regulations to govern the transportation of passengers' baggage in bond. Investigation on both sides of the boundary satisfied Customs officials of Canada and the United States that the revenues were being defrauded of considerable amounts in the aggregate, by abuse of the existing system of examining and passing baggage. Accordingly, after consultation, new rules have been promulgated, the guiding principle of which is that all baggage coming into Canada from a foreign country shall, as far as possible, be examined at the Customs frontier port in Canada. The privilege of examination of baggage by Canadian Customs officials in the United States is continued, but with the proviso that on arrival at the Canadian frontier port it is to be examined, and if the seals are to be found intact the baggage may be released.

—Commander Spain, of the fisheries protection service, in a report to the Marine and Fisheries Department, states that there is a growing tendency amongst the French fishermen from St. Pierre, Miquelon, to enter our ports for the purpose of procuring bait, and as they do not come under the same system as the United States fishermen, who have to procure licenses before doing so, he is afraid, if the practice is carried on our own fishermen will feel the competition. A. N. Whitman & Son, of Canso, N.S., have informed the Department of Fisheries that the herring catch on that coast was a complete failure, many of the fishermen

**S. RAMSAY & CO.,** Telegraphic: "Methodical, London."

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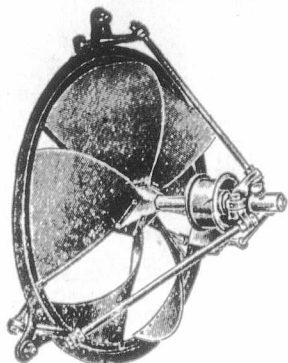
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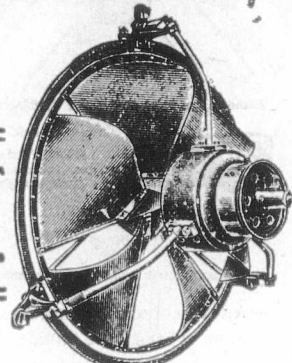
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not getting enough to eat. The thousands of tons of fish offal thrown away each year by the Canadian fishermen should be utilized in the manufacture of fertilizers, glue and oil, and this will be done if the fish business is ever conducted throughout on scientific principles.

—A deputation of market gardeners will wait on the Ottawa Government on March 17th, with a view to obtaining higher duties on garden produce. Already some applications have been made for a revision of the tariff, but so far nothing has been accomplished by the producers. The Market Gardeners' Protective Association of Ontario has made a strong appeal to local gardeners to join the Montreal deputation. It is the object of the association to have a tariff levied that will correspond with the American tariff on Canadian produce. The gardeners assert that the competition from outside has been a serious drawback to the business. The tariff is desired particularly for early produce. The Ontario association has distributed circulars

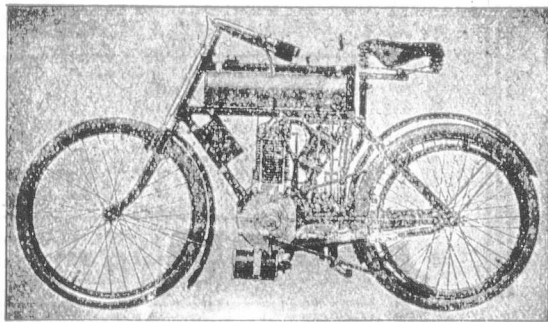
among gardeners containing a list of the American tariff against Canadian vegetables.

—It has been learned at Halifax that arrangements are now being made with the Marconi Wireless Company for the establishment of a Press Association for Canada, with headquarters at Table Head, Glace Bay. A staff of from 20 to 30 operators will be employed for the receiving and the transmission of news. The association will have representatives all over Canada. It will furnish and collect only such news as will be of interest to Canadian readers. The Marconi system will be used exclusively. The news collected from different parts of Canada will be transmitted to the association's head office in Great Britain, which will be at Poldhu, for distribution among British journals. Mr. Marconi is expected here in a month or two, when the station at Table Head will be formally opened for commercial service.

—The Dominion Government for very many years has pursued a policy, says a Halifax letter, of preserving St. Paul's Island, fourteen miles off the coast of Cape Breton,

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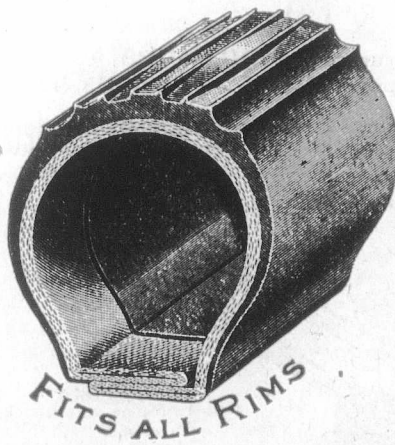
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as a breeding ground for lobsters. Every available place on the coast was occupied by a factory, and the Government reserved St. Paul's Island, the last possible point as a place where, unmolested, the lobster might have a chance to breed to the advantage of the fishery generally. It came as a surprise, however, when it was announced that the Hon. William Ross, M.P. for Victoria, and another dealer, had been given a license to erect a lobster packing factory on St. Paul's Island, and that they were to have the exclusive right to pack there. They were, in fact, given a monopoly of the island.

—A Halifax despatch of recent date reads:—The Canadian Bank of Commerce has lost no time in securing a site for a new bank building in this city. This afternoon their representative here secured options on four up-town properties at the corner of George and Granville streets. The location is probably the finest banking site in the city. It is directly opposite the Parliament buildings, is close to the Royal Bank of Canada and the Bank of Nova Scotia, and right in the heart of the business district. The purchase price for this site was \$75,000. The Bank of Commerce will, it is stated, start the erection at an early date of a handsome building, with general offices for the Maritime Provinces as well as local banking offices.

—Referring to the window glass competition now so severe in the U. S., the Philadelphia Public Ledger says:—

Never in the history of the window glass industry in this country, it is said, have manufacturers and jobbers been confronted with such a serious situation as at present. If the plans of a number of leading producers to close down their factories temporarily are unsuccessful, it is predicted here that the most ruinous price war ever inaugurated will be a certainty. It has been estimated by those in a position to know that there are now in the hands of manufacturers about 2,000,000 boxes of glass, one-half of which is in the warehouses of the American Window Glass Company.

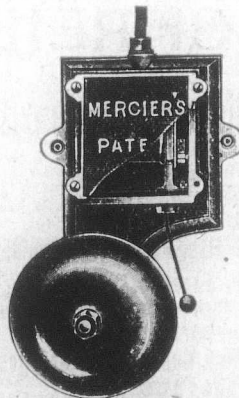
—The Canadian mail steamer Tunisian arrived at Halifax on the 8th instant, landing 1,286 passengers. Including her crew of 214, the Tunisian transported across the Atlantic 1,500 souls. Over 300 of these, says a Halifax letter, were wives and children of men in the Royal Garrison Reserve Regiment, stationed here. There were 115 saloon passengers, and the remainder are Norwegian, Swedish, Finnish, and English emigrants. Forty of them are for Sydney, an equal number for Toronto, but the bulk of them go to the Canadian North-west, with a good sprinkling for United States points. The newcomers are about equally divided between English and foreign nationalities.

—During February 2,860 immigrants registered in the offices of the Immigration Department of Western Canada.

## Watertight Electric Bells,

FOR MINES, RAILWAYS, HOTELS, STABLES, AND ALL PURPOSES.

The Best, The Cheapest.



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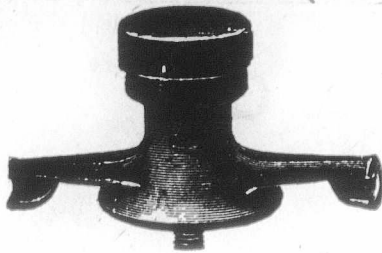


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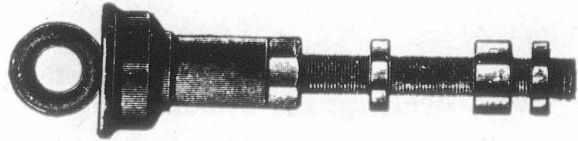
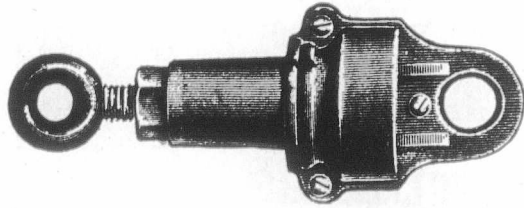
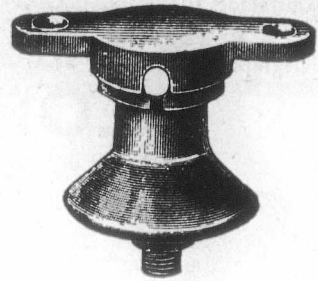
Telegrams: "ISOLABLE," London.

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AMBROIN Material



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

It is estimated that 25 per cent. do not register or ask for any directions from the immigration authorities, therefore the number to arrive is greater. The arrivals in February, 1902, numbered 1,605; the increase this year was therefore 1,205. Of the number arriving last month 435 were English, 116 Scotch, 83 Irish, 410 Germans, 81 Canadians who had returned from the States, 491 Americans, 300 Scandinavians, the balance being other Europeans. The destinations were Western Ontario, 196; Manitoba, 1,000; North-West Territories, 1,195; the balance not having decided on their destination.

—The Sault Ste. Marie, Ont., Board of Trade have chosen delegates to go to Toronto and Ottawa during the coming session to present the needs of New Ontario in general and the "Soo" in particular to the gentlemen who hold the reins of government. Crown lands in this district have been tied up from settlement for more than two years. The deputation will urge upon Premier Ross the necessity

of throwing open the townships along the line of the Algoma Central to the settlers. It is thought that the Clergue interests should be pressed to make the selection of their free grant lands at once.

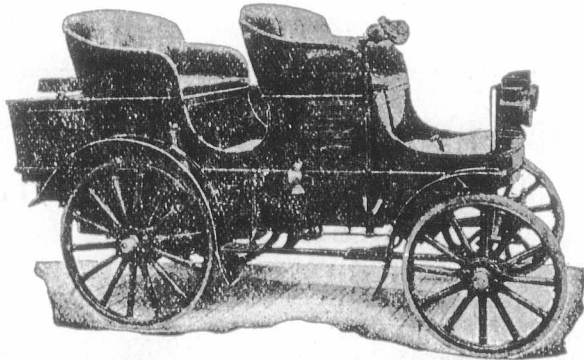
—We learn from Quebec that a railway deal, having an important bearing on the purchase of the Great Northern Railway by Messrs. Mackenzie and Mann, was concluded some days ago, when J. McNaught, of New York, and W. W. Melville, of Boston, two of the directors of the Great Northern, backed up by the Central Trust Company, of New York, paid over the money for the purchase of the Montford and Gatineau Railway. While the entire capital for the purchase was furnished by Messrs. McNaught and Melville, it will form a portion of the properties of the Great Northern Railway.

—A London cable reports that the imports from Canada during February were made up as follows: 7,641 cattle, valued at £135,552; 4,024 sheep valued at £6,317; 33,974 cwt. of bacon, valued at £85,429; 8,514 cwt. of hams, valued at £21,824; 1,735 cwt. of butter, valued at £8,236; 37,182 cwt. of cheese, valued at £112,642; 2,333 great hundreds of eggs, valued at £929, and 35 horses, valued at £1,040. Compared with the same period of 1902, the past month's imports show a very large increase.

—The Montreal Light & Power Co. has purchased from M. S. Davis and others interested, who are known as the St. Lawrence Power Company, the rights to generate power in the Soulanges Canal. This is regarded as a good addition to the company's holdings, as it will place them in a position to develop about 40,000 horsepower at small cost and not far from Montreal.

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**BEST STEAM CAR ON THE MARKET.**  
**ENGLISH-BUILT THROUGHOUT.**  
**MADE IN THREE SIZES.**



**FOUR-SEATED Double Phaeton,**  
**TWO-SEATED** with removable third seat, for doctors' use.  
**LIGHT VANS** To carry up to one ton.

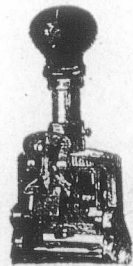
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 Automatic Phases for Printing and Numbering Cheques in one operation, and every description of

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Telegrams: "GROVES," Salford, England.

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# Groves & Whitnall, Ltd.,

## BREWERS & BOTTLERS,

Regent Rd. Brewery, || Globe Bottling Works, || Alexandra Brewery  
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Shippers of EXPORT ALES and STOUTS in Cask or Bottle, Champagne  
Ginger Ale and other Specialities.

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

—Mr. B. A. C. Craig, general manager of the Canada Corundum Company, at Craigmount, Ont., completed arrangements for the purchase of the machinery for the largest concentration plant in Canada. When the new mill is completed by the beginning of July, the output of the mines at Craigmount will be increased from 800 tons to 6,000 tons a year. The demand for corundum, he states, is steadily increasing, and at the present time is much greater than the supply.

—Messrs. Harmsworth, publishers of several London newspapers and periodicals have, says a St. John, N.B., letter, sent a representative to interview the Government with reference to a lease of timber limits in Gloucester County. The firm has also got an engineer at work to determine the water power at Grand Falls, on the Nepisiquit River, with a view to the establishment of a two and a half million dollar pulp and paper plant, the product to be exported to London.

—The secretary of the Ontario Fruit Growers, C. C. Creelman, is making arrangements for a series of demonstrations in pruning in a number of the orchards in the apple growing districts of the lake counties. They will commence on March 23, and will be conducted by C. C. Caston, Craighurst; A. E. Sherrington, Walkerton; Harold Jones, Maitland, and others. Later demonstrations in spraying and thinning fruit will be given in the same districts as far as possible.

—The Waterloo, Ont., Board of Trade and the Town Council have adopted a vigorous policy for the year 1903. Already two new industries have been added to the town. Recently the ratepayers voted an a by-law for a boot and shoe factory. The new factory will cost over \$6,000, and give work to 35 hands. The by-law carried by a large majority, 419 voting for it and only 8 against. Raehr & Co., will begin building operations as soon as possible.

—The Oglvie Milling Company will call for tenders for the erection of a flour mill and elevator at Fort William, Ont. The head millwright for the company and an architect from Chicago are there arranging the preliminaries.

WORKS: Po, lar, Limehouse, and Millwall.

TELEGRAMS: "Locklanco, London," or "Sonjon, Lon'on"

CODES: A B C, 4th Edition, A 1, and private.

—Locke, Lancaster—  
and W. W. & R. Johnson & Sons, Ltd.,  
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Lead Manufacturers  
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MANUFACTURES:

Pig Lead (Common and Refined).	Laminated Lead, for damp walls.
Bar Lead.	Tin Foil, (Pure and Ordinary).
Sheet Lead (Ordinary and Chemical), up to 8ft. wide.	Dry White Lead Warranted genuine English (made by old Dutch process).
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Lead Pipe (Ordinary and Chemical).	Flake White.
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Portable and Stationary.  
The Best Machine for all  
purposes.

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LEICESTER, - England.

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

**HEAD OFFICE FOR CANADA, - MONTREAL.**  
Invested Funds, \$50,136,000  
Investments in Canada, 14,980,000  
[WORLD WIDE POLICIES.]  
Thirteen months for revival of lapsed policies without medical certificate of five years' existence.  
Loans advanced on mortgages and Debentures purchased. Agents wanted.  
D. M. MCGOWN, Manager.  
J. HUTTON BALFOUR, Secretary.

**T**HE CANADA LIFE'S new business actually paid for in 1902, was \$8,400,000, the largest amount in the Company's successful record of 56 years.

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

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

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



Capital and Accumulated Funds, :: \$42,990,000  
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds ..... 6,655,000  
Deposited with Dominion Government for the security of policy-holders ..... 238,000  
Head Offices:—London and Aberdeen.  
Branch Office for Canada, Montreal, 1730 Notre Dame St.  
Manager for Canada.—ROBERT W. TYRE.

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**THE CANADIAN Journal of Commerce.**

MONTREAL, FRIDAY, MARCH 13TH, 1903.

**SLANDEROUS MIS-STATEMENTS.**

A Torontonian who, for some mysterious reason, was recently pitchforked into the office of Managing-Director of a trade paper which, years ago, was a reputable journal, has signalized his entrance into journalism by using his organ to publish spiteful slanders of "The Journal of Commerce." As he has had no experience as a writer, as, too, he knows nothing of the world outside a very narrow sphere, he has nothing to contribute to his paper worth printing, and seems unable to realize that a journal like this, which has led the van for a quarter of a century, can have connections and friends of a higher type than his own. With most reprehensible

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824. CAPITAL, - - \$10,000,000  
Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO, JAS. BOOMER, Manager.  
T. D. RICHARDSON, Assistant-Manager.  
EVANS & JOHNSON, Resident Agents, MONTREAL.  
1728 Notre Dame St.

**A Good Position Open.**

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

**Sherbrooke & Vicinity**

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

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

looseness he couples the name of this journal with one which it has not, nor ever had, the slightest connection of any kind, and we cannot too indignantly repudiate the assumption that a charge made against another paper applies in any degree to this journal.

Our slanderous assailant charges us with stating that this journal was "subsidized, or recommended by the government of Canada." The charge as to our claiming to be "subsidized" by the Government is a specimen of the Managing-Director's skill in making an absurd falsehood "out of whole cloth," or, rather, out of

Insurance.

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

Established in 1783. Canadian Branch Established in 1864.

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

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**Mutual Reserve Life Insurance Co.,**

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

**THE TWENTIETH ANNUAL STATEMENT**

Shows that the 1900 Business Brought

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

..AND..

**An Increase in Insurance in Force.****Net Surplus, - \$1,187,617.68.**Total Death Claims Paid since Organization, over  
**FORTY-EIGHT MILLION DOLLARS.****EXCELLENT POSITIONS OPEN** in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the **MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.Home Office, Mutual Reserve Building, - - NEW YORK CITY  
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OF LONDON.**

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ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL.

T. L. MORRISEY, Manager.

the "airy nothing," so far as value goes, which fills up his, alleged, brain. If he were not as green as spring grass he would know that no "subsidized" journalist ever boasts of the fact, but keeps it a dead secret, for his subsidy would be instantly cancelled were he to make it public.

Before publishing another slander which he has concocted, the Managing-Director should consult some journalist, and before again exposing his being with "verdure clad," like a meadow in Spring, or a newly painted Venetian blind. Though we never boasted of this journal being "recommended by the Canadian Government," which is another childish idea, it would be strange indeed if this compliment had not been paid us by a number of statesmen, for an ex-Finance Minister was for some time our Associate-Editor, a member of the present Cabinet was our official correspondent for years, an ex-Premier of Canada was in close personal touch with this paper, and other members of Canadian ministries, both Federal and Provincial, and their secretaries (under instructions), have rendered the "Journal of Commerce" invaluable service by contributions of articles, information and counsel. Such facts have so far "recommended" this journal as to have given it an influence and a circulation which excite our slanderous contemporary's wrath.

To prove his recklessness we point out that, he quotes official letters, which occupy nearly two columns of his paper, and in that correspondence the name of this paper does not occur, nor one single word alluding directly or indirectly to the proprietor and editor of the Journal of Commerce! We are favoured by Mr.

Joseph Pope with the following letter, which shows clearly that the letters relied upon to substantiate the charge against us made no reference, direct or inferential to the Journal of Commerce:

Office of the Under Secretary of State, Canada,

Ottawa, 4th March, 1903.

Dear Sir,—I am in receipt of your letter of the 3rd instant. My letters published in the Monetary Times of the 27th February, 1903, refer solely to the Montreal Trade Review, and are in no wise applicable to another paper bearing a different name. I never heard that the Journal of Commerce gave the Secretary of State as a reference, or sought to convey the impression that it was an organ of the Canadian Government. There is certainly nothing in my letters to suggest any association between the Trade Review and the Journal of Commerce. I have written the editor of the Monetary Times to this effect.

Yours very truly,

(Signed) JOSEPH POPE.

M. S. Foley, Esq.,

Proprietor Journal of Commerce,

171 St. James St., Montreal.

If our accuser will turn to Act V., Scene II., in Othello, and read the indignant reply of Emilia to Iago, he will learn our opinion of his slanders. As he is so very juvenile a journalist, we warn him that lying, slandering, misrepresenting the conductors of a more respectable paper are apt to be boomerangs that fly back and only damage the thrower.

It were needless to say that we know nothing of what other papers may have claimed.

**THE PRICE OF CONSOLS.**

Everybody who watched the sagging in the price of Consols during the last two or three years convinced himself that as the direct cause was attributable to the war in South Africa, so the close thereof could not fail to restore market values, if not to the figures of the latter years of the century, when they reached 113, to something closely proportionate to the reduced rate of interest paid to the holders.

English financial journals, to which few of our readers have access, have latterly been discoursing on the subject, though to discuss the general reasons for the decline would be to trace the origin of the War. The present weakness of the Funds is due to concatenation of circumstances that can scarcely be said to have that struggle for its main cause. The reduction of the interest from  $2\frac{3}{4}$  per cent. to  $2\frac{1}{2}$  per cent., which comes into force at the beginning of April, is at last making its influence decidedly felt. For a long time past speculation has been rife as to what the probable effect of the change would be. In many good quarters it was said without hesitation that the old-fashioned investor who has held Consols for years, the timid trustee, the country squire and his wife, would all accept the lower rate with equanimity, even though it were accompanied at first with grumbling. But this theory is being rather rudely shaken, and brokers, in comparing notes with one another, find a good proportion of their clients are casting about for other investments in lieu of the Consols they already hold

—investments which shall bring them in a higher rate of interest than a pitiful  $2\frac{1}{2}$  per cent. on the stock purchased. Even that rate, with the income-tax at its present level, works out to only £2 6s 1d per cent., and supposing that the imposition should be reduced to 1s in the £, the interest on Consols will not be better than £2 7s 6d per cent. on the stock. And, incidentally, it may be pointed out that the average investor is fighting shy of Colonial securities, despite the compliance with the Trustee Act by so many of the colonies. Indubitably, the iconoclastic criticism hammered at the finances of several of the Australasian States is having much weight—more weight, indeed, in many cases, than it deserves—amongst those who might otherwise be disposed to regard the stocks with favour, in view of the comparatively high yields that can be obtained. The investor is turning his attention more to British Railway gilt-edged securities, Corporation stocks of long dates, and similar sound stocks, which carry small risk with their  $2\frac{3}{4}$  to  $3\frac{1}{8}$  per cent. returns on the capital employed. Even in the Post Office Savings Bank it is remarkable how many of the small depositors have lately been putting their money into Local Loans instead of Consols, the reason in nine cases out of ten being this same dislike to the reduction of dividend in the case of Goschens. French holders of Consols—and their name is many legions—are pouring out their stock, although, perhaps, in this instance the financial unrest on the Continent may have something to do with the sales, which are not confined to Consols, but extend indifferently to South American bonds, Rio Tinto and Kaffir shares, and so on. That there are redeeming features in Capel Court, however, must not be overlooked.

Certain institutions, such as banks, insurance companies, and other commercial undertakings that are bound to keep large amounts of cash in Consols, may probably be tempted to augment their holdings if the price should recede another point or so. In due course the Government will again come in a heavy buyer, and the recent appearance of the official broker in the market as a purchaser had a marked effect upon the price. Moreover, it will be altogether unusual if no attempt be made to infuse a cheerier spirit into the Consol market prior to the appearance of the new Transvaal loan. The Government are as keenly alive as any company promoter to the benefit a new issue derives from being floated on a strong market, and if there be a new loan coming, no surprise would be felt at a few preliminary purchases of Consols by way of securing a hospitable reception to the latest addition. In a situation fraught with weighty arguments on both sides, the would-be buyer or the hesitating seller is just as able to form a conclusion as the man who stands facing the Consol bench the livelong day, and individual circumstances differ so greatly that it is practically impossible to lay down any general rule that should be followed.

#### THE PROPOSED DRY DOCK.

We notice from the reports in the daily papers that the Commission appointed by the Government to examine sites for a dry dock at Montreal have already set to work preparatory to making a report on the matter. Mr. Keating, C.E., of Toronto, has been added to the names previously given forth, and it now apparently

consists of four members. This question is one of prime importance to the shipping interests of the country, and, if it is a serious movement, much benefit may result from it, tending to accomplish the object aimed at for so many years of persistent representations.

We have no desire to anticipate the conclusion at which the Commission may arrive, but would rather presume that the question will be well considered, and the merits of all the different sites be maturely considered.

In our issue of February 13th last, after the first commission was named, we dealt with the subject at length, and endeavoured to show that so far as convenience and economy of construction and working were concerned, the unutilized shoals lying between the Windmill Point basin and the guard pier, were the most suitable site for such a purpose.

We repeat here the summarized advantages we then gave in favour of that site—

1st.—That site has the advantage that it is already public property, and therefore no purchase of land would be required.

2nd.—The bed is solid rock, and therefore the cost of contending with quicksand—that bane of many dry docks—would be avoided.

3rd.—With the exception of the entrance to the dock the excavation is already made to the full depth required—or at least nearly so—for the largest vessels that may have to use it. This is an important factor when computing the first cost.

4th.—The dock would be supplied from the upper basin of the Lachine Canal, above the Montreal Warehousing Co.'s elevator, and, up to that level, without any cost, while at the same time the dock could be unwatered without expensive artificial appliances, direct into the harbour.

We also stated that the idea was not new, as it has been in contemplation for years, and it may doubtless be found laid down on various maps in the harbour office as made by the present and past engineering staff of the Board.

At the moment we have nothing more to say to supplement the arguments used in the previous article, to which we have alluded. The force of those arguments and the deductions from them cannot be impugned.

We allude to the matter at this stage because, as reported, the Commission, after its first meeting on Monday last, at once went to examine possible sites at Maison-neuve and below—which, as is well known, is a favourite place for speculation in this matter.

We do not infer that the most favourable site that we have indicated will be overlooked, or passed over. Such a conclusion as that is not conceivable from a body of intelligent men such as compose the Commission. Nevertheless, we cannot forget the efforts made in the past in that direction.

A sure foundation, free from quicksand, is a prerequisite for a dry dock. It is doubtful if that is obtainable in the direction to which the Commission first seems to have turned, leaving out other features of cost of land and working facilities, including that of pumping the water required.

From time to time we hear of trouble to dry docks from quicksand underlying them. The last trouble of the kind we find in the New York Herald of the 4th instant, which we commend to the consideration of the new commission. It is as follows:—

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"After months of repair work, consequent upon the installation of a new electric pumping plant at the big timber dry dock at the New York Navy Yard, two serious leaks have now been discovered. The structure, it has been discovered, is partly undermined with quicksand. Mr. Holliday proposes to drill holes in the dock and to force concrete and cement through them into the foundations of the structure." A word to the wise.

#### THE CROWN LIFE INSURANCE COMPANY.

Those who were present at the annual meeting of the above Company, held at Toronto on the 2nd instant, heard a lengthy address by Sir Charles Tupper, Bart., President, who said: "During the past year I have given much thought to matters pertaining to life insurance, and realize as I have never before the vast benefits which the system has conferred upon our people." The veteran and eloquent statesman, then proceeded to dwell upon those benefits, and made a long dissertation upon the wrong to Canada by so large a measure of support being given to foreign life insurance companies. The question is one with two sides, the merits of which we have no intention to discuss at present. Those, however, who desire to impress upon their auditors the Canada-for-Canadians and Canadians-for-Canada view of this question will find their case stated by Sir Charles Tupper with considerable force and clearness.

The chief dish, however, served at the annual meeting of a life insurance company is the financial statement for the past year. While making every allowance for the Crown Life's being in its initial stage, we cannot see any ground for the satisfaction expressed at the statement presented. There are indeed features in it which are justly open to criticism. The premium income is stated to have been \$38,412, and the income from interest \$2,376, making a total income of \$40,788. The outlay for "commissions, salaries and expenses of officials" was \$37,073; for "rent, light and heating of Head office and branch offices," \$3,281; for "medical fees," \$3,105; for "taxes, re-insurance premiums and all other expenses," \$10,340. These four items of expenses aggregate \$53,800, which exceeds the total income by \$13,012. Besides these disbursements there was \$2,000 paid for death claims, so that the income from premiums and interest fell short of providing for the year's expenses by \$15,012. Had there not been \$20,125 received for "call on capital stock," there would have been a large cash deficit as a result of the year's operations. Even with that sum of \$20,125 added to the receipts, the balance of cash in hand and at bankers on Dec. 31st, 1901, was reduced to \$15,928 at the end of 1902.

The item "security to policyholders" is swollen by the sum of \$370,562, which is stated to be the amount of "Uncalled and unpaid capital stock, including premium thereon." The inclusion of the premium on uncalled stock is decidedly objectionable, even if the uncalled stock may be passed as a part of the "security to policyholders."

We note the entire absence of any statement of the capital account. The items relating to Agents are open to criticism. Amongst the "disbursements" we find, "Agents' advances secured \$6,190," and amongst the

assets, "Agents' Advances Secured, \$7,610," and "Agents' Ledger Balances, \$1,925." We note also that the "Net outstanding and deferred premiums" amount to \$16,162. All these items are excessively large for a company doing so small a business.

It is evident that there is room for radical improvement in the finances of the Crown Life.

#### ACCIDENT INSURANCE.

Under the caption, "Accident Insurance Traps," the Economist of London, lately lays bare some of the methods in vogue in the older lands in respect of this branch of underwriting. The comments of our contemporary are, it is to be feared, in a degree applicable to some competitors on this side of the water also.

A case was brought before the Courts lately in London, the decision in which will be welcome to honest people. A man scratched his leg, erysipelas set in, and he died in three weeks of septic pneumonia. There was really no question that the blood-poisoning had arisen as the direct result of the accident, slight though it originally was, yet the defendant Company contested the case, under a clause in their policy which required that an accident must be the "direct and sole" cause of death, and that death must not result wholly or in part from disease or any intervening cause, although such disease might be brought on by the accident. The Judge brushed the legal cobwebs aside, and declared that death was as directly due to the scratch on the man's leg as if he had died of hydrophobia following a dog's bite. We can understand that it is almost impossible to define an "accident," but that is no reason why the utmost liberality in interpretation should not be attempted, and that a man who insures against death or disablement by "accident" should not get the kind of indemnity which any person of common sense understands by the broad term "accident insurance." Yet policies are often so hedged about with conditions, which a plain man does not understand, that one may be murdered, and still be held in the insurance sense not to have suffered death from "accident." Again, one may be asphyxiated in a bath, as was Mr. Quintin Hogg, or killed by a dose of the wrong medicine, like Professor Tyndall, and some companies, with their clause barring "anything taken, administered, or inhaled," will decline to pay. The careful choice of a company is important with life insurance, but with accident insurance it is absolutely vital if anyone wants to get protection which is worth paying for. Some policies are so fully hedged about with conditions that it is a common gibe among the initiated that "these policies would be quite perfect if they were voided by death from every accident." The difficulty is to find an accidental cause of death in the slightest degree unusual which the policies do not manage to rule out. Insurance is a matter of good faith on both sides, and it is totally spoiled for any useful purpose when advantage is taken of legal hair-splitting over restrictive clauses. There are good accident insurance companies, which really treat an "accident" in the same sort of way as the average man of intelligence regards the meaning of the term, but they have to be picked out with a discerning eye. It is of no use to go to the first company which offers all sorts of benefits in its prospectus, and withdraws them in its policy.

## THE FEDERAL LIFE ASSURANCE COMPANY.

Amongst the Canadian life insurance companies that have been established in the last quarter of a century, the Federal Life occupies a prominent position. Its boast is not of magnitude, but of soundness. Mere size, although imposing, is no guarantee of strength either in men, or buildings, or in life companies. To a policyholder it is no advantage to be one of a vast host; it is sufficient for him to know that the company in which he is insured is capable of fulfilling all its engagements; that its management is conducted honourably on sound principles; that it is not dominated by some one person, or clique, who regard the company as their private orchard out of which they may gather all the fruit.

The record of the Federal Life and its present position afford satisfactory evidence of its being thoroughly reliable; that ample provision has been made to ensure the carrying out of its contracts, and that it is not open to reproach on the above grounds.

The premium and annuity income in 1902 was \$481,203, and from interest and rents \$71,298, making a total of \$552,501. The net death claims were \$116,280; there was \$33,214 applied to reduction of premiums; these with annuities made the total payment to policyholders \$201,411. All other payments for expenses, etc., amounted to \$167,692, which sum, added to the outlay on policyholders' account, made \$369,103, which, being deducted from the total income of \$552,501, left a surplus of \$183,398 for increasing the assets, these funds at the close of 1902 amounting to \$1,642,387. Out of this sum there was \$1,435,641 appropriated to a Reserve Fund for the protection of policyholders. The liabilities amounted to \$39,098. If the two latter amounts are taken from the assets, there is left \$167,647 as a surplus to policyholders' account in excess of the legal requirement which is fully provided for by the Reserve Fund.

The advance made last year is evidenced by the income having increased 11 per cent., the assets 13 per cent., and the amount of insurance written 14 per cent. The total assurances in force at close of 1902 amounted to \$13,981,577. The position which the Federal Life has attained in the extent of business, in financial strength and public confidence reflect the highest credit upon Mr. David Dexter, the President and Managing-Director.

## SPRING MILLINERY OPENINGS.

It would seem as though the boisterous weather which, this year, ushered in the month of March, was compelled to recede before the bewildering displays of new millinery, trimmings and trimmed hats, ribbons, etc., presented to the great throngs which heightened the brilliant effects in the various millinery emporiums both here and in Toronto last week. New creations are much in evidence, and it may be seen at a glance that prosperity reigns throughout the land from coast to coast, for cost takes second place in the new spring hat, while perfection of art does its work.

There is every prospect of a large trade being done in lace trimmings, ribbons being worn more for neckwear and dress trimmings. A large quantity of Escorial makes are being sold, both in cream and black, but in colored effects more of the Paris or champagne colors prevail. Chiffons will also be much worn, as well

as black velvet ribbons, which are particularly adapted for trimming muslins. A particularly rich and beautiful effect in fancy chiffons is the sombre shadings which may also be seen in tulles and mechlins. Latterly there has been a demand for colored laces which trim up becomingly. In fancy garnitures for hats, sequins appear to be the most favored ornament. These are shown in very large sizes, ranging from a quarter to a half-dollar. The large and flat-trimmed hats are again fashionable. Broad-rimmed turbans, with draping effects, are also shown in many varieties. Ospreys are much used for ornament, although as the season advances bows are expected to predominate. Fruits, such as berries, grapes, etc., also furnish a becoming ornament much shown by American houses.

The displays of model hats from London, New York and Paris seem to surpass all former seasons. Among the pretty creations is a leghorn hat with a wrapped brim of moss green velvet ribbon, an Etruscan lace crown and draped with orange-shaded chiffon, the whole completed by a cluster of oranges. Another attractive display is composed of a large picture hat, the crown and brim being of white moire silk and finished with two ostrich feathers drooping over the back; a beautiful ruff of gaufered chiffon, the back forming a cape edged with reseda and pink ribbon, and finished with moonstone ornaments; and a handsome black hat, with a wide crown and on which chintele lace is prettily used. The deep rim is covered with long tear-drop sequins and wide black lace ties and clusters of jet grapes complete the creation. In flowers, small effects are most noticeable,

Ladies' jackets, suits, skirts and coats are ornamented with grapevine pattern, producing a very neat effect. Other new effects are to be seen in the bias tucking and hem-stitching also in piped goods. The Minto sleeve is the latest of the season's creations, and will be much in demand. Oriental effect as well as names are shown and heard, a rather unique addition to the trade. A variety of lovely effects is shown in Shang-Tung and raw silks. The Klmono style and the Monte Carlo fronts are particularly pretty. White lustre blouses and Moire effects in silk skirts, in which the grapevine figure again enters, are also popular lines. A unique effect may be seen in a collarless suit with the Minto sleeve, also in a Shang-Tung jacket, with capes and sleeves to match. Lustre skirts and Sicilians, striped and plain, are also worthy of mention. A novel and most artistic effect is shown in some very dainty silk coats, sewn with variegated threads.

## NEWSPAPER POSTAGE TO AND FROM GREAT BRITAIN.

The strenuous efforts put forth by the Journal of Commerce during the last twelve months to effect a reduction in the postal rates to and from Great Britain, have at length borne good fruit. These efforts were earnestly seconded by the Boards of Trade throughout the Dominion, especially in Ontario, notable among them being those of Lindsay, Peterboro', Orillia, Port Hope, Toronto and Hamilton; and our Montreal Board of Trade was not supine in the matter. Much is due to the diplomatic influence of our worthy High Commissioner in London,

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Lord Strathcona and Mount Royal, whose prompt response to letters addressed him on the subject showed him the ever-ready, untiring friend of Canada in this as in other respects. The thanks of the whole Dominion are due to Lord Strathcona for this reform in our postal regulations. The rate is now but half-a-cent a pound.

The many reasons set forth in our columns on the subject have provided good food for our contemporaries, but while all must benefit more or less by the change through this praiseworthy concession on the part of our Postmaster-General, Hon. Mr. Mulock, and the Department in England, there is another current of influence for which we may be excused in naming again. The cheapness of wishy-washy United States periodicals of the magazine stripe has led to a large circulation for that class of literature in Canada, especially among young people and others who are more attracted by illustrations than by letter-press matter; and this has its educational influence upon a large portion of our population. Anyone who has visited the border districts, whether in Ontario or Quebec, knows that the young mind is to a large extent becoming Americanized, so much so that the Englishman is likely to be regarded as a foreigner, and the Yankee as one of ourselves. Americanized school-books, recitation handbooks, our very music literature are all tending in this direction. It cannot be doubted that the at-last-conceded change in postal rates on newspapers and other periodicals which went into force on the 7th instant, will prove a check upon this unpatriotic tendency in the rising generation, who, other things being equal, should find more wholesome reading in English productions than in what they have heretofore been nourished upon.

The change cannot be apparent immediately; it must take time, as it has to check the growth of manufactured imports, which in 1901 had reached \$120,000,000 a year, but which, thanks to another broad-minded measure, the Differential Tariff, has, as pointed out by Lord Strathcona, been rather diminishing of late, while our imports from the Mother Land have been steadily increasing, to which the London Economist bore testimony in its issue of February 14th, in reviewing Great Britain's trade for the year.

"A noticeable feature," says our contemporary, "is the expansion of trade with Canada in both directions, a circumstance which is equally gratifying, whether it be due to the preferential treatment accorded to the Mother Country, or merely to the prosperous conditions of the Dominion."

Let us have an Imperial policy and we, in Canada at least, cannot be far wrong.

#### THE FAST ATLANTIC LINE.

The final decision of the Federal Government in offering tenders for an Atlantic passenger, mail and freight service, equal to twenty-one knots per hour, will be hailed with much satisfaction by all who favour the continued growth and prosperity of the Dominion. From England we hear of some little disappointment having been expressed at the tenders not having been for a speed of twenty-three knots, which would equal the speed now attained by some of the latest-built vessels plying between New York and Liverpool. Well, should we have that speed, we could make the transatlantic voyage in much less time than is being made on the above trip,

for the distance to be travelled is much shorter. It will, therefore, be seen that with vessels of a speed such as has been named, the voyage to Canada may still be made in a shorter space of time than is being shown on the New York route. With this accomplished, we can feel assured that Canada is getting along very well. Were it necessary to construct and operate vessels of the twenty-three knot series, the cost would be so much greater that even the liberal subsidy granted by the Government would not offset a possible loss. As it is the cost of operating will be held within a reasonable limit, and the largely increased traffic will assure success from the outset.

It has been freely stated that the speediest vessels now entering New York harbour are not paying, that they are being run at a continual loss. If, with the patronage at the doors of this twenty-five knot service, a profit cannot be derived, the United States cannot as well afford to encourage a continuance as could this country, were such steamers plying between Canada and Great Britain. Here we have ample room for millions of settlers, with natural advantages awaiting them which need but their patient industry and thrift to prove productive of wealth and independence. Every such person who sets foot on Canadian soil helps enrich the country of his adoption, assists commerce, and adds to the growth, wealth and productiveness of the Dominion. Therefore Canada could better afford to make an otherwise unprofitable fast Atlantic line productive of profit through material aid than could a country already fairly well filled by the producing classes.

In inviting tenders for the proposed fast line, it is mentioned as an improved steamship service between Great Britain and Canada for the carriage of passengers, mails and freight. The contracts will be for ten years, from the first of May, 1905, the service to be as follows: Fortnightly by steamers of not less than twenty-one knots' effective speed at sea in moderate weather. Fortnightly by steamers of not less than sixteen knots' effective speed at sea in moderate weather. The boats must be in every respect equal to the best passenger vessels of similar speed now engaged in the Atlantic trade, and be built to the requirements of the admiralty for auxiliary naval purposes.

The routes suggested are as follows:—In summer from Liverpool by an Irish port to Quebec, calling at Sydney, Cape Breton, and returning by the same route. In winter from Liverpool by an Irish port to Halifax, returning by the same route. If the parties who purpose tendering prefer different routes from the foregoing they are at liberty to make suggestions. The essential condition is that the service shall be British-Canadian.

The ships are to be free to load or discharge cargo at any port in Great Britain or Canada, but are forbidden to proceed thence to any foreign port. The contract will contain the usual condition with regard to the carriage of emigrants to Canada. Those tendering are asked to state the amount of government subsidy they expect to receive for the service rendered. Tenders are to be sent to the Department of Trade and Commerce between this and the first of June.

—A London cable announces that the Allan Line Steamship company has ordered two 10,000-ton steamers for its Canadian trade. The vessels will be built at Belfast and Glasgow.

WHAT CANADA BUYS—(32).

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

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

DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Value.	Duty.	Quantity.	Value.	Duty.	
	\$	\$	\$	\$		\$	\$	
Furs and manufactures of—Fur skins, wholly or partially dressed, N.E.S.—								
Great Britain	348,499	348,499	146,844	22,026.60	.....	185,982	18,598.20	
B. Africa	48	48	48	7.20	.....	.....	.....	
Austria-Hungary	862	862	862	129.30	.....	.....	.....	
Belgium	15,245	15,245	14,180	2,127.00	.....	.....	.....	
China	1,640	1,640	1,640	246.00	.....	.....	.....	
France	125,615	125,615	122,007	18,501.05	.....	.....	.....	
Germany	277,747	277,747	277,429	41,014.33	.....	.....	.....	
Russia	16,713	16,713	16,713	2,000.95	.....	.....	.....	
United States	102,855	102,855	101,806	15,270.90	.....	.....	.....	
Total	889,224	889,224	681,529	102,229.33	.....	185,982	18,598.20	
Caps, hats, muffs, mitts, capes, cloaks and other manufactures of fur, N.O.P.—								
Great Britain	45,288	45,288	2,625	787.50	.....	42,880	8,575.92	
Newfoundland	40	40	.....	.....	.....	.....	.....	
Austria-Hungary	169	169	169	50.70	.....	.....	.....	
France	906	906	906	271.80	.....	.....	.....	
Germany	4,234	4,234	4,234	1,270.20	.....	.....	.....	
Italy	120	120	120	36.00	.....	.....	.....	
Japan	61	61	61	18.30	.....	.....	.....	
United States	47,096	47,096	46,885	14,065.50	.....	.....	.....	
Total	97,914	97,914	55,000	16,500.00	.....	42,880	8,575.92	
Glass and manufactures of—Bulbs for electric lights—								
	Doz.		Doz.		Doz.			
Germany	2,640	256	2,640	256	25.60	.....	.....	
United States	202,018	29,503	202,018	29,503	2,950.30	.....	.....	
Total	204,658	29,759	204,658	29,759	2,975.90	.....	.....	
Glass carboys or demijohns, empty or filled, bottles, decanters, flasks, phials—								
Great Britain	18,475	18,475	5,070	1,521.00	.....	13,413	2,682.60	
B. W. Indies	10	10	10	3.00	.....	.....	.....	
Austria-Hungary	1,376	1,376	1,426	427.80	.....	.....	.....	
Belgium	51	51	51	15.30	.....	.....	.....	
France	8,485	8,485	8,032	2,409.60	.....	.....	.....	
Germany	123,526	123,526	122,716	36,814.80	.....	.....	.....	
Holland	344	344	349	104.70	.....	.....	.....	
St. Pierre	5	5	5	1.50	.....	.....	.....	
Turkey	7	7	7	2.10	.....	.....	.....	
United States	114,014	114,014	114,014	34,204.20	.....	.....	.....	
Total	266,293	266,293	251,680	75,504.00	.....	13,413	2,682.60	
Glass jars or glass balls and cut, pressed or moulded crystal or glass table ware, decorated or not—								
Great Britain	12,317	12,317	5,478	1,643.40	.....	7,063	1,412.60	
Austria-Hungary	23,499	23,499	21,662	6,498.60	.....	.....	.....	
Belgium	10,276	10,276	8,848	2,654.40	.....	.....	.....	
China	63	63	63	18.90	.....	.....	.....	
Denmark	97	97	97	29.10	.....	.....	.....	
France	4,042	4,042	4,800	1,440.00	.....	.....	.....	
Germany	13,778	13,778	13,175	3,952.50	.....	.....	.....	
Holland	1	1	1	0.30	.....	.....	.....	
Italy	188	188	188	56.40	.....	.....	.....	
Japan	139	139	139	41.70	.....	.....	.....	
Sweden	55	55	55	16.50	.....	.....	.....	
United States	162,260	162,260	162,951	48,885.30	.....	.....	.....	
Total	226,715	226,715	217,457	65,237.10	.....	7,063	1,412.60	

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## BURNING OF THE STEAMER "MONTREAL."

When the magnificent new steamer Montreal, of the Richelieu & Ontario Navigation Company, was brought safely through the Lachine Rapids late last season, many citizens of Montreal had decided, when the present season of navigation opened, to accompany this new queen of the inland waters on her initial trip to Quebec. A blackened and twisted mass of iron sheeting, etc., held securely in the grasp of the thick ice in the Montreal harbor, is all that to-day remains to be seen of this, the largest and finest passenger steamer ever launched in Canadian waters. The origin of the fire of Saturday night last remains a mystery. There were some 70 painters and helpers engaged on the vessel at the time, finishing the interior, but none has accounted for the fire.

The steamer was built by the Bertram Company of Toronto and the Royal Insurance Company had originally insured it, but the R. & O. N. Co. transferred the insurance to Lloyds last year. Lucky Royal!

The contract price of the Montreal with the Bertram Company was \$412,000, complete without furnishings, and of this sum the R. and O. Company had paid \$327,000 on account. The vessel was insured for £84,474 sterling in Lloyd's, of England. These policies, while taken out by the Bertram firm, were made over to the Richelieu and Ontario Navigation Company. There is a possibility that the hull of the burned steamer may be of some use in rebuilding. Meanwhile, it is understood that the company will give out contracts for two new steamers similar to the Montreal, to be ready for the season of 1904, and two extra steamers will be secured for the present season's traffic.

## NEW RAILWAYS FOR ONTARIO.

Notice of application to the Legislature has been given by the Bruce Mines & Algoma Railway Company for power to construct its line from a point at or near Bruce Mines northerly by the most feasible route to Hannah Bay or any other point on James Bay, and to construct branch lines from Rock Lake Station easterly and westerly for 18 miles, and to acquire and operate steam or other vessels and ferries and to locate, acquire, work, develop or dispose of lands, minerals, timber or agricultural lands to settlers and explorers.

Application will be made to build a line to run from a point at or near North Bay to a point on Lake Temiskaming at or near New Liskeard, thence north and west through Blanche River Valley, over the height of land to the Abitibi River near Iroquois Falls and along the river to the boundary line between Algoma and Nipissing, thence westerly to the Nattagami River, and north along the river to a point on James Bay; also to build branch lines from a point where the line crosses the Nattagami River, west and south, through the clay belt in Algoma to a point on the Missanabie River, and to develop and settle the lands along the railway. Power is also asked to acquire, own, use or operate water-powers convenient to the road, to form a fish company, a colonization company and a steamship company. Messrs. Curray & Eyre are solicitors for the applicants.

The Lambton Central Electric Railway Company will apply for special legislation to confirm and legalize the by-laws of the municipalities of Sarnia, Dawn, Enniskillen, Camden, Dresden and Oil Springs, authorizing the company to locate and operate a single-track iron or steel railway.—The Clinton Hotel Company, Limited, will ask for a bill to fix its assessment at \$50,000, its water meter tax at 6 cents per thousand gallons and its electricity rate at 5 cents per thousand volts, for ten years, in accordance with a by-law passed to that effect.—The Stormont Electric Light and Power Company asks for a confirmation of part of an agreement made with the Corporation of Cornwall, fixing its assessment at \$10,000, for ten years, from June 4, 1902.—Application will be made for power to divide the Town of Sault Ste. Marie into four suitable wards.—Aurora asks power to validate and confirm the issue of debentures to the amount of \$10,000 at 4 per cent., to grant a bonus of

\$10,000 to Messrs. Underhill & Sisman, boot and shoe manufacturers, of Markham, who are about to remove their plant and machinery to Aurora. They also ask power to exempt the company from all municipal taxation (except school taxes) for a period of ten years, and to provide them with free water for the same period.

## NEW INCORPORATIONS.

Far from being mystified by the genius of Marconi in making a success of wireless telegraphy, new companies are being formed for its further advancement on lines quite distinct, it appears, from the original. The de Forest Wireless Telegraph Company of Canada, Limited, has been incorporated, with a capital of \$2,500,000. The incorporators are:—Alexander Mackenzie, Edwin George Long, Charles Vincent Bennett, George Hollywood Templeton and James Walter Ross, all of Toronto. The company will acquire the present and future inventions of Lee de Forest that bear upon wireless telegraphy, will conduct a wireless telegraph business, and will enter into agreements with cities and municipalities to establish the new system. The head office will be in Toronto.

The joint agreement between the Muskoka & Georgian Bay Navigation Company and the Muskoka Navigation, consolidating the interests of the two companies, has been completed, and a new organization formed, under the name of the Muskoka Lakes Navigation & Hotel Company, Ltd., with a capital of \$250,000. The head office will be in Toronto, and the directors are:—Samuel Barker, Henry McLaren and R. A. Lucas, of Hamilton; A. P. Cockburn, H. C. McLean and F. J. Phillips of Toronto; George Homer of Gravenhurst, and M. S. Wilson, of Dundas.

The following companies have received incorporation:—Belmont Bay Gold Mining Co., Limited, \$1,000,000, Sault Ste. Marie—The G. A. Thorpe & Maddock Manufacturing Co., Limited, \$100,000, Toronto—Sandford Furniture & Woodenware Co., \$100,000, Fenelon Falls—British Whig Publishing Co., Limited, \$75,000, Kingston—The Harvey Quilting Co., Limited, \$40,000, Toronto—McKendry's, Limited, to take over the business of McKendry & Co., \$40,000, Toronto—The Norwich Broom & Brush Co., Limited, \$40,000—Wight & Co., \$40,000, Toronto, to carry on a meat business—The Automatic Milk Agitator Co., Limited, \$20,000, London—The Canadian Otis Elevator Co., Limited—W. D. Matthews & Co., Limited, to take over the grain business of W. D. Matthews.—The Sturgeon Falls Pulp Company, incorporated in Great Britain, is granted a Provincial license, with a capital of \$112,475.—These companies are authorized to increase their capital:—William A. Rogers, Limited, from \$1,350,000 to \$1,500,000—The Ramag Process Co., Limited, from \$50,000 to \$75,000—The Fordwich Cheese & Butter Co., from \$2,000 to \$4,000.

## TO GUARD THE FORESTS.

With the rapid growth of population which will doubtless be shown in the Dominion during the next decade, the efforts being put forth in behalf of forest preservation and tree planting are very timely. At the Forestry Association meeting at Ottawa some days ago, Mr. C. P. Stevenson, of Nelson, Manitoba, gave a paper on tree planting in Manitoba. It was pointed out that the planting of trees would protect from winds, modify the temperature, and yield a certain amount of fuel. The rainfall would also be better distributed, the springs preserved, the air rendered more humid, and fruit culture facilitated. Last year 400,000 trees were planted by settlers on the prairie portions of Manitoba, under the supervision of the forestry branch of the Department of the Interior. The varieties of trees furnished consisted of Manitoba maple, cottonwood, elm, and Russian willows. Ninety per cent. of these trees were growing and in a healthy state at the closing in of winter. It would require this spring about one million trees to meet the demands of applicants who are taking advantage of the co-operative tree-planting scheme inaugurated by the Do-

minion. R. H. Campbell, the secretary of the association, in a report on forest fires, pointed out that in 1902 the damage done was not so great as in 1901.

Mr. T. Macoun, of the Experimental Farm, gave an interesting paper on the growth of trees at the Experimental Farm.

A paper on forestry education was read by Prof. W. L. Goodwin, of the School of Mining at Queen's University. This was followed by an interesting paper on the effect on fish life of sawdust in rivers, by Mr. A. P. Knight, also of Queen's, in which he gave his conclusions, based on a series of experiments. Mr. Knight rather shattered popular beliefs by declaring that sawdust in rivers was not detrimental to the fish. Only in the case of experiments conducted by him in small aquaria did he find the fish injured by sawdust when a certain quantity of oxygen had been displaced.

A resolution was adopted calling upon the Provincial Governments to appoint more fire rangers, also to have unsurveyed forest land surveyed. It was decided to hold the next annual meeting in Toronto on a date to be fixed by the Executive. Officers were elected as follows:—Patron, the Earl of Minto; Hon. President, Wm. Little, Montreal; President, Hiram Robinson, Ottawa; Vice-President, Aubrey White, Toronto; Secretary, E. Stewart, Ottawa; Assistant Secretary, R. H. Campbell, Ottawa; Directors, Dr. Wm. Saunders, J. R. Booth, Prof. John Macoun, C. Jackson Booth, Ottawa; E. J. Joly de Lotbiniere, Quebec; Thos. Southworth, Toronto; and John Bertram, chief of forest rangers, Toronto.

#### DAIRY PRODUCE.

A private London circular, date Feb. 27th, treating of the dairy produce situation, says:—Butter.—Squally, showery weather with storms or rain and hail, mingled with intervals of sunshine, have been the main features of the weather this week. The character of the climate is more like April than February. The demand for New Zealand butter has again increased, and prices have felt the effect of the upward movement. Values are fully 2s up on the week. Assisting this rise in value, is the rapid thinning out of stored butter suitable for a shilling retail, in fact, stocks of stored butter of table quality are nearly exhausted, and unless we have an early spring on the Continent and in the British Isles prices must advance during the month of March. Choicest brands of New Zealand are making 100s to 102, with an occasional shilling or two more for fancy brands. Finest are worth 96s to 98s, while milled may be had for 86s to 92s. Last year at this date choicest brands sold at 110s to 112s. The "Whakatane," which left New Zealand this week is bringing 8,000 boxes of butter less than the previous steamer carried, which indicates the early closing of the present season.

Although the Danish market at Manchester on Tuesday was only one or two shillings better, the Copenhagen official quotation has been raised by 4 kroner which is equal to 4s 6d British money. This rise is somewhat unexpected, and most of the trade are waiting an explanation of its cause. Danish butter is only 2s below the price for the corresponding week last year, while New Zealand is 10s below. Although the imports of Colonial butter last week were the greatest since the 1st September, the total imports of all kinds of butter fell 6,000 cwts. below the corresponding week last year, and it may be that the falling off in the imports of butter since Christmas compared with the same period last year is having some effect on the present rise in value, the deficiency averaging 2,164 cwts. per week.

Cheese.—The steady consumptive demand which has characterized the trade in Canadian and New Zealand cheese for some weeks still continues, and prices remain unaltered. The "Whakatane," which is due in London 9th of April, is bringing about 5,700 crates of New Zealand cheese. Choicest Canadian is quoted at 64s to 65s. Corresponding week, 1902, Canadian choicest sold at 51s to 52s, and finest do. at 48s to 50s.

#### CHEMICALS.

A private Manchester, Eng., circular, date Feb. 28, treating of the chemical and mineral markets, says:—The satisfactory state of things recorded in January has been fully continued until well in the present month. Latterly there has been some little falling away in the general enquiry, so many consumers having already covered their present requirements, but still a fair business is being done and advances that have been made in values are maintained, and the general run of prices steady. Heavy Alkalies have been doing a good business. Bleaching Powder has been offering with some freedom from second-hands, but these parcels have been well taken up, and prices are steady. Caustic soda moves off well, and is firm. Ammonia soda is in good demand; soda crystals and bicarbonate are unchanged. Chlorates of Potash and soda have eased slightly, and consumers are now covering their forward requirements more freely. Sulphate of copper has advanced very strongly, in consequence of the high value of the metal and of decreased production of sulphate in the United States, and a large business has been done, but resale parcels coming freely on the market are keeping back the price. Lead salts, although brighter, have scarcely shown sufficient sympathy with the rise in values of lead.

Muriate and carbonate of ammonia have a steady enquiry. Acetates of lime are dull; acetate of soda is firm at an advance of some 15s to 20s per ton. Prussiates of potash and soda continue disappointing, having again receded ¼d per lb. Bichromates are unchanged, and business doing for early delivery only. Arsenic is firm, with a fair enquiry. Oxalic acid is steady. Tartaric acid fully maintains the advance, but the enquiry has slackened, buyers having mainly covered their wants for the present. Carbonate of potash has a fair demand, but is more plentiful and a little easier through the reopening of inland navigation on the Continent. Tar products continue dull. Solvent naphtha is in small demand at low prices. Benzoles have only a moderate enquiry, most of the gas companies having bought for the season. Creosote is easier, and little doing. Crude carbolic is weaker for early delivery, but makers do not care about selling forward at the low prices now ruling. Pitch is offered rather more freely, and consumers are less eager to buy. Sulphate of Ammonia is slightly easier, and business has been done for forward delivery at reduced prices.

Minerals.—Iron ore continues to sell freely, and prices have advanced, but on account of higher rates of freight. Brimstone also is moving satisfactorily; demand is good, and prices steady. Chrome and manganese ores remain without alteration. In phosphates of lime the Algerian article finds increasing favor and the trade in general is looking better; consumers, finding present low quotations tempting, have been placing their orders, and prices are now stiffer, though without actual advance. China clay is steady, but little fresh business is at present being arranged; producers have, however, plenty of contracts in hand, stocks of clay are not large, and there should soon be an increased enquiry for spring shipment. French ochres of the various descriptions have a fair enquiry.

#### COOPERAGE.

At the recent half-yearly meeting of slack-cooperage stock manufacturers, held in Detroit, Mich., A. A. Scott, of McGregor, Ont., read a paper on "The present situation of the cooperage industry in Canada," in the course of which he said:

I am at a loss to know what we will do for slack cooperage stock in the near future, unless we find some substitute for elm. In almost every section here stave mills used to operate they are becoming fewer, year by year, and those which are left are cutting smaller stock, and, in many cases, the timber is so scarce that the mill men are using an inferior class of logs and bolts, and these, undoubtedly, in many cases, are unprofitable to manufacture, owing to the high percentage of No. 2 staves which are slow to market

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even at a very low price. There is a quantity of hardwood timber, such as maple, ash, sycamore, beech and birch, which could be utilized in making staves, but this class of timber does not appear to receive favor at the hands of the cooper. I believe, however, that the time will come before long when these woods will be used in the place of elm, in the same way that hemlock is now being used instead of pine.

No. 1 flour and sugar stock has been in good demand all the season. The result is, I believe, that there is little or no stock of this class in the hands of the manufacturers. The prices for this grade of stock have advanced from 50 cents to \$1 over last season's figures. There is, however, a large stock of No. 2 staves on hand which are being offered at a reduction of 50c to \$1. When we consider that the percentage of No. 2 staves is larger, for the reason referred to, merely poorer timber, and the fact that labor has been scarce and higher-priced, I question whether the stave makers of 1902 are making very much money in the business. The demand for hoops has been good all the season and prices have advanced from \$1 to \$2.50 per 1,000, but not very many hoops have been made at many of the factories, as we have had an exceptionally wet season, rendering it almost impossible to operate in the woods, and quite so in many places, as I have personally experienced. The manufacturer who is obliged to buy his timber in the open market this season will have a difficult task. The recent coal strike has created such a demand for fuel that the farmer or party owning timber can actually realize more out of it cut into wood than the manufacturer of cooperage stock can possibly afford to pay for it. However, this state of affairs may not last long, and, unless there is an over-production, I think I am safe in saying we need not expect a shrinkage in prices for either hoops and headings or No. 1 staves during 1903.

#### SAULT STE. MARIE NOTES.

The furniture factory scheme is likely to prove a success here. The project contemplates a capitalization of \$250,000, devoid of water or free allotments of stock; \$40,000 have already been subscribed in town. Mr. W. J. Clarke, a wealthy lumberman of Grand Rapids, Michigan, who has already manifested his unbounded interest in the town by acquiring large real estate interests, some comprising the most profitable business places of the town, is one of the chief promoters of the furniture factory scheme. The proximity to unlimited quantities of all classes of timber and the exceptionally favorable shipping facilities this town affords, inspires the utmost confidence in this project. It is exceptionally welcome, as it is entirely independent of the Clergue combination, and will, when launched, help to relieve this town of the disadvantage it has hitherto labored under, by being regarded by outsiders as entirely at the mercy of the one combination referred to. However inaccurate this impression was, it has had its effect in keeping away manufacturers and other capitalists with their money.

#### LEGAL RECORD

The following is a record of transactions and cases 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 cases of writs, etc.:

#### WRITS ISSUED—ONTARIO.

Chisholm Tp—A. Ferguson vs Daniel Gallagher \$500; Gore Bay—McLaughlan & Sons Co. vs J. N. and Mrs. J. N. Waite \$1,149; Kincardine Tp—D. W. Saunders et al vs Malcolm Brown \$1,344; Markdale—J. Abell Engine Co. vs James Kelly \$1,594; Toronto—Toronto General Trusts vs H. G. Williamson \$2,634; .....—Algoma Commercial Co. vs Abel Lafave \$2,026; Apple Hill—L. Lesperance vs A. A. Campbell \$601; Bloomfield—Bank of Commerce vs A. A. Hudgin \$429; Castleton—W. S. Bolger et al vs Theibert Buiton \$408; Deseronto—Deseronto Iron Co. vs Rathbun Co. \$15,000 damages; Easthope N.—J. Armstrong vs Thos. Keelan \$2,000 damages; Eganville—Munro, McIntosh & Co. vs Robt. Dixon \$681; Gore Bay—J. McPherson Co. vs J. N. Waite \$644; Hillsburg—Cockburn & Harrison vs Marie Harrison \$1,000; Markham Tp—J. Slater vs Orson Hemmingway \$468; Toronto—W. J. Douglas et al vs Gold Hills Exploration and Development Co., Ltd., \$10,961; W. J. Douglas et al vs Gold Hills Exploration and Development Co., Ltd., \$11,106.

#### JUDGMENTS RENDERED—ONTARIO.

Colborne Tp—W. Tichborne agt Thos. Tichborne \$463; England—M. E. Kennedy agt Harry Elton \$797; Hamilton—Sarah E. Burton agt R. L. and Louisa E. Ward \$332; Ottawa—Annie Flood agt Sinclair & Dawson \$300; Toronto—Land Security Co. agt B. G. Austin \$835; Farmers' L. & S. Co. agt E. J. Cannon \$1,284; R. Evans agt E. B. Clancy \$704; Farmers' L. & S. Co. agt J. F. Davis, \$661; Coloplation Co. agt Eakings & Ferris \$300; T. Webb agt Mary Warswick et al \$4,863; Baden—E. P. Cornell agt Baden Machinery Mfg. Co. \$355; Colborne Tp—Wm. Tichborne agt Thos. Tichborne \$463.

#### JUDGMENTS RENDERED—QUEBEC.

Lachine—Coursol against Ambroise Major \$800; Montreal—Trust & Loan Co. agt De. Cathé. Clement \$1,144; Hon. Jas. McShane agt T. C. Coy \$610; De. E. Forgues, esq. agt Dominion Bridge Co. \$4,500; J. A. Robitaille agt Eusebe Lalonde \$226; City of Montreal agt De. Marie F. Leclere \$2,277; D. Hall agt Merchants' Cotton Co. \$677; D. Hall agt Merchants' Cotton Co. \$198; R. C. Jamieson agt T. F. Trihey et al \$201; Trust & Loan Co. agt T. F. Trihey \$1,000; St. Victor de Tring—Fonderie de Plessisville agt

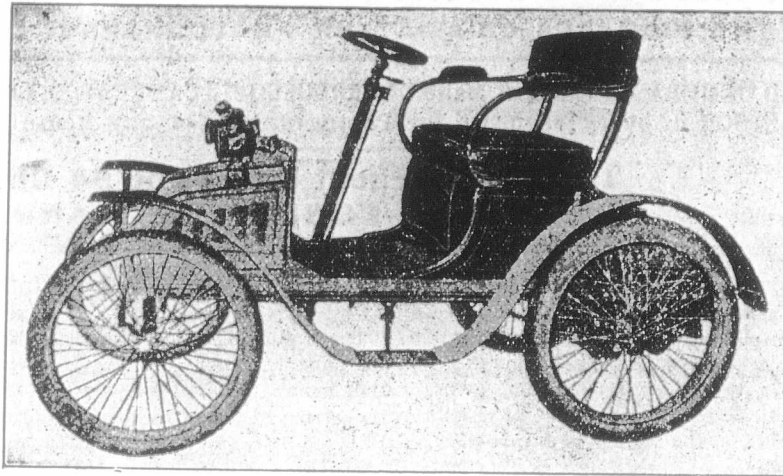
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18-20 Church St., Islington, N., - London, England.

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

Joseph Fontaine \$809; Tingwick—G. E. Tourigney agt Pering Nault \$353; Westmount—Hon. F. E. Gilman agt W. A. Holland \$502; Hon. T. E. Gilman agt W. A. Holland \$443; Montreal—R. Ramel et al agt W. B. Aird et al \$175; G. Deserres agt L. J. Beliveau \$419; G. Dupont et al agt J. A. Cyr \$247; W. Strachan Co. agt Carl Heansel \$1,405; S. H. Ewing et al agt H. H. F. Hughes \$1,546; Sun Life Assce Co. agt L. L. Huot \$4,000.

#### JUDGMENTS RENDERED—NOVA SCOTIA.

Halifax—Lawrence Wallace \$305.

#### JUDGMENTS RENDERED.—P. E. ISLAND.

Summerside—John McKenzie \$2,597 and \$1,210; John Dickieson \$582, \$332, \$2,396 and \$4,034.

#### EXECUTIONS—QUEBEC.

Montreal—J. O. Bouchard agt Jos. Lambert, Sr., et al \$355; G. W. Stephens, Jr. agt Chas. McEachran \$210; L. E. Desmarais agt J. Rheume \$225; A. P. Pigeon agt J. J. E. Senecal et al \$195; Hon. L. F. R. Masson et al esql. agt Fredk. Whitley et al \$5,284; B. Shephard agt De M. M. Wolever \$467.

#### CHATTEL MORGAGES—ONTARIO.

Copper Cliff—Adolph Sawyer to J. A. Mulligan \$650; Flos Tp—Saml. and Edith Allen to J. McEachern \$1,242; Saml. and Edith Allen to J. McEachern \$1,418; Galt—E. G. Clay to Balfour Co. \$6,500; Gravenhurst—Henry and Herbert Ditchburn to G. G. Lindsey \$2,200; Hamilton—Henry Dorr & wife to Grant Spring Brew. Co. \$3,180; Hespeler—J. W. Christman to J. Macdonald & Co. \$5,803; Napanee—W. J. Gibson and wife to D. H. A. Daly \$737; Ottawa—Chas. Mead to O. Switzer \$1,000; Sudbury—Hector McDonald to Ontario Lumber Co. \$9,000; Toronto—J. J. Gee to A. Ardagh et al, exrs, \$742; James MacFarlane to G. J. Foy et al, trustees \$3,000; R. G. McLeod and wife to J. Ruse \$683; R. C. McLeod et al to J. Ruse \$790; J.

W. Ryan to Copland Brewing Co. \$1,700; Winston Tp—R. R. Henderson to E. Noice \$661; Alma—Aaron Roos to P. Gils et al \$654; East Toronto—W. H. Blaylock to J. C. Blaylock \$1,000; Essex—Lawrence Allison to Hattie Mounter \$800; Guelph—J. D. McKee to W. J. Green-shields \$1,468; Hamilton—Mrs. A. E. Lamb to J. A. McKenzie \$6,300; London—S. F. Glass to S. G. Glass \$1,786; C. D. Johnston to J. McPherson Co. \$2,711; C. D. Johnston to J. McPherson Co. \$1,797; Morrisburgh—Jas. McKenzie to J. P. Whitney \$4,004; Ottawa—W. H. King to F. W. Carling \$2,000; Perth—John Dettrick to J. Dettrick \$610; Peterborough—R. M. Roy to Margt. A. May \$1,500; St. Catharines—M. J. Slough et al to Taylor & Bate \$700; Sault Ste. Marie—G. A. Boyd to Imperial Bank \$3,500; G. A. and J. F. Boyd to G. Proulx \$3,500; Seaforth—G. M. Baldwin to A. and J. Scott \$877; Schreiber—A. H. Ansley to W. Fraser \$1,600; Thessalon—David Gordon to A. A. Burk \$1,650; Trenton—Mrs. J. T. O'Rourke to Hamilton Prov. & L. Socy., \$615; Windsor—W. L. & I. M. Perkins to J. Kurry \$1,050.

#### CHATTEL MORTGAGES—BRITISH COLUMBIA.

Fernie—A. W. Bleasdel \$1,250; Vancouver—E. A. Gros \$750.

#### BILLS OF SALE—ONTARIO.

Carlow—E. H. & John Lumb to W. J. Sargeant & Co. \$3,000; Escott Tp.—J. T. Warren to N. A. Warren \$2,000; Huntsville—D. E. Smith to Huntsville, Lake of Bays and Lake Simcoe Nav. Co. \$900; Taunton—John Lander to N. B. Lander \$2,555; Head Tp—Andrew Giguire to Mary Marion \$565; Pelham—H. R. Hallet to Carrie Hallet \$1,200; Proton Tp—R. G. Morley to Sarah G. Morley \$2,000; York Tp—James Brack to R. J. Brack \$1,650.

#### BILLS OF SALE—NEW BRUNSWICK.

Cros Creek—G. R. Jonah \$2,300.

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# The Best Value

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## Men's Fine Footwear

—IS ONLY TO BE SEEN AT—

# John Marlow & Sons, LIMITED.

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**Special Points.**—"QUALITY" the first consideration. Unequaled for Hard Wear.  
Latest Styles. Superior Finish. Korrekt Details.

To be got out of our Splendid Range of New Samples.

**Expert Boot Buyers Recognise these Distinctive Lines**

As the greatest VALUE ever offered.

## Phoenix Shoe Works, - Northampton, England.

Meetings, Reports, &c.

## FEDERAL LIFE

TWENTY-FIRST ANNUAL STATEMENT.

DIRECTORS' REPORT.

The new business of the year consisted of two thousand and twelve applications for insurance, aggregating \$2,866,600, of which nineteen hundred and forty-three applications for \$2,739,625 were accepted; applications for \$126,075 were rejected or held for further information.

As in previous years, the income of the Company shows a gratifying increase, and the assets of the Company have been increased by \$192,462.31, and have now reached \$1,642,387.81, exclusive of guarantee capital.

The security for Policyholders, including guarantee capital, amounted at the close of the year to \$2,512,387.81, and the liabilities for reserves and all outstanding claims, \$1,

474,740.48, showing a surplus of \$1,037,647.33. Exclusive of uncalled guarantee capital, the surplus to Policyholders was \$167,647.33.

Policies on sixty-one lives became claims through death, to the amount of \$132,328.88, of which \$16,048.54 was re-insured in other companies; a rate of mortality considerably under that provided for.

Including Cash Dividends and Dividends applied to the reduction of premiums, \$32,214.74, with annuities, the total payments to Policyholders amounted to \$201,411.68.

Careful attention has been given to the investments of the Company's funds in first-class bonds, mortgage securities, and loans on the Company's policies amply secured by reserves. Our investments have yielded better than the average results of Insurance Companies doing business in Canada.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business.

The results of the year indicate a most gratifying progress in every desirable direction. Compared with the preceding year, the figures submitted by the Directors for your approval show an advance of eleven per cent. in income, thirteen per cent. in assets, and fourteen per cent. in the amount of insurance written.

Telegrams: "WINTERINE, LONDON."

# L. & P. WALTER & SON LIMITED.

Wholesale and Export Clothiers, and Woollen Warehousemen,  
68, Commercial Street, Spitalfields,  
LONDON, E., England.

We manufacture specially for Canadians, under the New Preferential Tariff, 33 1/3 p.c. in favour of Canada.

(Cuts will be inserted as soon as received.)

The assurances carried by the Company now amount to \$13,981,577.56, upon which the Company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus.

The field officers and Agents of the Company are intelligent and loyal, and are entitled to much credit for their able representation of the Company's interests. The members of the office staff have also proved faithful in the Company's service.

DAVID DEXTER,  
President and Managing Director.

### AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance Company:

Gentlemen: We have made a careful audit of the books of your Company for the year ending 31st December, 1902, and have certified to their correctness.

The securities have been inspected and compared with the ledger accounts and found to agree therewith.

The financial position of your Company as on 31st December is indicated by the accompanying statement.

Respectfully submitted,  
H. S. STEPHENS, J. J. MASON, Auditors.

Hamilton, 3rd March, 1903.

### FINANCIAL STATEMENT FOR 1902.

Premium and Annuity Income.. . . . .	\$ 481,203 80
Interest and Rents.. . . . .	71,297 86
	<hr/>
	\$552,501 66
Paid to Policyholders.. . . . .	\$ 201,411 68
All other payments.. . . . .	167,692 00
Balance.. . . . .	183,397 98
	<hr/>
	\$552,501 66

### Assets—December 31st, 1902.

Debentures and Bonds . . . . .	\$ 371,100 86
Mortgages.. . . . .	665,822 95
Loans on Policies, Bonds, Stocks, etc . . . . .	278,709 24
All other Assets.. . . . .	326,754 76
	<hr/>
	\$1,642,387 81

### Liabilities.

Reserve Fund.. . . . .	\$1,435,641 55
Death Losses awaiting proofs.. . . . .	18,000 00
Other liabilities.. . . . .	21,098 93
Surplus on Policyholders' Account.. . . . .	167,647 33
	<hr/>
	\$1,642,387 81

Assets.. . . . .	\$1,642,387 81
Guarantee Capital.. . . . .	870,000 00

Total Security.. . . . .	\$2,512,387 81
Policies were Issued Assuring.. . . . .	\$2,739,625 00
Total Assurance in Force.. . . . .	\$13,981,577 56

At the Annual Meeting of Shareholders, held at the Head Office of the Company in Hamilton on Tuesday, the 3rd of March, the foregoing reports and statement were received and adopted on the motion of President David Dexter, seconded by Vice-President Lieut.-Col. W. Kerns.

All the retiring Directors were re-elected, and at a subsequent meeting of the Directors the following officers were re-elected:—Mr. David Dexter, President and Managing Director; Lieut.-Col. Kerns and Mr. T. H. Macpherson, Vice-Presidents.

—A Hamburg telegram states that the German-American liners have raised the steerage fare to 180 marks. The new rate comes into force immediately.

Telegrams: "SOLIDITY, NORTHAMPTON."

ESTABLISHED 1830.

**F. GOODMAN & SON,**

Abington Street, - - NORTHAMPTON, England.

—SOLE MAKERS OF—

**THE "SOLIDITY"**

Men's, Youths', and Boys' Boots and Shoes in all Qualities.

—ALSO—

**"WALKAWAY," "Unlonease,"**  
"Civilian."

—FACTORIES AT—

**NORTHAMPTON & BOZEAT.**

In addition to the above, F. GOODMAN &amp; SON have always on hand a Large Stock of Factored Goods.

**AT PRICES WHICH CANNOT BE BEATEN.**

Cuts will be inserted as soon as received.

**The Crown Life.**

The Annual Meeting of the Crown Life Insurance Co. was held at the Head Office of the Company, in Toronto, on March 2, 1903. The Hon. Sir Charles Tupper, Bart., G.C.M.G., C.B., President of the Company, occupied the chair and Mr. Arthur J. Hughes, the Company's Secretary and Actuary, acted as Secretary. Among the prominent shareholders present were: John Charlton, M.P.; R. L. Borden, K.C., M.P.; Col. The Hon. David Tisdale, P.C., M.P.; W. B. McMurrich, K.C.; John Foy, R. Macdonald, S. Barker, M.P.; F. E. Hodkins, K.C.; C. S. Wilcox, H. M. Mowat, K.C.; A. R. Boswell, K.C.; G. H. Roberts, and H. T. Machell, M.D.

In moving the adoption of the Report of the Directors for the year ending December 31st, 1902, Sir Charles Tupper said:—

It is with pleasure that I again have an opportunity of meeting our Shareholders and moving the adoption of the Annual Report. The progress made by the Company during the past year is entirely satisfactory to your Directors. I am especially pleased that such is the case, as the report which has just been presented covers our first complete year's business, owing to the fact that the Company did not actively begin operations until late in the previous year. No matter how confident the promoters of any new undertaking may be as to its success, still the reality must be viewed with more satisfaction than the prospect. We are now firmly established and have reason to congratulate ourselves on the position we have attained in such a short space of time.

In looking over our list of policyholders, I have been much impressed with the large number of prominent business and professional men who have, in a practical way, demonstrated their confidence in the Crown Life by insuring with us.

An excellent foundation has certainly been laid in this respect, as the example of so many well-known men in selecting our Company for the investment of their money in life insurance should make it easier for our representatives to secure for us the high class of business we seek.

Although 837 persons are insured in the Company, we have so far been called upon to pay but two death claims of \$1,000 each, one policyholder having been killed and the other having died from appendicitis. The total cash, outstanding and deferred premiums for the year amounted to \$57,450.14, and represents a very high average premium for each \$1,000 of insurance. The reserves on the entire business in force are computed at the conservative interest rate of 3½ per cent., and according to the Institute of Actuaries' Table of Mortality. After all liabilities to policyholders have been provided for, we have on hand a surplus of considerably more than our total liabilities to policyholders, and, as will be noticed by referring to the Report, our policyholders are still further secured by the amount guaranteed by the Capital. You will notice also that for every dollar of liability to policyholders, more than \$10 is available for their protection.

During the past year, I have given much thought to matters pertaining to life insurance, and realize, as I have never before, the vast benefits which the system has conferred upon our people. There are very few men indeed whose circumstances are such as will warrant them in feeling that it is a matter of indifference to them whether or not they should carry life insurance. It appears to me that every man who in early life has been left in an independent position will, in most cases, find it advisable to invest a portion of his income, or even a part of his principal, in life insurance, if for no other reason than that his executors would then have a large fund available to protect his estate when death occurs. If it is a wise thing for men having large incomes to be well insured, it is absolutely necessary that a man of small means should carry as large an amount of insurance as his circumstances will

TELEGRAMS: RIBOTINE, LEICESTER.

# WATERHOUSE REYNOLDS & CO.,



## Corset

## Manufacturers,

Brown

Street,

Leicester,

England.

MANUFACTURERS  
OF

MADAME JEANNE,

MADAME LIEDER,

ANGLO FRENCH

RIBOLINE.

## Speciality in Boys' Ready Made Clothing,

Under New Preferential Tariff.

Delivered Free on board London or Liverpool.

Canadian Suits, Serges, 1/11½ to 8/11.

" Tweeds, 1/11½ to 8/11.

" Velvets, 4/11 to 8/11.

Sailors Suits, same price.

Norfolks, 4/8 to 15/.

Write for Patterns sent free, or send \$10 for sample parcel.



## E. Berger & Co.,

Wholesale Clothing Manufacturers,

FAMOUS WORKS,

Rutland Street,

LEICESTER. Eng.

Telegraphic Address:  
"Berger," Leicester.

permit, so that those dependent upon him may be provided for on his death. Many men may urge that they cannot afford but a very small annual outlay for life insurance. But even if these men can only provide sufficient for the necessities of their families for, at least, a few years after their deaths, they are accomplishing a good deal.

Life insurance has been very widely appreciated in Canada, but there is still much room for improvement, as I find that the people of the United States avail themselves of the protection of life insurance to a much greater extent than do Canadians, there being nearly double the amount of insurance per capita in force in the United States than in this country.

I have also been greatly impressed by the lack of intelligent discrimination shown on the part of so many Canadians when about to take out insurance. Although the transaction means the outlay of a considerable amount each year for a number of years, less consideration seems to be given to the matter than to transactions of very much smaller importance. A very large number of Canadian Insurers may be termed "Bargain Hunters." They do not mind taking some chances as to whether or not the insurance will ever be paid as long as they can get something very cheap. These people seek the assessment and fraternal associations, which adopt means entirely foreign to legitimate business methods to induce persons to join

SPE

Castor Oil  
Olive Oil  
Ravison  
Nut Oil  
Cod Liver  
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**SPECIALITIES**

Castor Oil	Alkali	Lithia Salts	Photo	Tanning-Extracts
Olive Oil	Bleach	Phosphoric Acid	Developers	French & Italian Produce
Ravison Oil	Saltlake	Salicylic Acid	Plates	Liquorice Sticks, Peel,
Nut Oil	Sulphur	Carbolic Acid	Papers	etc., etc.
Cod Liver Oil	Potashes	Tartaric Acid	Nitrate Silver	
Essential Oils	Sul. Copper	Acetic Acid	Chloride Gold	
Castile Soap	Verdigris	Prussiates		
Oleine	Camphor	Cyanides		
Stearine	Mercurials			
Glycerine				

**COMMISSION MERCHANTS. IMPORTERS-EXPORTERS.**

# FUERST BROS.

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

HEADQUARTERS

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

Samples and Prices on Application

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Correspondence Solicited.

them. Very fortunately for the welfare of the women and children of Canada, these concerns have about reached their limit, and it is hoped that with a few more failures, common sense will prevail among all classes of insurers.

Another feature in connection with our business in Canada, and one that is greatly to be deplored, is the large measure of support given to foreign life insurance companies. If there exists any good reason for this support, no objection can be urged, but there is no reason. I admire the great energy displayed by our foreign competitors, and the success that has attended their efforts in securing the enormous amount of business they have in our own territory, and I have nothing but the greatest respect and kindest feelings towards the great life insurance companies which have been built up in the United States. Not one word can be said against their solvency, nor the ability with which they are managed. But why should a Canadian give preference to any one of these foreign institutions when he can favor one of the home companies, and, in doing so, benefit himself in many respects, as well as the community of which he forms a part?

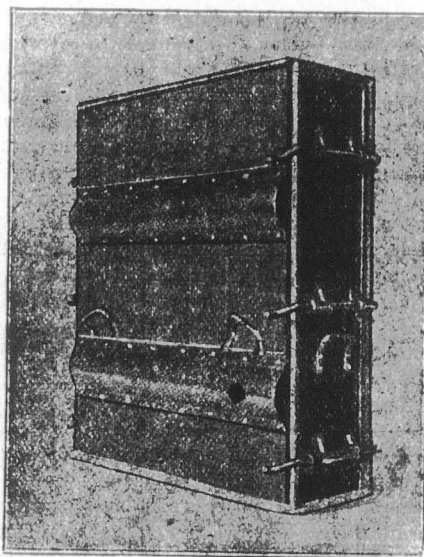
Life insurance is a comparatively simple business, and there is no condition connected with it whereby a foreign company can give an advantage which cannot be obtained at home. In throwing in his lot with a company whose policyholders are almost altogether residents of Canada, the insurer shares in a much more favorable mortality experience. The premium rates are, as a rule, lower—they certainly are lower so far as the Crown Life is concerned—and the lesser death rate experienced by a company comprising almost altogether Canadian policyholders means a larger profit return. I believe that a better selection of risks is made on account of the employment only of Canadian physicians, and there is also less chance for frauds to go undetected.

As an example, I have only to point to the recent disclosures in New York of the wholesale frauds which have been successfully perpetrated upon the leading companies of the United States, and which have caused such a tremendous loss to their policyholders. The expenses of management of all kinds of Canadian financial companies will compare most favorably with the expenses of similar American institutions, and there are now, and will be for many years to come, better opportunities for safe and remunerative investments in this country than can be obtained across the border.

The premiums paid by Canadians are invested in Canada, and the policyholders are protected exclusively by Canadian laws. The taxes imposed on insurance companies by our Provinces are very much less than those imposed by the various States; and in this connection alone I can say that an American company would have to earn well up to 1 per cent. more interest on their entire assets than a Canadian company would have to do to offset the greater taxation imposed upon the premiums. Canadian policyholders in American companies have to share in this greater

## 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.

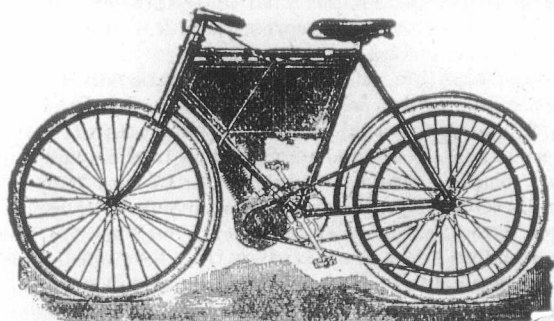
H. D. MORGAN, Patentee and Sole Maker  
Jamaica Street, LIVERPOOL, Eng.

Soap Trade Supplied under the new Tariff

ESTABLISHED 1887.

Telegrams:—"PNEUMATIC, Leeds."

Absolutely the finest Motor Cycle made. Simplest to Manipulate. Easiest to Regulate. A perfectly balanced machine, ensuring easy steering and absence of vibration. Can be ridden as an ordinary free wheel Machine.



THE IMPERIAL MOTOR BICYCLE,  
PRIMO

MANUFACTURED BY THE

LEEDS MOTOR EXPERTS,

WALKER BROS.,

"PRIMO" WORKS.

Meanwood Road, LEEDS, Eng.

# Uneasy is the Head that Wears a Crown

—BUT—

## Easy is the Foot that Wears a Boot made by

# L. Watkin & Sons,

## Wellingborough, England.

33½ p.c. In Canada's favour.

Cut will be inserted when received.

taxation, as the total taxes paid by a company are charged against the entire revenue.

A favorite argument of those who are looking after the interests of United States companies operating in this country, to induce Canadians to insure with them, is that they keep on deposit with the Insurance Department at Ottawa securities which are sufficient in amount to cover the entire reserve liability to Canadian policyholders. But I find, taking as an example the three largest American companies, that their deposits in Canada are very largely represented by American securities. I cannot see what benefit can accrue to Canadian policyholders by the deposit in Canada of documents that merely show that certain companies own properties, and have investments in the United States, and that these properties are pledged for the security of Canadian policyholders. The control of the capital which these investments represent is none the less lost to Canada and Canadians. It is true that, in the event of the failure of any one of these companies, the Insurance Department would realize what they could on the securities, but not one of the American companies would admit for one moment that there is the remotest chance of such a contingency, and I am satisfied that the failure of any one of them is an event most unlikely to occur. In the case of Canadian companies, all their assets are here, and their affairs and all their securities are frequently and rigidly examined by the Canadian Insurance Department.

For some reason the older Canadian companies have shown a great deal of hesitancy in asserting their just claim upon the first consideration of our own people in the matter of life insurance. This spirit of self-abnegation has certainly never been a marked characteristic of our American competitors. In all branches of business, Canadians are now putting into operation the principle of benefiting themselves and their own country by dealing as much as possible among themselves, and by giving their own institutions the preference in all cases. The principle cannot

be better applied than in connection with life insurance. If the vast amount of money which now annually finds its way into the coffers of American companies was not a benefit to the United States and a loss to Canada we know how quickly the tariff of the United States would operate to the detriment of Canadian policyholders in American Companies. Life insurance premiums, as we are all aware, are among the very few things admitted into the United States free of duty.

I will not ask your further attention, gentlemen, other than to once more express my entire satisfaction at the progress the Company has made in so short a time; to thank the Directors for the careful personal attention they have given the affairs of the Company throughout the year; to concur in the appreciation the Directors have already expressed of the services of the Head Office staff, and to congratulate those of our field representatives who have contributed to our success.

Mr. John Charlton, M.P., Vice-President, said:—I have pleasure, gentlemen, in seconding the adoption of the Report, and take occasion in doing so to endorse all the statements made and the sentiments expressed in the admirable address which has just been made by Sir Charles Tupper.

Your Directors have pleasure in submitting their report, together with the Financial Statement, duly audited, for the year ending December 31st, 1902. As the Company did not commence active operations until late in 1901 the report now submitted represents the Company's first complete annual statement. During the year 985 applications were received for \$1,393,366 of insurance, on which policies amounting to \$1,156,000 were issued and taken, the balance, \$237,366, representing the amount declined and not taken. The total insurance is \$1,280,000, under 837 policies. Premiums amounting to \$38,659.64 were received in cash during the year, and the outstanding and deferred premiums are represented by \$18,790.50, making the total premiums \$57,450.14. The income from interest was \$2,376.14, and

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FINANCIAL

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# O. A. MILLER LAST CO., LIMITED.

Manufacturers of standard Boot and Shoe Lasts of every description, modelled after the latest

## ENGLISH AND AMERICAN

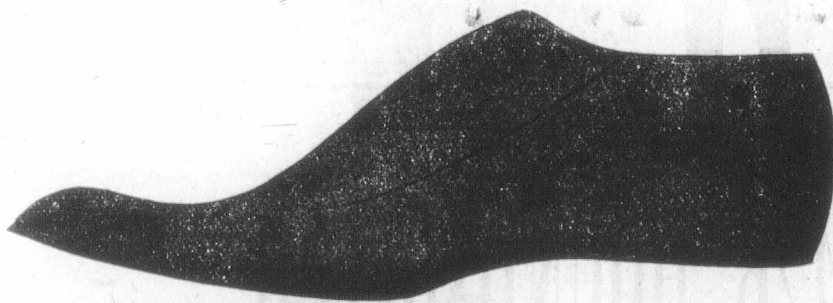
shapes by experienced model makers

Also Manufacturers of the Highest Grade Boot and Shoe

## UPPER PATTERNS

(in cardboard, steelbound), by the most experienced American Designers.

We are always ready to prepare sample lasts and upper patterns for any manufacturer, and guarantee the grade and measurement of all our productions. You are invited to write us for new samples and particulars regarding our lasts and upper patterns, for either men's or women's shoes of any grade.



OFFICE AND WORKS, Northampton, England.

\$20,125 was paid on account of capital, making, with the premiums paid in cash, a total cash income during the year of \$61,160.78. Only two death claims for \$1,000 each were reported during the year, which were promptly paid on receipt of proofs of death. The total assets amount to \$98,269.80, and the total liabilities to \$41,416.50, leaving a surplus on policyholders' account of \$56,853.30. Of the total liabilities, \$41,055 represents the Reserve Value of the business in force, according to the standard required by the Dominion Government (Hm. 3½ per cent.). In addition to the surplus as above, the policyholders are still further secured by the uncalled and unpaid Capital Stock and the premium thereon, which, with the Reserve Fund, makes the total security to policyholders \$468,470.80. This means that for every dollar of liability to policyholders more than \$10 is available for their protection. A monthly audit has been maintained during the year, and the Auditor's Report will be found appended to the Financial Statement, together with the Report of the Executive Committee, as required by one of the by-laws of the Company. The Directors desire to express their appreciation of the untiring efforts on the part of many of the Company's Managers and Agents to secure the best class of business, and of the faithful services rendered by the Head Office staff.

CHARLES TUPPER,      ARTHUR J. HUGHES,  
President.                      Secretary.

FINANCIAL STATEMENT FOR YEAR ENDED  
DECEMBER 31st, 1902.

RECEIPTS.

Cash and at Bankers, 31st Dec., 1901 ..\$17,546 28  
Premiums .. .. . 38,412 14

Premiums in suspense.. . . . . .	247 14
Interest.. . . . . .	2,376 14
Call on Capital Stock.. . . . . .	20,125 00
Total.. . . . . .	\$78,707 06

DISBURSEMENTS.

Commissions, Salaries and Expenses of Officials.. . . . . .	\$37,073 41
Rent, Light and Heating of Head Office and Branch Offices.. . . . . .	3,281 02
Death Claims.. . . . . .	2,000 00
Medical Fees.. . . . . .	3,105 00
Taxes, Re-insurance premiums and all other expenses.. . . . . .	10,340 45
Office Furniture.. . . . . .	788 08
Agents' Advances secured.. . . . . .	6,190 22
Cash and at Bankers, 31st Dec., 1902..	15,928 88
Total.. . . . . .	\$78,707 06

ASSETS.

By Cash and at Bankers.. . . . . .	\$15,928 88
" Office Furniture.. . . . . .	1,642 78
" Agents' Advances secured.. . . . . .	7,610 77
" Agents' Ledger Balances.. . . . . .	1,925 05
" Investments.. . . . . .	55,000 00
" Net Outstanding and Deferred Premiums.. . . . . .	16,162 32
	\$98,269 80

# J. R. Bousfield & Co.

LIMITED

Wholesale Clothing Manufacturers



126 HOUNDSDITCH,

LONDON, ENGLAND

The Finest Bespoke Manufacturers  
33 1/3 p.c. in



in England, for the Canadian Market,  
favour of Canada.

LIABILITIES.

To Insurance Reserve Fund, Hm. 3 1/2 per cent. (1 ss Re-insurance Reserve)	\$41,055 00
To Amount due for Medical Fees	114 00
To Premiums paid in suspense	247 50
	\$ 41,416 50
Surplus on Policyholders' Account	\$ 56,853 30

SECURITY TO POLICYHOLDERS.

Surplus as above	\$ 56,953 30
Uncalled and unpaid Capital Stock, including premium thereon	370,562 50
Surplus security to Policyholders	\$427,415 80
Insurance Reserve Fund	41,055 00
Total Security to Policyholders	\$468,470 80

AUDITOR'S REPORT.

To the Shareholders, The Crown Life Insurance Co.:  
I beg to report that I have examined the Books, Accounts and Vouchers of the Crown Life Insurance Company, and I

hereby certify that the accompanying Statements of Receipts and Disbursements and Assets and Liabilities correctly set forth the Company's affairs as at the 31st December, 1902. The Bank and Cash balances were duly verified, and I have made a monthly audit of the Books, Accounts and Vouchers of the Company during the year.

Respectfully submitted,  
(Signed) SHERMAN E. TOWNSEND,  
Auditor.

Toronto, 16th February, 1903.

ELECTION OF DIRECTORS.

The following Directors were unanimously re-elected: The Hon. Sir Charles Tupper, Bart, G.C.M.G., C.B.; John Charlton, M.P.; Herbert M. Mowat, K.C.; John Foy, R. L. Borden, K.C., M.P.; Frederick W. Thompson, Samuel Barker, M.P.; George H. Hses, Arthur R. Boswell, K.C.; Rodolphe Forget, Benjamin Heartz, Frank E. Hodgins, Francis H. Clergue, Col. The Hon. David Tisdale, P.C., M.P.; Randolph Macdonald, W. B. McMurrich, K.C.; The Hon. Sir Charles Hibbert Tupper, K.C.M.G., P.C., M.P.; C. S. Wilcox, J. Douglas Hazen, K.C., M.L.A.; George H. Roberts, Henry T. Machell, M.D., L.R.C.P.

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**BOOTH & CO.**

Wholesale and Export Boot Manufacturers,

DUKE STREET,

NORTHAMPTON, - - ENGLAND

The finest High Class Boots and Shoes, for Canadian Market, 33½ p.c. in their favour.

The members of the various Boards of Provincial Directors were also re-elected.

At the meeting of the new Board, which was subsequently held, Sir Charles Tupper was re-elected President, John Charlton, M.P., Vice-President, and George H. Roberts, Managing Director.

STANLEY HENDERSON,

General Manager for the Province of Quebec.

—The British naval estimates for 1903-04, just issued, provide for an expenditure of \$179,184,205, an increase of \$16,010,000. The maintenance estimates provide for 127,100 officers and men, an increase of 4,600 officers and men.

The total expenditure for shipbuilding, repairs and maintenance is \$89,103,600. The new construction programme includes three battleships, four armoured cruisers, three protected cruisers, to be used as scouts; fifteen torpedo-boat destroyers, ten submarine torpedo boats, two coast-guard cruisers, a river gunboat and an admiralty yacht. In an explanatory statement which accompanies the estimates, Lord Selborne, first Lord of the Admiralty, announces the formation of a new squadron to be known as the South Atlantic Squadron. It will serve on the west coast of Africa, and along the southeast coast of America, with bases at Gibraltar and Sierra Leone.

—Mr. J. A. Snell, Principal of the Wlarton, Ont., High School, writes Hon. John Dryden that a discovery has been

**Joseph Dawson & Sons,**

LONDON, ENGLAND.

MANUFACTURERS  
OF ALL KINDS OF**BOOTS AND SHOES**

— MEDIUM TO BEST. —

AMERICAN OR ENGLISH STYLES.

— CORRESPONDENCE INVITED. —

Head Office :

23 London Wall, LONDON, E.C., Eng.

Manufactories :

NORTHAMPTON AND TONCESTER

## The Clothing Company, Ltd

47 and 49 Moor Lane,  
London, E.C., England.

.. EXPORT CLOTHING MANUFACTURERS ..

33½ p.c in favour of Canada.

No Travellers. No Direct Trading. At Value.  
Superior Make and Finish.

MEN'S, YOUTHS', BOYS' and JUVENILE CLOTHING of every description supplied. MILITARY OVERCOATS, FROCKS and TROUSERS, in Khaki, Blue Serge, or Drill. RIDING PANTS, IN BEDFORD CORDS, WHIP CORDS, &c., a speciality, Laced or Buttoned, Strapped or Plain.

(Cuts will be inserted when received)

made by which a delicious syrup can be made from sugar beets, closely resembling in appearance and taste the ordinary maple syrup of this country. He thinks there is a good future in this enterprise if it is pushed. He also thinks it forms a good opportunity for farmers, as the necessary machinery would not be expensive.

—The first of the season's monthly excursions of land-seekers from the States for this year, says a Waybourn, N.W.T., letter, passed here this morning. It is good evidence of the prophesied rush, as it carried 158 people. Many were from the State of Wisconsin, which heretofore has not contributed largely of its sons. The bulk are journeying to Northern Alberta, Saskatchewan demanding the next largest share.

—An application has been made for the incorporation of a company to construct and operate a line of railway between Hamilton and Collingwood, Ont. The company asks authority in its charter to operate its line by steam, electric, or other motor power. It is proposed that the new road shall run from Hamilton, through the counties of Wentworth, Waterloo, Wellington, Dufferin and Simcoe.

—During 1902 the Mutual Life of New York paid to its policyholders in Canada \$270,398.60 on death claims, and \$124,041.89 on matured endowments, in all \$394,440.49. The grand total in all countries was \$22,325,939.84. New York is its largest beneficiary; Pennsylvania ranks second; and next in order come Massachusetts, Minnesota, Ohio, California, Illinois, New Jersey, Missouri, Connecticut, etc.

—The attempt to run a co-operative pork packing factory at Palmerston, Ont., did not prove a success, the net loss on 19 months' business amounting to \$42,737. This result, it is said, was not due to mismanagement, but to the fact that the farmers not only wanted dividends, but desired to sell their hogs at the highest market price.

—Following an increase only a year ago, Hamilton iron moulders have decided to ask the foundrymen for another increase, to go into effect on April 1. At present the day men are being paid \$2.50 a day. Their request will be for an increase of 25 cents a day. The piece workers are asking for a 10 per cent. increase.

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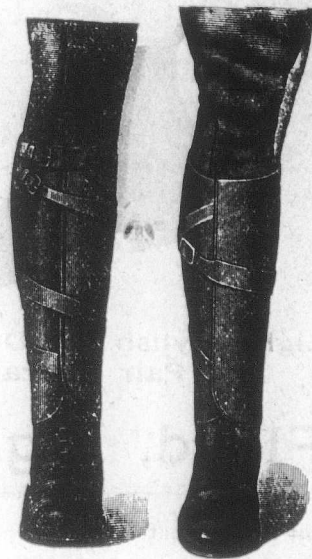


Made ex

# DIAMOND MAKE LEGGINGS.



*BROWN & SONS,*  
LIMITED.



MANUFACTURERS,  
WELLINGBOROUGH, England, and 3 Long Lane,  
LONDON, E.C., England.

Specially made for Canadian Market 33½ p.c., In favour of Canada.

—A deputation of some fifteen of the leading citizens of Riviere du Loup, Que., were at Ottawa this week to ask the Government to provide a deep-water wharf and carry out dredging in their port so that ocean vessels may load and unload there. The estimated cost of the improvements is \$200,000.

—After being in an unsettled state for some time, the affairs of the Royal Hotel, Hamilton, have been finally straightened out. The creditors have, we are informed, all been settled with, about 50 cents in the dollar being paid them, and the new proprietors, R. R. Simpson & Co., have taken possession.

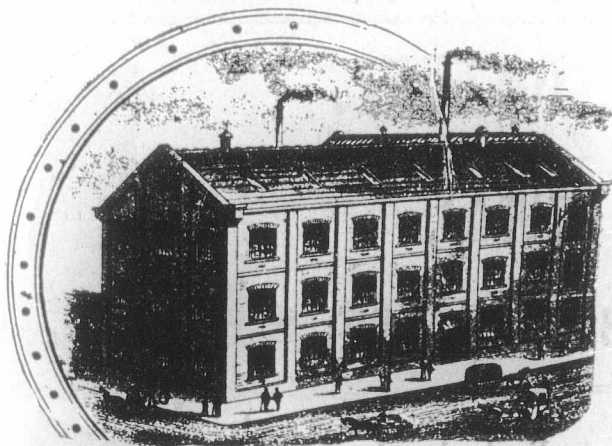
—The Canadian Northern Railway will spend a million and a half on the Winnipeg terminal.

## FINANCIAL.

Montreal, Thursday Evening, March 12, 1903.

The condition of the money market in New York is certainly peculiar. The trade conditions are exceedingly favourable, exports are large, yet there is a feeling of anxiety, as though some danger were apprehended, and money is tight from its scarcity. There was a rumour that the Treasury was about withdrawing a considerable amount of public money now on deposit in the National banks. It is high time the banks were relieved of this contingency and the public funds of the country left on deposit under such conditions as would allow the money to be available for public convenience as it is in England. It was stated,

# Walker Bros., MILL ROAD, Wellingborough, - - England.



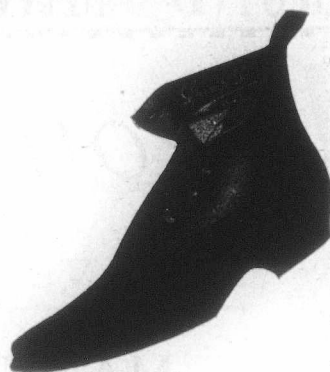
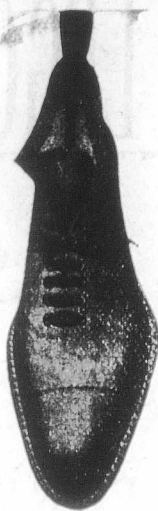
High-Class  
BOOTS=====  
and  
====SHOES,

Made expressly for the Canadian Market, 33½ per cent under the New Preferential Tariff.  
F. O. B. London or Liverpool.

**THE**  
**"Onward" Brand.**

SPECIALTIES:

Damp Proof Welteed M.S., Non-Creaking.



Light, Stylish and Durable. Every Pair Warranted.

Latest English Fittings, 3 to 6 Fittings under the New Tariff.

**Floyd, Kightley & Co., Northampton, England.**

DRENSTER STREET.

but denied, that the banks holding government deposits would be called upon to repay 25 millions to meet an appropriation on account of the Panama Canal. To take the money for that enterprise out of the business funds of the country just now when the banks find difficulty in meeting demands for accommodation, would be highly dangerous. The London Times has warned the United States that its financial proceedings will precipitate a catastrophe unless checked. The engagements entered into for new enterprises are alleged to be beyond the country's power to meet without embarrassment, and, were a bad harvest to occur, would develop a panic. The Times' warning is ridiculed by the sanguine, but the more sober-minded regard it as calling for grave consideration. Instead, then, of our American friends boasting of the decadence of Great Britain and giving up its financial supremacy to the States, they would do well to guard their own country from the dangers of over-speculation, excessive expenditure and balloon financing. On the 10th inst., Consols dropped below 91 for the first time since 1870. The reduction of the rate of interest to 2½ per cent. on 5th April next, accounts for the low price of Consols, now that other securities are yielding from 1 to 2 per cent. more. The New York stock market has recovered somewhat, but there is little to indicate any permanent improvement at an early date. The uncertain-

ties of this market were never more manifest, nor was there ever more obscurity as to what is affecting prices. Sales of C. P. R. have been made at from 127¾ to 128¾, at about these prices there were some large transactions. Holders are sanguine that it will rally, but others predict a slump to 125. Dominion Iron is selling at from 51½ to

**El Padre Needles**

10 CENTS.

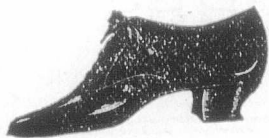
**VARSAITY,**

5 CENTS.

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

Made and Guaranteed by

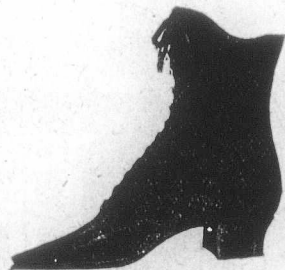
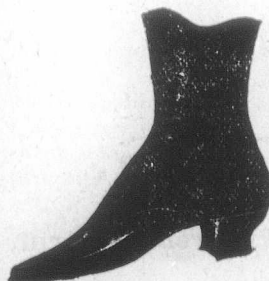
**S. Davis & Sons,**  
MONTREAL, Que.



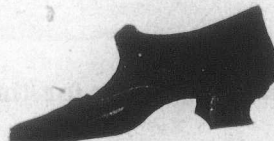
**G. H. PALMER,**

**ANSTEY BOOT WORKS,**

**Anstey, near Leicester, - Eng.**



One of the largest works in England, and can supply these Shoes 33½ p.c. less to Canadians, under the New Tariff.



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166; Montr  
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122. Paris,  
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Banks.

Montreal.  
Ontario...  
Molsons...  
Toronto...  
Royal...  
Commerce.



Geo.

# A. W. SIMPSON & CO.,

WHOLESALE

## Boot and Shoe Manufacturers,

Millstone Lane,  
Leicester,  
England.

Special prices to the Canadian Trade, under  
the New Tariff.

53. and preferred 90½ to 91; Dom. Coal, 123; Twin City, 115½ to 116; Toronto Railway 112½ to 113¼; Montreal Power 89 to 90; Richelieu 97¼ to 98. Bank of Commerce 166; Montreal 256¼; Molsons 213; Quebec 120; Merchants 170; Traders 142; Dominion 247; Ottawa 219; Can. Parmt. 122. Paris, exchange on London, 25f 17c.; Berlin, 20m 51pf. New York call money 4 to 5 per cent. Local foreign exchange, 60's, 8¼; 3 days sight, 9¼. Call money 5½, and trade loans 5 to 5½ per cent.

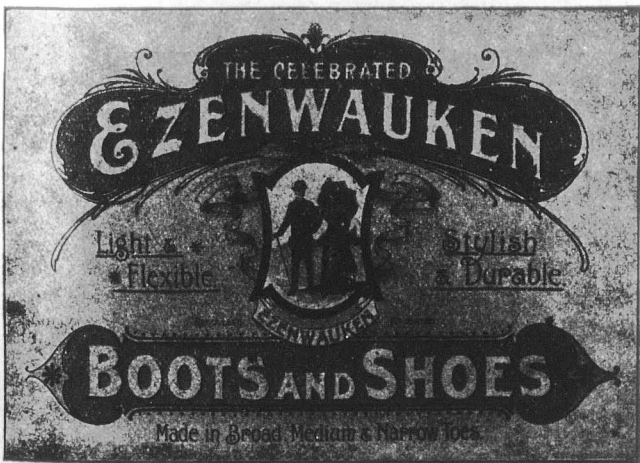
The following is a comparative table of stocks for week ending March 12, supplied by Charles Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares.	Average same date		
		sold. Hig'st. Low'st. 1902.		
Montreal..	19	256½	255	255
Ontario..	32	135¾	135¾	126
Molsons..	33	214½	213	210
Toronto..	4	255	255	230
Royal..	4	220	220	...
Commerce..	193	167¾	165¾	...

Hochelaga..	15	137	137	...
Bank of Montreal, new..	47	251	250½	...
Quebec..	14	120	120	...
Union..	25	135	135	109

Miscellaneous.

Canadian Pacific Railway Co	17883	130½	126½	111¼
Montreal Street Railway..	270	272	270	266
Montreal Power Co..	3705	91	85¼	95½
Toronto Street Railway..	977	114½	112½	118
Toronto Ry., new	25	112½	112½	...
Halifax Street Railway..	75	101	101	112
Toledo Railway..	25	33	33	...
Twin City Transit..	1990	117¼	115½	115½
Marconi..	25	156	156	...
Rich lieu & Ont. Nav. Co..	732	103	97	110
Commercial Cable	60	163¼	162	152
Montreal Telegraph..	48	164	162	167
Lake of the Woods..	2	175	175	...
Montreal Cotton..	19	130	130	120
Dominion Cotton..	175	50½	49	56½
Payne..	1500	20	20	24
West India..	55	60	55	...
Dom. Coal. common..	360	126	122	102½
Ditto. pref..	6	116¾	116¾	...
Ogilvie prefd..	65	132	130	...
Laurentide Pulp Co..	37	95	90	...



MADE BY

George Weed & Son,  
Northampton, England.

A. BERNSTEIN, 2, Moor Lane Fore St.  
LONDON, E.C., Eng.

Manufacturer of the cheapest SHOES and SLIPPERS,  
all hand sown, in England, for the Canadians, under the New  
Tariff.



LATEST DESIGNS.

LIGHT, FLEXIBLE & DURABLE.

W. T. Scannell & Co.

— Charles Street —  
LEICESTER, ENGLAND.



Wholesale  
Export Manufacturers of

Medium and Better Class  
LADIES' BOOTS & SHOES.

HIGHEST WORKMANSHIP.

GOODYEAR WELTED AND M.S.

B. C. Pac. Assoc. A.	50	98¾	98¾	...
Detroit United Elec. Ry.	1532	86	84¼	...
Dominion Iron & Steel, common.	9645	57	47½	42½
Ditto. pfd.	737	96	87½	90
Nova Scotia.	325	111½	107½	87½

Bonds.

Ogilvie.	4000	116	116	...
Laurentide Pulp.	11000	105	105	...
Dom. Iron & Steel.	70000	83	82½	85½

—Ottawa Clearing Houses.—Total for week ending March 5, 1903: clearings, \$1,917,458.29; corresponding week last year, \$2,023,818.65.

—London Clearing House.—Total for week ending March 5, 1903: clearings, \$957,403; balances, \$184,558.

MONTREAL WHOLESALE MARKETS.

Thursday Evening, March 12, 1903.

The continued mild weather has cut the winter trade off short and present indications favor a very early opening of navigation. Prospects point to an extremely active trade in building materials within the next few months, should the threatened strikes be averted. In values there are but a few changes. Flour is lower. Dairy products are dull and easier. Eggs are lower. Leather is slow in

E. ANDREWS & CO., The House of to-day and to-morrow.

Established 1820.

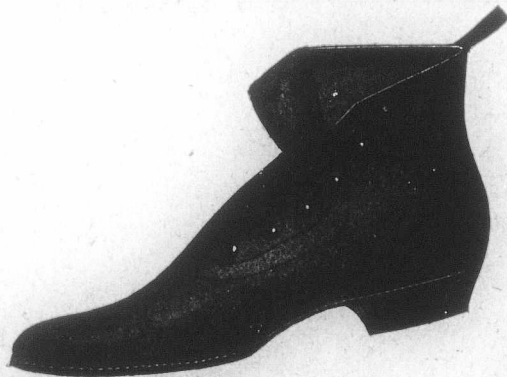
The Universal House for every Adjunct to the Trade. A Boom to All.

Capped Boots without Toe Joints, and Guaranteed Solid Leather throughout.

Boots and Shoes, Uppers, Leggings, Leather, Mercery, Grindery, Polishes and all Trade Sundries.

Honest Goods. Rockbottom Prices. Personal Attention.

SPECIAL ATTENTION GIVEN TO SHIPPING ORDERS.



178, WHITECHAPEL ROAD,  
And EAST MOUNT STREET, LONDON ENG.

Special prices to Canadians under the New Tariff.

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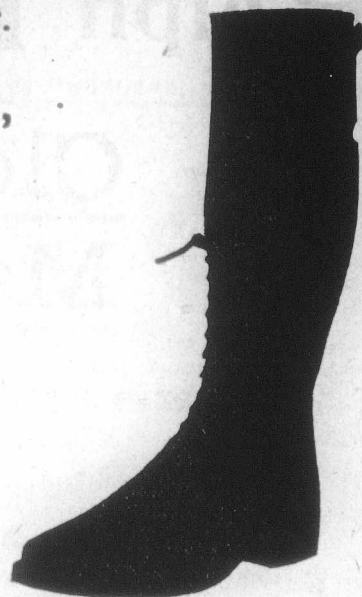
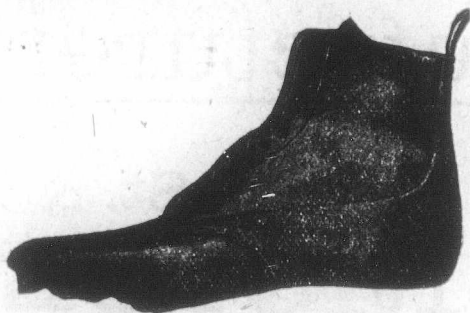
Please write  
for

**POCOCK BROTHERS' Price List.**

Boots and Shoes. Uppers and Grindery. Leather.

235 Southwark Bridge Road,

LONDON, S.E., Eng.



Special rates to Canadians under the New Tariff.

local movement. Hardware is active, with much firmness shown in many staples. In groceries Barbadoes new molasses has advanced at the island, and is likely to be considerably higher here, as supplies arrive later on. We learn of but little movement in tea, principal interest being centred in green Ceylons, the growers of which appear to be using every known art to work into the Japan tea trade. Even Japan tea boxes are being copied so closely as to give the impression that the leaf is the Japanese production. The opening of the London wool sales on Tuesday showed firmness in all fine wools, and the subsequent day's sales brought additional strength to the market. Canadian woollens in the finer weaves are gradually forcing recognition of their merits on a broader scale, and this must ere long serve to awaken increased interest in the fine wool trade here. Still, importers and manufacturers complain—some loudly—against the present preferential tariff.

BUTTER.—The market has shown a weak and unsettled feeling since last report, largely owing to the warm, spring-like weather, which has made holders somewhat uneasy, and anxious to clear stocks before new milk goods arrive to any extent. Finest creamery is quoted at 20½ to 21c, but any reasonable offer is accepted in preference to losing a buyer. The result is a somewhat wide range in quotations, and it is not safe to quote the market over 19 to 20c, with under qualities offering at 17½ to 18c. We note one large sale of some 900 pkgs. for insolvent estate, or actually bank account, at 17c. These goods were in turn offered by the buyers at 18c in a jobbing way, and has had a large influence in further depressing the market. In dairy there is considerably less doing. Quotations are 17½ to 18c, but on forced sales it is difficult to realize over 16c. Winter made rolls are plentiful and neglected. Held

FACTORIES:  
Leicester, Desborough.

WAREHOUSES:  
London, Leicester, Manchester,  
Cardiff.

Established, 42 Years.

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

**W. & E. Turner, Limited,**

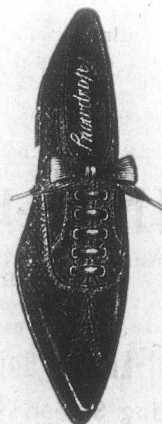
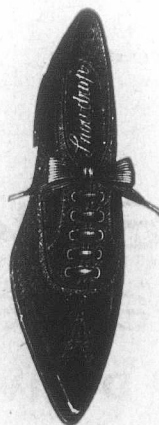
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Manufacturers,

HEAD OFFICE:

CHURCHGATE,

LEICESTER, - ENGLAND.



Over 130 Branches  
throughout the United Kingdom.

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

HIGHEST WORKMANSHIP.

March

1903.

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# Ralph Denton & Co.

## Clothing = = = Manufacturers

50 Victoria St. & Temple St.  
**BRISTOL, Eng.**

Made specially for the Canadian Market, 33½ p.c., in favour of Canada under the new Preferential Tariff, F.O.B. London, Liverpool or Bristol.

(Cuts will be inserted next week.)

at 17 to 17½c, and unsaleable, as buyers are looking for new milk butter and willing to pay 18 to 19c.

**CHEESE.**—Very little doing. Stock left is largely held on export account and not offering. Anyhow, the price asked cannot be realized on the market, except in a penny way to retail. Quotations 12¾c to 13¼c.

**DRESSED POULTRY.**—These continue in light supply, and meet with ready sale at last week's quotations.

**EGGS.**—The fine summerlike weather which permits of plenty of encouragement and larger production, has had a strong influence in depressing the market, and causing a further slump in prices. New laid sold to-day at 16 to 17c, and held at 10 to 11c. We notice one large sale of 700 cases fall held which originally cost 17c, at 10 to 10½c. The outlook is for a further decline, unless the weather should turn cold and stormy, which might force an advance.

**FISH.**—The continued mild spell has practically killed the fish trade in the country districts. The fresh frozen they will not handle, fearing the weather, and other staple kinds they had supplied at the opening of Lent. Prices are

unchanged. Quotations:—Salt Fish—Lich Fyne herrings, \$1.15 keg; new Labrador do., brls., \$5; do., half-brls., \$2.75; green cod, No. 1, \$6; do., No. 2, \$4.75; large, \$6.50.

Telegraphic Address: INDUSTRIA, BRISTOL."

## BETTY BROTHERS & CO.,

28 & 30, Victoria Street,  
**BRISTOL, Eng.**

Cut will be inserted next week.

## ANTI-LITHON

Prevents Incrustation and Corrosion in all classes of Steam Boilers.

—MANUFACTURED BY—

The Anti-Lithon Boiler Composition Co.,  
45 & 46, King Street, - BRISTOL, England.

Contractors to H.M. Government.  
Makers of Non-Conducting Boiler and Steam Pipe Coverings of Specially High Efficiency.

## Felts, Silks, and Caps.

**PROMPT DELIVERY.**

Sole Manufacturers extra light, easy fitting Silk Hat. Pliable Consol. Price Lists upon application.

Fresh  
3¼c; 1  
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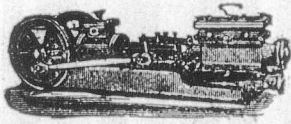
Telegrams: "NEILL, ST. HELENS."

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.

HOISTS.

SWIVELS.

**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,**

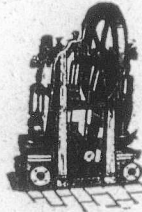
With Fire or Steam Evaporation.

SOAP

COMPLETE PLANTS

CHEMICAL

All on Newest Design.

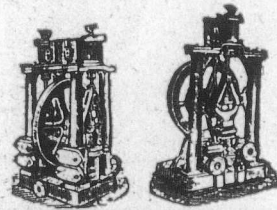


VERTICAL FRAME PUMPS FOR LIQUORS.

**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 Still.

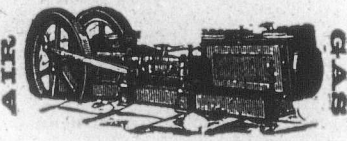
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**AIR COMPRESSORS,**

With Improved Valves.  
Causticisers.  
Agitators.

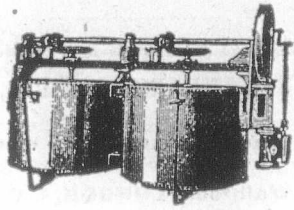
**MECHANICAL FURNACES,**  
Absorbers,  
Hoists, Cranes,  
Winches.

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

ACID



AIR COMPRESSORS & BLOWING ENGINES.



ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

## Chemical Plant

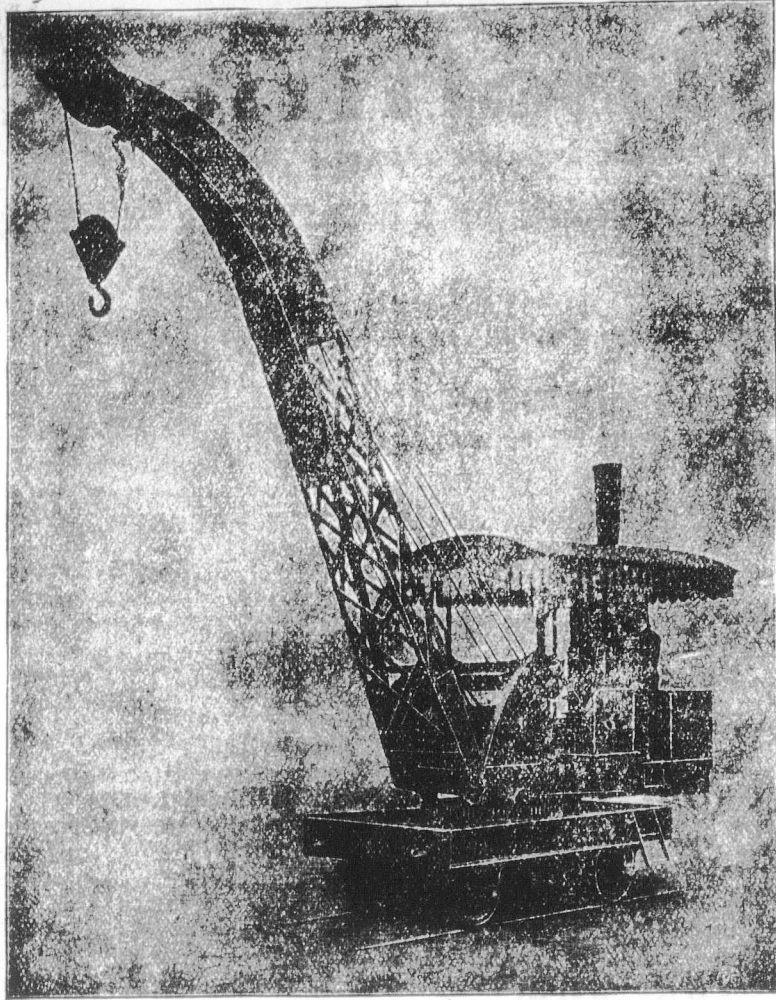
PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

Fresh fish.—Cod in cases, 3c per lb.; less quantities, 3¼c; haddock, 3¼c; steak cod, heads off, 4½c per lb.; fresh frozen pike, 5c; fresh pickerel or dory, 7c; white fish, 8c; lake trout, 7½c to 8c; halibut, frozen B. C., 9c; salmon, do., 9c per lb.; Qualla salmon, cases, 7, small lots, 8c; smelts, case, 8 to 10c lb.; mackerel, fresh frozen, 15c each; fresh frozen herring, large, \$1.50 per 100 count; tom cods, \$1.90 barrel. Salt eels, 6½c per lb., kipperenes (case of 3 doz. cartons), \$3.50 per case. Standard bulk oysters \$1.40 per gallon; medium do., \$1.50, and selects, \$1.60 per gallon. Smoked Fish.—Herrings, 15c per box; finnan haddies, new stock, 6c per lb.; Yarmouth bloaters, \$1.10 box; St. John bloaters, 90c per box. Kipperred herring, 90c per half-box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, in bricks, 5c; dry cod in cwt., \$4.75 per cwt.; skinless cod in cases, \$5.00 per case.

FLOUR AND FEED.—Leading millers have reduced prices on certain brands of flour 20c brl., making Manitoba patents now \$4.20 and strong bakers' \$3.90. Hungarian is correspondingly reduced. There is a fair local demand for both flour and feed. The latter holds steady in price. Baled hay is steady under a fair local demand. We quote: No. 1, \$8 to \$9; No. 2, \$7 to \$7.50; clover mived, \$6.50, and clover \$6 per ton, in car lots.—Winnipeg closing prices of No. 1 hard Manitoba wheat, 73½c; No. 1 northern, 72c, March delivery; No. 1 hard, 75½c, and No. 1 northern, 74c, ex store, May delivery.

GREEN FRUITS, ETC.—Advances are shown in quite a few lines. Oranges are marked higher; pineapples have advanced, likewise tomatoes. California celery is again marked up. Quotations: Calif. cauliflowers, \$3 large crate; oranges, Valentias, 420 size, ord., \$4.00; 714 size, large cases, \$4.75 to \$5.00; California navels in boxes, sizes to box 96, 112, 126, 150, 176, 200 and 216, \$3.50; Jamaica oranges in boxes, 150, 176 and 200 size \$3.00; lemons, extra fancy new Mesina lemons \$3.00; fancy do, \$2.75; choice do \$2.50; grape fruit, choice Jamaica stock, 64 size, \$4.50; 80 size, \$4.25; 96 size, \$4.00; Almeria grapes, fancy long keeping heavy weights, \$7.00; choice ditto, \$6.50; good, medium weights \$6.25; cranberries, dark Cape Cod, per brl., \$14.50; extra fancy Nova Scotia, per barrel, \$11.00; fancy do., \$10.50; apples, finest Spies, \$4.00; Greenings, fair stock, for immediate use, \$2.50 brl.; finest Baldwins, Russets, etc., \$3.00; sweet potatoes, double head Jersey, bbl., \$5.50 to \$6; baskets do., about 50 lb. \$2.75; pineapples (24 to case) \$4.50; figs, 5 crown, 18 lbs. to box, 13½c lb.; 4 crown, 10 lbs. to box, 12½c lb.; 2 crown, 1 lb. boxes, 13c; bananas, Jamaica fruits \$1.25 to \$2; tangerines, ½ boxes, \$3.25; tomatoes, six basket crates, \$5.50 to \$6.00; dates, new golden, 4½c per lb.; one pound packages, 6½c; evaporated fruits, apples, 50 lb. boxes, 6¼c to 7c; Calif. apricots, 25 lb. boxes, 12c; California pears, 25 lb. boxes, 13c; California peaches, 25 lb. boxes, 9½c; do. prunes, 40-50, 9c; do., 50-60, 8c; nuts, new Grenoble walnuts, 13c; Taragona almonds, 13c; Sicily filberts, 9c; Jumbo pecans, 16c; large pecans, 14½c; pecans "Bon Ton" roasted, 11c; Sun, 10c; "G" 9c; Coon, 7½c;



FOR IMMEDIATE  
SALE!  
THIS  
**IMPROVED  
CRANE**

To Handle 5 Tons at  
16ft. Radius, Free on Rails.

EXHIBITED AT THE  
WOLVERHAMPTON EXHIBITION.

**Jessop & Appleby**  
BROS. (LEICESTER & LONDON), Ltd.

HIGHEST BRITISH AWARDS FOR  
CRANES AT PARIS, 1878, 1889, & 1900

London Steam Crane Works,  
LEICESTER, Eng.  
22 Walbrook, LONDON, E. C. Eng.  
Cable: "JESSOP, LEICESTER."

shelled almonds, 28 lbs. to box, 28c; shelled walnuts, 25c; cocoanuts new (100 in bag) \$3.50; California celery \$5.50.

**GREEN HIDES.**—New lambskins are beginning to arrive, and are quoted at 10c. Regular hides are unchanged as to price.

**GROCERIES.**—Sugars hold steady at the advance noted last week. Molasses has advanced further at the island, and is now worth equal to 30c gall. laid down at Montreal. Of course, what stock of old molasses is on the market is being sold at whatever can be got, over a certain price. Newfoundland dealers have been buying heavily of late, but these trade regardless of price, it being merely a matter of taking down a cargo of fish and bringing back molasses. The mild weather has brought the maple product out in all the enticing appearance which proclaims its purity, whether it is or not. Rice, teas, canned goods, etc., are unchanged.

**LEATHER AND SHOES.**—The local demand for leather is not of the sort which denotes activity, and with the season's cutting well through, it does not appear as though there will be much additional life infused for a time. There is shown no real accumulation of leather, and prices hold steady. Shoe men report conditions favorable, with payments quite satisfactory.

**OILS, PAINTS, ETC.**—Cod liver oil is still soaring in value, Nfl., Norwegian process, being now quoted at \$2.50 to \$3; and Norwegian oil at \$3 to \$3.50. Linsed oils and turpentine are steady. No change in white lead. The window glass war in the U. S. will not effect this market.

**PROVISIONS.**—Dressed hogs are easier for frozen stock, the weather being unfavorable, and prices show a wide range at from 7½ to 8¼c lb., as per condition. Other meats unchanged.

**WOOL.**—The second series of London wool auctions opened on Tuesday last. Full prices were realized on all wools excepting coarse and faulty crossbreds, which were lower by about ¼d. At Wednesday's sales the market was firmer, more free buying being a feature. The present series comprises but 166,000 bales, and as stocks are light and the U. S. markets are showing much firmness, a rush for wool is predicted at the close of the present series. Stocks in Australia are 250,000 bales less than last year, this reported to be mostly in the fine wools. A London cable of Wednesday says:—The second series of the London wool auction sales opened yesterday with a large number of buyers present. Competition was spirited. The offerings numbered 11,687 bales, including a good selection of Queensland, which sold briskly. Crossbreds were taken freely by the home trade. Some fine half-breds were taken by American buyers at the highest rates. The continent bought scoureds readily, paying full rates for fine grades. Low and faulty scoureds were easier. Cape of Good Hope and Natal was in small supply. Greasy was in good demand at ¼d decline. Putna Arenas was also in good supply at ¼d decline. Withdrawals were light. Trade in the Boston wool market has not recovered from the embargo recently placed upon it, and although it was soon modified by the authorities the effect was to practically cut off all business while it was in force. The trade of the past week has been principally with the Massachusetts manufacturers, and has been fairly good. Prices have remained steady. On the Montreal market Cape wool is worth from 16½ to 18c, some sales being put through this week at 17 to 17½c, but it is difficult to get outside prices. Importers say: In fact there is no outlet here for large quantities. While present tariff arrangements continue the home wool industry will drag, as a slow pacer. As high as 40c is being paid for B. A.'s. Crossbreds are worth 18½ to 27c, the former price denoting the kind now somewhat neglected in the English market.

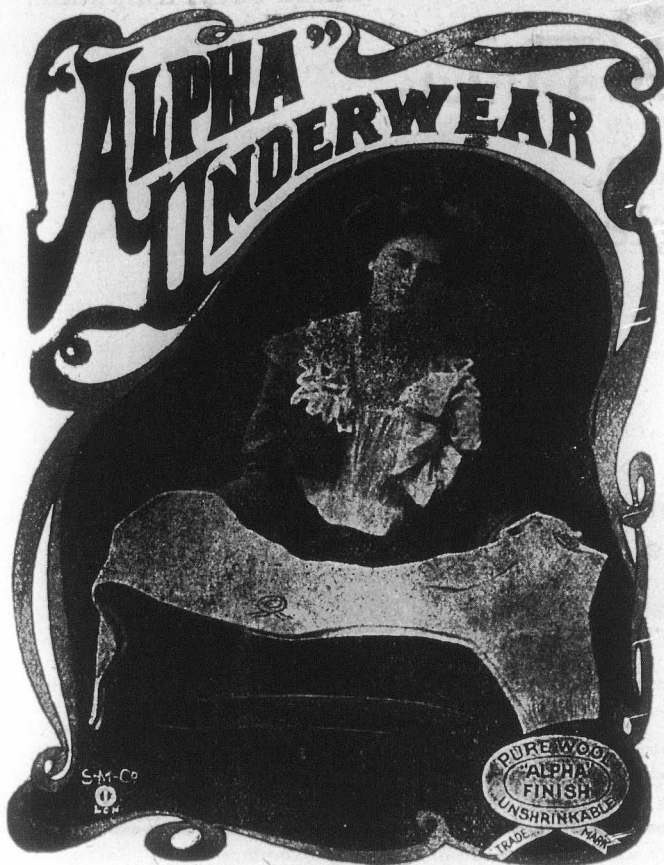


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**Increasing in Popularity**  
**Moderate in Price**  
**Unshrinkable**

**"ALPHA"**  
**Underwear**

WHOLESALE ONLY FROM

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

Manufacturers,

ALSO . . . **LEICESTER, Eng.**

103 & 104 Wood Street, LONDON.

CARDIFF, LIVERPOOL and MANCHESTER.

Price Lists, Illustrated Booklets, Circulars,  
 &c., Mailed free on application.

**THE LESSER ARTS OF LIFE.**

Having regard to the greatly increased interest in textile technical education, and all that pertains thereto, which has sprung up of late years, the following article relating to two or three of its branches by the late William Morris, well known as a master of the textile arts in their highest development, as well as of many others, will not, says the Manchester Textile Mercury, be without interest to-day. Possessed of powers of clear perception, keen penetration, highly refined taste, brilliant imagination, and a rich vocabulary of the choicest language, which he could use with the greatest fluency, the student can scarcely fail to derive great benefit from a perusal of his writings, whatever may be the topic of his discourse. This does not imply that the reader has to slavishly adopt or even follow at a distance some of his theories, but rather that he will find his views highly valuable and suggestive, and in that belief we commend them to his consideration.

The Lesser Arts of Life may not seem to some of you worth considering, even for an hour. In these brisk days of the world, amidst this high civilization of ours, we are too eager and busy, it may be said, to take note of any form of art that does not either stir our emotions deeply, or strain the attention of the most intellectual part of our minds.

Now for this rejection of the lesser arts there may be something to be said, supposing it be done in a certain way and with certain ends in view; nevertheless it seems to me that the lesser arts, when they are rejected, are so treated for no sufficient reason,

and to the injury of the community; therefore I feel no shame in standing before you as a professed pleader and advocate for them, as indeed I well may, since it is through them that I am the servant of the public, and earn my living with abundant pleasure.

Then comes the question, What are to be considered the Lesser Arts of Life? I suppose there might be pros and cons argued on that question, but I doubt if the argument would be worth the time and trouble it would cost; nevertheless, I want you to agree with me in thinking that these lesser arts are really a part of the greater ones which only a man or two here and there

(among cultivated people) will venture to acknowledge that he contemns, whatever the real case may be on that matter. The Greater Arts of Life, what are they? Since people may use the word in very different senses, I will say, without pretending to give a definition, that what I mean by an art is some creation of man which appeals to his emotions and his intellect by means of his senses. All the greater arts appeal directly to that intricate combination of intuitive perceptions, feelings, experience, and memory which is called imagination. All artists, who deal with those arts, have these qualities superabundantly, and have them

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balanced in such exquisite order that they can use them for purposes of creation.

But we must never forget that all men who are not naturally deficient, or who have not been spoiled by defective or perverse education, have imagination in some measure, and also have some of the order which guides it; so that they also are partakers of the greater arts, and the masters of them have not to speak under their breath to half-a-dozen chosen men, but rather their due audience is the whole race of man properly and healthily developed. But as you know, the race of man, even when very moderately civilized, has a great number of wants which have to be satisfied by the organized labor of the community. From father to son, from generation to generation, has grown up a body of almost mysterious skill, which has exercised itself in making tools for carrying on the occupation of living; so that a very large part of the audience of

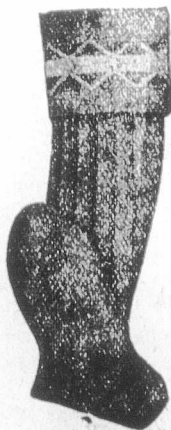
the masters of the greater arts have been engaged like them in making things; only the higher men were making things wholly to satisfy men's spiritual wants; the lower, things whose first intention was to satisfy their bodily wants. But though, in theory, all these could be satisfied without any expression of the imagination, any practice of art, yet history tells us what we might well have guessed would be the case, that the thing could not stop there. Men whose hands were skilled in fashioning things could not help thinking the while, and soon found out that their deft fingers could express some part of the tangle of their thoughts, and that this new pleasure hindered not their daily work, for in the very labor that they lived by lay the material in which their thoughts could be embodied; and thus though they labored, they labored somewhat for their pleasure, and uncompelled, and had conquered the curse of toil, and were men.

Here, then, we have two kinds of art; one of them would exist even if men had no needs but such as are essentially spiritual, and only accidentally material or bodily. The other kind, called into existence by material needs, is bound no less to recognise the aspirations of the soul, and receives the impress of its striving towards perfection.

If the case be as I have represented it, even the lesser arts are well worthy the attention of reasonable men, and those who despise them must do so either out of ignorance to what they really are, or because they themselves are in some way or other enemies of civilization, either outlaws from it or corrupters of it.

As to the outlaws from civilization, they are those of whom I began by saying that there are or were people who rejected the arts of life on grounds that we could at least understand, if we could not sympathize with the re-

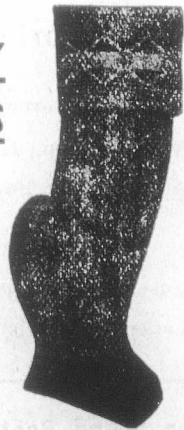
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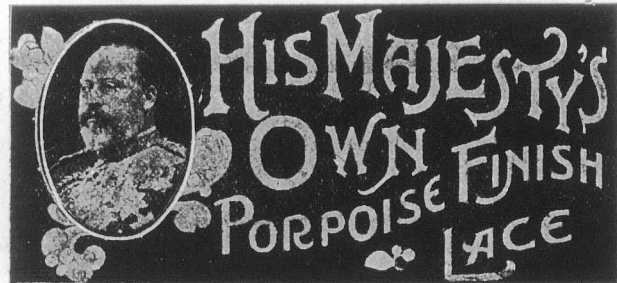
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Stone Bridge Street Works, - Leicester, England.

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# The Brook Manufacturing Co.

Clarke Road,  
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—MANUFACTURERS OF—

Ladies' Gowns,  
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For the Canadian market, 33 1/3 p.c. preference under the New Tariff.

jecters. There have been in all ages of civilization men who have acted, or had a tendency to act, on some such principle as the following words represent:—The world is full of grievous labor, the poor toiling for the rich, and ever remaining poor; with this we, at least, will have nought to do; we cannot amend it, but we will not be enriched by it, nor be any better than the worst of our fellows.

Well, this is what may be called the monk's way of rejecting the arts, whether he be Christian monk, or Buddhist ascetic, or ancient philosopher. I believe he is wrong, but I cannot call him enemy. Sometimes I can't help thinking, Who knows but what the whole world may come to that for a little? the field of art may have to lie fallow a while that weeds may be known for what they are, and be burnt in the end.

I say that I have at least respect for the dwellers in the tub of Diogenes; indeed I don't look upon it as so bad a house after all. With a plane-tree and a clear brook near it, and some chance of daily bread and onions, it will do well enough. I have seen worse houses to let for £700 a year. But mind you, it must be the real thing. The tub of Diogenes lined with padded drab velvet, lighted by gas, polished and cleaned by vicarious labor, and expecting every morning due visits from the milkman, the baker, the butcher, and the fishmonger, that is a cynical dwelling which I cannot praise. If we are to be excused for rejecting the arts, it must be not because we are contented to be less than men, but because we long to be more than men.

For I have said that there are some rejecters of the arts who are corrupters of civilization. Indeed, they do not

altogether reject them; they will eat them and drink them and wear them, and use them as lackeys to eke out their grandeur, and as nets to catch money with, but nothing will they learn or care about them. They will push them to the utmost as far as the satisfying of their material needs go, they will increase the labor infinitely that produces material comfort, but they will reach no helping hand to that which makes labor tolerable; and they themselves are but a part of the crowd that toils without an aim; for they themselves labor with tireless energy to multiply the race of man, and then make the multitude unhappy. Therefore let us pity them, that they have been born coarse, violent, unjust, inhuman;—let us pity them, yet resist them.

For these things they do unwittingly indeed, but are none the less oppress-

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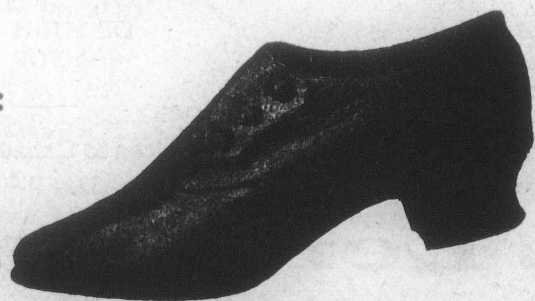
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ors—oppressors of the arts, and therefore of the people who have a right to the solace which the arts alone can give to the life of simple men. Well, these men are, singly or in combination, the rich and powerful of the world; they rule civilization at present, and if it were not through ignorance that they err, those who see the fault and lament it would indeed have no choice but to reject all civilization with the ascetic; but since they are led astray unwittingly, there is belike a better way to resist their oppression than by mere renunciation. I say that if there were no other way of resisting those oppressors of the people—whom we call in modern slang 'Philistines'—save the monk's or ascetic's way, that is the way all honest men would have to take, whose eyes were opened to the evil. But there is another way of resistance, which I shall

ask your leave to call the citizen's way, who says: There is a vast deal of labor spent in supplying civilized man with things which he has come to consider needful, and which, as a rule, he will not do without. Much of that labor is grievous and oppressive; but since there is much more of grievous labor in the world than there used to be, it is clear that there is more than there need be, and more than there will be in time to come, if only men of goodwill look to it; what therefore can we do towards furthering that good time and reducing the amount of grievous labor; first, by abstaining from multiplying our material wants unnecessarily; and secondly, by doing our best to introduce the elements of hope and pleasure into all the labor with which we have anything to do?

These, I think, are the principles on which the citizen's resistance to Phil-

istine oppression must be founded; to do with as few things as we can, and, as far as we can, to see to it that these things are work of freemen and not of slaves; these two seem to me to be the main duties to be fulfilled by those who wish to live at once free and refined, serviceable to others, and pleasant to themselves.

Now it is clear that if we are to fulfill these duties we must take active interest in the arts of life which supply men's material needs, and know something about them, so that we may be able to distinguish slaves' work from freemen's, and to decide what we may accept and what we must renounce of the wares that are offered to us as necessaries and comforts of life. It is to help you to a small fragment of this necessary knowledge that I am standing before you with this word in my mouth, the Lesser Arts of Life.

Of course, that I have but of the I know some man or a looker; who speak quite or favor.

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# HART & LEVY, Ltd.

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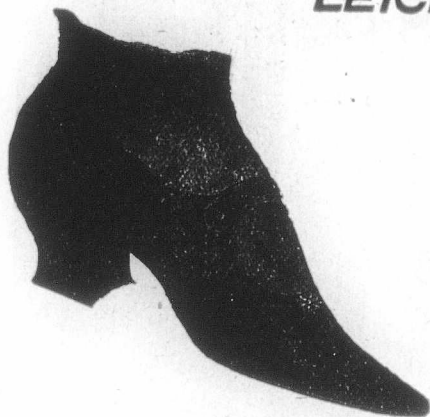


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Of course, it is only on a few of these that I have anything to say to you, but of these that I shall speak I believe I know something, either as a workman or a very deeply interested onlooker; wherefore I ask your leave to speak quite plainly and without fear or favor.

The next craft I have to speak of is that of Weaving; not so much of an art as pottery and glass-making, because so much of it must be mechanical, engaged in the making of mere plain cloth; of which side of it all one need say is that we should have as little plain cloth made as we conveniently can, and for that reason should insist on having it made well and solidly, and of good materials; the other side of it, that which deals with figure-weaving, must be sub-divided into figure-weaving which is carried out mechanically, and figure-weaving which is altogether a handicraft.

As to the first of these, its interest is limited by the fact that it is mechanical; since the manner of doing it has with some few exceptions varied little for many hundred years; such trivial alterations as the lifting of the warp-threads by means of the Jacquard machine, or throwing the shuttle by steam-power, ought not to make much difference in the art of it, though I cannot say that they have not done so. On the other hand, though mechanical. It produces very beautiful things, which an artist cannot disregard, and man's ingenuity and love of beauty may be made obvious enough in it; neither do I call the figure-weaver's craft a dull one, if he be set to do things which are worth doing; to watch the web growing day by day almost magically, in anticipation of the time when it is to be taken out and one can see it on the right side in all its well-schemed beauty; to make some-

thing beautiful that will last, out of a few threads of silk and wool, seems to me not an unpleasant way of earning one's livelihood, so long only as one lives and works in a pleasant place, with work-day not too long, and a book or two to be got at.

However, since this is admittedly a mechanical craft, I have not much to say of it, since it is not my business this evening to speak of the designs for its fashioning; this much one may say, that as the designing of woven stuffs fell into degradation in the latter days, the designers got fidgeting after trivial novelties; change for the sake of change; they must needs strive to make their woven flowers look as if they were painted with a brush, or even sometimes as if they were drawn by the engraver's burin. This gave them plenty of trouble and exercised their ingenuity in the tormenting of their web with spots and stripes and ribs and

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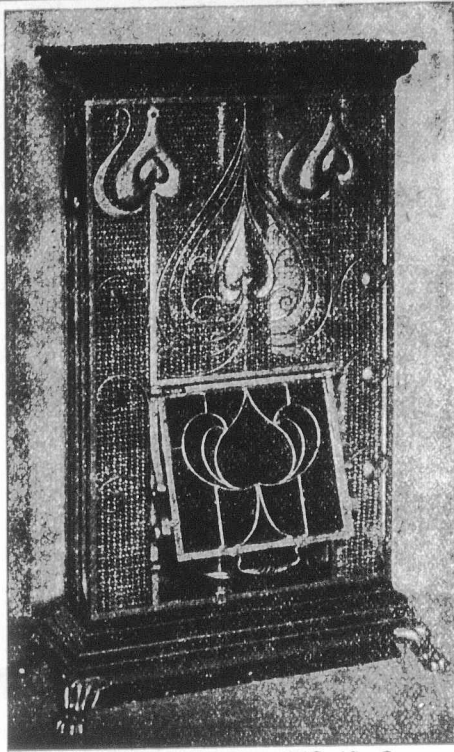
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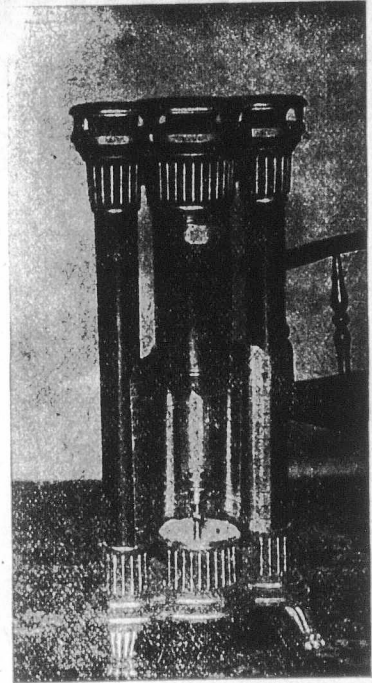
Supplied to His Majesty the King at Buckingham Palace; The Bank of England; the Mansion House; the Guildhall; the Society of Arts; the Royal Observatory, Greenwich; the London County Council; the Metropolitan Fire Brigade; the Stock Exchange; "The Lancet" Office; and the principal Gas Companies of the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

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the rest of it, but quite destroyed the seriousness of the work, and even its raison d'être. As of pottery-painting, so of figure-weaving; do nothing in it but that which only weaving can do; and to this end make your design as elaborate as you please in silhouette, but carry it out simply; you are not drawing lines freely with your shuttle, you are building up a pattern with a fine rectilinear mosaic. If this is kept well in mind by the designer, and he does not try to force his material into no-thoroughfares, he may have abundant pleasure in the making of woven stuffs, and he is perhaps less likely to go wrong (if he has a feeling for color) in this art than in any other. I will say further that he should be

careful to get due proportions between his warp and weft; not to starve the first, which is the body of the web so to say, for the sake of the second, which is its clothes; this is done nowadays overmuch by ingenious designers who are trying to make their web look like non-mechanical stuffs, or who want to get a delusive show of solidity in a poor cloth, which is much to be avoided; a similar fault we are too likely to fall into is of a piece with what is done in all the lesser arts to-day; and which doubtless is much fostered by the ease given to our managers of works by the over-development of machinery; I am thinking of the weaving up of rubbish into apparently delicate and dainty wares. No man, with

the true instinct of a workman, should have anything to do with this: it may not mean commercial dishonesty, though I suspect it sometimes does, but it must mean artistic dishonesty; poor materials in this craft, as in all others, should be used in coarse work, where they are used without pretence for what they are; this we must agree to at once, or sink all art in commerce (so-called) in these crafts.

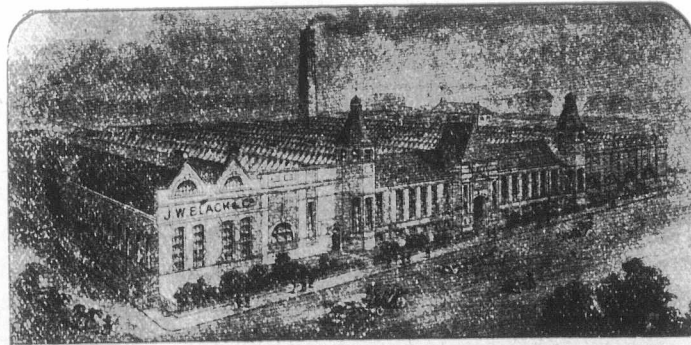
So much for mechanical figure-weaving. Its raison d'être is that it gives scope to the application of imagination and beauty to any cloth, thick or thin, close or open, costly or cheap; in some way or other you may weave any of these into figures; but when we may limit ourselves to certain heavy, close

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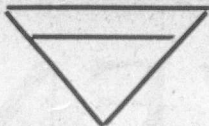
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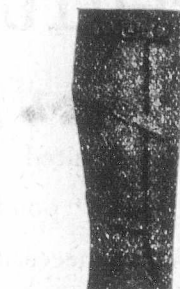
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PALK ROAD, WELLINGBOROUGH, - - - ENG.

Special prices to Canadians under the New Preferential Tariff.

and very costly cloths we no longer need the help of anything that can fairly be called machine: little more is needed than a frame which will support heavy beams on which we may strain our warp: our work is purely hand-work—we may do what we will according to the fineness of our warp; these are the conditions of carpet and tapestry weaving; meaning by carpets the real thing, such as the East has furnished us with from time immemorial, and not the makeshift imitation woven by means of the Jacquard loom, or otherwise mechanically.

As to the art of carpet-weaving, then, one must say that historically it belongs to the East. I do not think it has been proved that any piled carpets were made in Europe during the Middle Ages proper, though some writers have thought that a fabric called in edicts of the fourteenth century "tapisserie serracenois," was in fact piled carpet-work; however, in the seventeenth century they certainly were being made to a certain extent even in

these islands; among other examples I have seen some pieces of carpet-work in a Jacobean house in Oxfordshire, which an inventory of about 1620 calls oddly enough "Irish stitch;" but wherever the history of the art may begin among ourselves, I fear it may almost be said to end with the seventeenth century; there are still a few places hand-wrought carpets are made, but scarcely anything original is done; coarsely copied imitations of the Levantine carpets, and a sort of deduction from the degraded follies of the time of Louis XV., traditionally thought to be suitable for the dreary waste of an aristocratic country-house, are nearly all that is turned out at present. Still, I do not agree with an opinion, which I have heard expressed, that carpets can only be made in the East; such carpets as have been made there for the last hundred years or so, which are chiefly pieces of nearly formless color, could not be made satisfactorily and spontaneously by Western art; but these carpets, delightful as they are, are

themselves the product of a failing art: their prototypes are partly those simple but scientifically designed cloths, whose patterns are founded on the elaborate pavement mosaics of Byzantine art; and partly they are degradations, traceable by close study, from the elaborate floral art of Persia; the originals of the first kind may be seen accurately figured in many of the pictures of the palmy days of Italian and Flemish art, and, as I have said, they are designed on scientific principles which any good designer can apply to works of our own day without burdening his conscience with the charge of plagiarism. As to the other kind of the Persian floral designs, there are still a few of these in existence, though as I have never seen any of them figured in old pictures, I doubt if they found their way to Europe much in the Middle Ages. These, beautiful as they are in color, are as far as possible from lacking form in design; they are fertile of imagination and lovely in drawing; and though imitation of them



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No other Welted Boot has achieved a greater success in so short a space of time. They possess "points." They give unbounded satisfaction

A positive necessity to the man who means to be a step in front of his rivals.

**See New Samples for Spring, 1903.**

Made in Glace Kid, Glace Calf, Box Calf, etc., for the Half Guinea and 12-6 trade.

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Made specially for Canadian Market, has no equal in the World.

would carry with it its usual disastrous consequences, they show us the way to set about designing such-like things, and that a carpet can be made which by no means depends for its success on the mere instinct for color, which is the last gift of art to leave certain races. Withal, one thing seems certain, that if we don't set to work making our own carpets it will not be long before we shall find the East fail us; for that last gift, the gift of the sense of harmonious color, is speedily dying out in the East before the conquests of European rifles and money-bags.

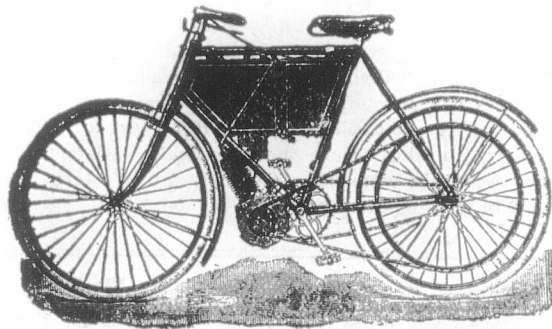
WALKER BROS.

Messrs. Walker Brothers, of the Primo Works, Meanwood Road, Leeds, England, well known manufacturers of the Imperial Primo Cycle, are now in the market with what they claim to be absolutely the finest motor cycle made. This firm have been substantiating what many claim, that the Imperial Primo Motor Bicycle is a perfectly balanced machine, simple to manipulate and easy to regulate. It is an easy steerer, free from vibration, and can be ridden as an ordinary free wheel machine. The motor is attached by a strong clamp to the lower portion of the backbone of the frame, and the power is communi-

cated to the cycle by a small twisted belt running in a grooved pulley running direct to the inner rim fixed on the back wheel.

The petrol tank and carburettor, accumulators, induction coil and spare

tin of cylinder oil, are suspended from the top tube of the frame. There are some really good features about this motor which appear to any cyclist who may give it a trial. In the first place the steering is remarkably steady. It is even easier than the ordinary bicycle, and this seems to be due to the fact that the pull of the engine is in a straight line, or else that the position of the motor aids this result. Vibration is also, in the good old phrase, conspicuous by its absence, the driving by belt being evidently a large contribution to this fact. There is very little noise, and no disagreeable odor,



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#### PATENT REPORT.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following patents granted to Canadians recently:—United States.—Wire

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Boot and Shoe Manufacturers

For Canadians under the New Preferential Tariff.

stretcher, M. Matheson; bottling apparatus; J. Beiser; wheeled toy, E. Belenger; pig casting machine, J. S. Fielding; grain harvester, W. Maloney, et al.

The following complete weekly list of patents granted to Canadians is furnished by Messrs Featherstonhaugh & Co., patent solicitors, Canada Life Bldg.—Canadian Patents—S. Irwin, marine screw propellers; C. O. Anthony, turbine water wheels; T. O. Chouinard, electric switches; H. K. Kimpton, devices for holding up the shafts of buggies and vehicles. American patents—L. E. Cutten, damper for stove-pipes; W. H. McCormick and R. D. Macphail, bicycle coaster-brake; W. J. Withan & J. H. Byrne, fire-escape.

BROWN & SONS, LIMITED.

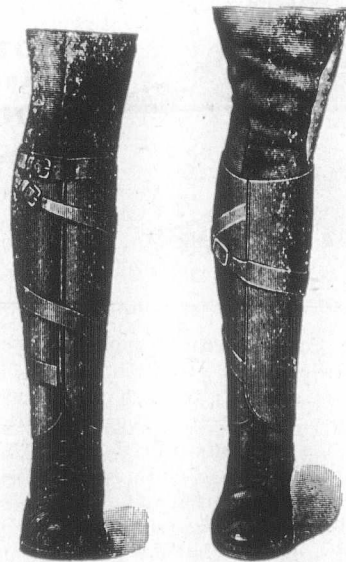
The above firm is well known throughout, England, as manufacturers of the Diamond make of leggings. The accompanying cuts represent a few pat-

terns of this firm's make, and a glance will suffice to show the reason for the increasing demand for well-made leggings, such as are turned out by Messrs. Brown & Sons, Limited, of Wellingborough and London, Eng. From a catalogue before us we extract the following:

We have pleasure to hand you herewith our new list containing a selection of the most important and leading lines in leggings. Our aim is to produce an excellent article at a fair price, and if we may judge from the constantly increasing volume of orders we receive, with good success. Some part of this success we attribute to the fact that we dress the major portion of the materials we use, in our own currying works, and are thereby enabled to attain a uniformity of excellence, otherwise impossible. Should you be interested in other styles than those here depicted, we shall have pleasure to send you our large illustrated catalogue of 96 pages on request.

Puttie Leggings, regulation pattern.

Seamless and blocked, forming a perfect fit to the leg. Sizes of calf, 13,



13½, 14, 14½, 15, 15½, 16, 16½, 17 ins.

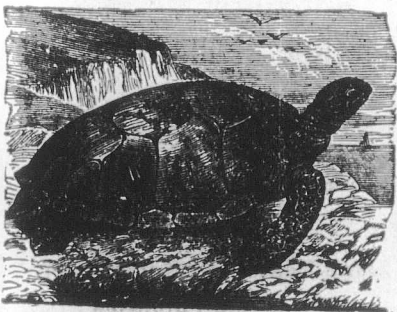
The strength and solidity of the straps

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

By Royal Appointment  
to the late Queen Victoria.

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

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



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

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

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

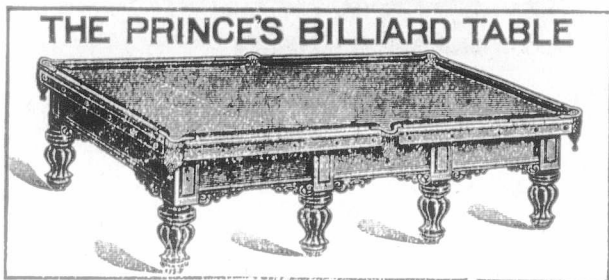


Canadian Buyers are reminded, they have 33⅓ p.c., in their favor, under the New Tariff.

# KENT & CO.,

City Billiard Works,

"BAIZES, LONDON."  
Telegrams:



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

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

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Burton Street Works,  
LEICESTER, Eng.

Makers of High Class

**BOOTS AND SHOES**

For Export,  
Under the New Tariff.



being an indispensable point in these goods; we draw attention to the fact that we specially treat the straps used in our make of Puttie Leggings.—Hide, imitation pig grain, tan sheep, Norway doe, tan and grey; cloth, antelope calf, tan and grey; buck calf, chrome tan.

N.B.—We can do in hogskin several shades, light or London color, medium and darker tan and black. Medium is sent unless any other shade is specially ordered. Hide can be had in medium or darker tan shade or black. Medium tan is the shade most preferred. Grey Norway doe can be had light or dark shade.

Empire Leggings, the most easily adjustable of any strap legging, having but one buckle to fasten or unfasten. Blocked to perfectly fit the leg, without a back seam.—Shire Leggings, seam at back, not blocked. A loopless strap legging, having many of the excellent points of the Empire Legging in a cheaper form.—Simple Legging. A new and very easy form of adjustment, the strap first passing through slot, keeps edges of legging level, and the strap fastening at top and at bottom is an advantage in wear.—Anglo-Indian Puttie Leggings. Made under jealous patent. This approximates very closely to the well-known puttie in its general appearance—the strap first passing through a slot being its main point of difference.—Colonials. Seamless and blocked to exactly fit the leg. Finished in superior style, making a thorough Gentleman's legging.—Buckle Colonial. Seamless and blocked to exactly fit the

leg. Finished in superior style, making a thorough gentleman's legging. Can be made with 4 or 5 buckles instead of 3 at same price—if so ordered.—Spring Colonial. Seamless and Blocked to fit the leg. Finished in superior style. This legging is made with the box spring fastening, which we first patented in 1845, and either with one or two straps at top, as illustrated.—Newmarkets, to button. Blocked to fit the leg. Seamed back. Finished in best manner.—Newmarket Buckle. Blocked to fit the leg. Seam at back, finished in best manner. Made with 4 or 5 buckles in front at same price if desired.—Newmarket Spring. Blocked to fit the leg, seamed at back, finished in superior style.—Newmarkets, full height measure 13 to 14 inch, and short height 12 to 13 inch, according to size. To button. Usual form of seamed back. Cut small at bottom to conform to present style.

Write for illustrated price list. Special terms under new preferential tariff. Address: Brown & Sons, Limited, Wellingtonborough, England, and 3 Long Lane, London, E.C., England.

### BONDS FOR SALE!

5 p.c.—20 years' first Mortgage Gold Bonds in Blocks of \$25,000, \$50,000 and \$100,000.

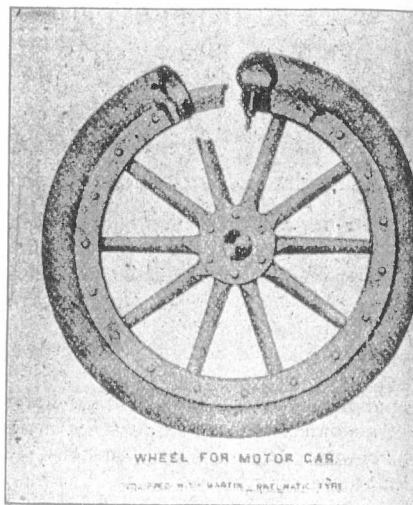
For particulars write

**WM. WARNOCK,**  
AYLMER, Ont.

# The Martin Pneumatic Tyre.



For Motors and all kinds of Light and Heavy Vehicles.



WHEEL FOR MOTOR CAR  
EQUIPPED WITH MARTIN PNEUMATIC TYRE

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

Write for Particulars and Price Lists to

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SUFFOLK HOUSE,  
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LONDON, E.C., Eng.

Telegrams: "PENSATIVO," London.

Has Beaten all Records, or Enduring Qualities.

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Telephone  
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# DICK'S "Imperial" Anti-Fouling Composition.

As Used by ADMIRALTY and LEADING COMPANIES.

"ELASTIKUM" FOR ALL WEATHER WORK, INSIDE AND OUT.  
VERY DURABLE AND LASTING.

"JAPLAK" QUICK-DRYING PAINT FOR HOLDS.  
GUARANTEED TO PREVENT PITTING OR OXIDISING.

## Dick's Marine Engine & Cylinder Oils,

AS USED BY WHITE STAR, CASTLE, ORIENT, BRITISH INDIA, AND OTHER LEADING LINES.

Sole Proprietors and Manufacturers—

W. B. DICK & CO., LTD., 60, ST. MARY AXE, LONDON, ENG.

WORKS: KING AND QUEEN AND LAVENDER WHARFS, ROTHERHITHE.

BRANCHES: LIVERPOOL, GLASGOW, CARDIFF, NEWCASTLE AND HAMBURG.

WE ARE STILL LEADING THE WAY WITH

## BRITISH SHOE FINISHES

- Royal-Oak Stain for Sole Finishing.
- British-Oak Russet for Sole Finishing.
- Rapid Brown for Heels and Edges.
- New Process Black for Heels and Bottoms.
- Edge Inks, Fake, Heel Balls, Waxes, &c.

**We Excel in these Lines.**

Write Direct or through your shipper to

International Shoe Findings, Lt'd.,

MANUFACTURERS OF Stain, Ink, Waxes, &c.,

TELEGRAMS: "Blacking, Leicester." Gray Street Mills, LEICESTER, Eng.

Special prices to Canadians under the New Tariff.

### DECISIONS IN BANKING LAW.

An interesting decision, although one not involving any particularly new principal of banking law, was, says the American Banker, recently rendered by the Superior Court of the State of Washington, in a case brought by the Canadian Bank of Commerce against C. E. Bingham, doing business as C. E. Bingham & Co. It would seem that some unknown party forged the name of the Tye Logging Co. to several cheques, all made payable to fictitious persons and aggregating a total of \$429.85. These were drawn on the Canadian Bank of Commerce and were cashed at Bingham & Co.'s banking house, after having been endorsed by the person presenting in the name of the fictitious payee. Bingham & Co. in turn endorsed the cheques and presented them to the bank by which they were paid in ignorance of the fictitious endorsement and of the forgery of the Tye Co.'s signature. On being presented to the latter concern, the cheques were repudiated as forgeries, whereupon suit was brought by the Canadian Bank of Commerce against Bingham.

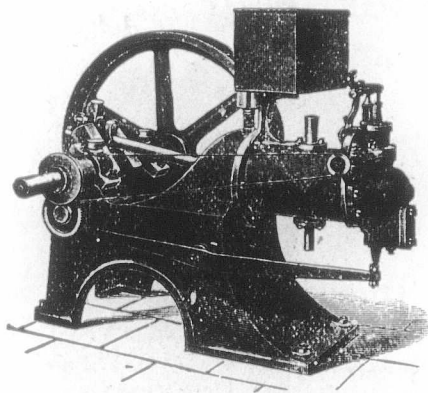
The gist of the action lay in the claim made by the bank that at the time Bingham cashed the cheques, he was guilty of negligence, in that he neglected to have the holder properly identified and that he failed to use reasonable diligence to ascertain whether or not said person representing the cheques was the owner thereof, and the person named as payee.

The lower court dismissed the complaint, but the Supreme Court to which an appeal was taken, reversed this decision. The case contains the following interesting discussion of the question of forgery. It should be kept in mind that in speaking of the appellant, the court refers to the Canadian Bank of Commerce, the responding being Bingham.

"There are several principles of law to be considered in the discussion of this case. One is, as is contended by respondent, that the bank is supposed to know the signatures of its depositors, and that constructive negligence is

## THE "Petter" Patent Petroleum Engine

With the New Patent Lamplless  
Ignition and Governor.



The Highest Class of  
Workmanship & Finish

Requires no attention after starting. Ordinary Paraffin Oil only is used. Cost of working about 1/4d. per Horse Power per hour. No continuous Burning Lamp. No Skilled attention required. No Danger.

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

Catalogues on application to the Manufacturers:

**JAMES B. PETTER & SONS, Ltd.,**

Nautilus Works, YEOVIL, Eng.

London  
Showrooms:

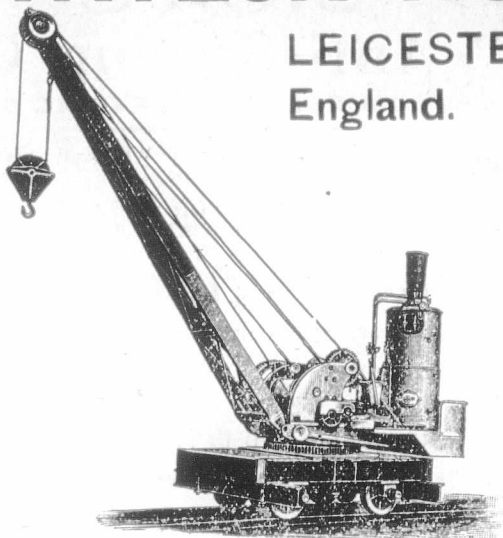
73 Queen Victoria St., LONDON, E.C., Eng.

imputed to it if it pays money on cheques over the forged signature of its depositor. This rule, however, must be considered in connection with a second well established rule of law, that money paid through a mistake can be recovered back; and also of a third universal rule that the transfer of stolen property conveys no title, and that each successive purchaser has recourse upon the party from whom he purchased because, the consideration for the transaction having failed and nothing having been conveyed, the contract is void and the party having received money for nothing, had no right to retain it. Neither of these rules must be invoked to the entire exclusion of the others, but each is frequently modified by another. Thus, while it is true that constructive negligence is imputed to the bank which pays out money on a cheque over the forged signature of its depositor, it is also true that it received nothing of value for the money paid for the cheque, and that no title to the cheque was transferred by the paying bank. In such a case it might appropriately be said that the doctrine of comparative negligence applies, and that the constructive negligence of the drawee bank was covered by the active negligence of the paying bank in not using the ordinary precautions which are used by banks, viz., demanding an identification of the person presenting the cheque, and putting forth some inquiry as to its genuineness before paying it and sending it on, dignified and accredited by its own indorsement, which would tend to lull the suspicions and abate the watchfulness of the drawee bank. In such case, it seems to us, the original and potent negligence which caused the loss to fall on one of two innocent persons should be imputed to the paying bank. Unquestionably, the loss would have been its if the drawee bank had recognized the forgery and refused to honor the cheque. Why should the mere accident, occurring afterwards, of the bank failing to detect the forgery permit it to shift the loss which had already been entailed on it, to another. If the delay of the drawee bank in not promptly reporting the forgery had been the means of preventing the payee bank from obtaining recourse in the forgers, and placing it in a worse position than it would have been in if payment had been refused, that would be a question worthy of consideration, but it is not a question involved in this case.

Certainly, the governing principle upon which the respondent is entitled to retain the appellant's money, if he is so entitled, is that by the action of the appellant he has been prevented from recovering the money out of which he had been defrauded by the forger before the appellant had taken any action in the premises, or, stated affirmatively, that he had been prejudiced by the action of the appellant in paying the cheque instead of allowing it to go to protest. This is in harmony with the undisputed rule that a drawer or maker of a cheque, who is deceived by a forgery of his own signature, may recover the payment back unless his mistake has placed an innocent holder

# TAYLOR & HUBBARD

LEICESTER,  
England.



Manufacturers of the most improved . . . .

## Cranes

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

WIRES :

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Telegrams : "CARRIED," Leicester.

Established 1879.

# WALTON CARR, Junr.,

WHOLESALE

## Boot & Shoe

MANUFACTURER



Asfordby Street Works, North Evington,  
Leicester, England.

# B. & S. Massey,

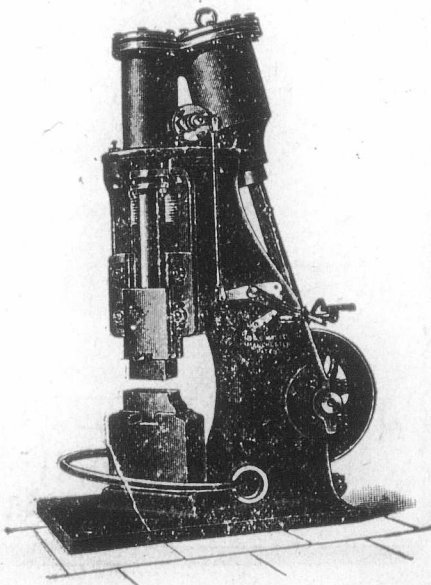
OPENSHAW,  
Manchester, Eng.

## THIS PNEUMATIC HAMMER

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

Write for Particulars.

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



Three C  
Silver M



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CHALL  
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TYRE

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Three Gold Medals Awarded, 1899.  
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Telegrams:  
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THE  
**Shrewsbury & Challiner Tyre Co., Ltd.,**

MANUFACTURERS OF

**INDIA RUBBER CARRIAGE**

.....AND.....

**MOTOR CAR TYRES** OF EVERY DESCRIPTION.



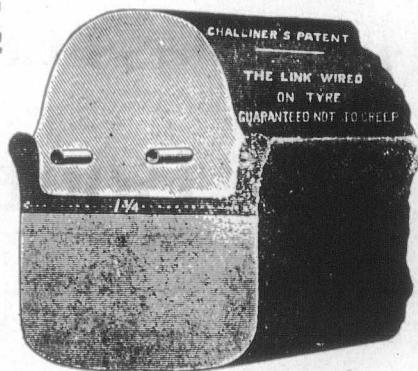
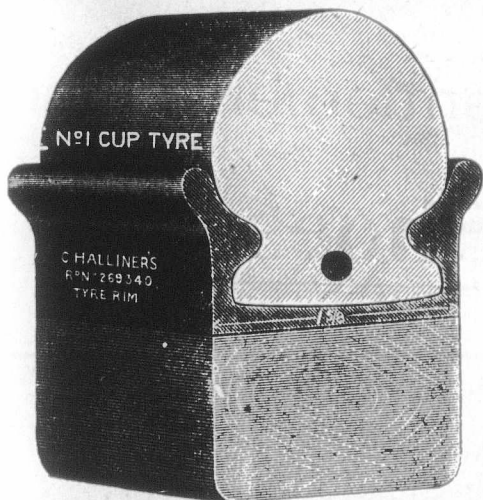
INCLUDING THE

**CUP TYRE**

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

NOTED FOR

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



The King of the Wired-on-Tyres.

Manchester, Eng: Registered Office and Works, Kay St., Ardwick Green.  
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WRITE FOR DESCRIPTIVE PRICE LIST.

Established 1779.

Telegraphic Address: "ANNE COWBURN."

**ANNE COWBURN,**

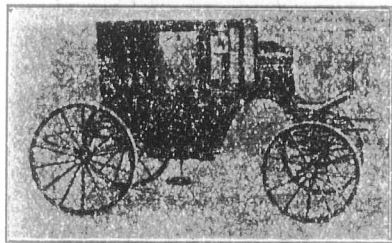
**Carriage Builder**

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, 88½ p.c., in their  
favour by purchasing in Manchester, from this firm.

of the paper in a worse position than he should have been if the discovery of the forgery had been made on presentation, and with the rule that allows the maker of a note, who pays it over his own forged signature, to recover, from the person who received it, for money paid by mistake, unless his negligence has caused loss to an innocent purchaser.

There are no arbitrary rules of law governing these cases and none are contended for. There is no reason why there should be in the case at bar. It is stated in many of the authorities that there is a great conflict of authority on this question, but an investigation leads us to the conclusion that this conflict is more seeming than real, for while the language of several of the earlier cases gives some color to respondent's contention, and while the general rule is that a bank is responsible for a knowledge of its depositor's signature, and this is asserted in some of the cases with something of vehemence, the language of an opinion must always be construed with reference to the circumstances of the case, and, so construing that cases cited by the appellant and all other cases which our independent investigation has been able to collate, they have, with few, if any exceptions, been beyond the establishment of the general principle above announced without attempting to deny

# SIMON COLLIER, Limited,

Northampton, England.

—MANUFACTURERS OF—

## High Class Ladies' and Gentlemen's Fine Boots and Shoes,

For the Canadian market, under the New Preferential Tariff.

Cuts will be inserted as soon as received.

MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, MAR. 12, 1903.

Name of Article.	Wholesale
<b>Drugs &amp; Chemicals</b>	
Acid Carbolic Cryst medl.....	\$ 25 0 30
Aloes, Cape.....	0 16 0 18
Alum.....	1 40 1 75
Borax, xlis.....	0 04 0 06
Brom. Potass.....	0 40 0 50
Camphor. Ref Rings.....	0 00 0 75
"    Ref ox. ck.....	C 75 0 80
Citric Acid.....	0 85 0 40
Citrate Magnesia lb.....	0 25 0 45
Cocaine Hyd. (ox).....	5 00 5 50
Coppers, per 100 lbs.....	0 75 0 80
Cream Tartar.....	0 20 0 25
Epsom Salts.....	1 25 1 75
Glycerine.....	J 17 0 30
Gum Arabic per lb.....	0 15 0 40
"    Trag.....	J 00 1 00
Insect Powder lb.....	0 25 0 40
do per keg, lb.....	0 22 0 30
Menthol, lb.....	9 50 10 00
Morphia.....	1 30 1 45
Oil Peppermint lb.....	6 50 7 00
Oil Lemon.....	1 15 1 25
Opium.....	3 00 4 00
Oxalic Acid.....	J 08 0 10
Phosphorus.....	J 50 0 75
Potash Bichromate.....	J 08 0 10
Potash Iodide.....	3 00 3 40
Quinine.....	0 80 0 40
Strychnine.....	J 65 0 80
Tartaric Acid.....	0 28 0 32
<b>Licorice.—</b>	
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.....	3 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 10
Blue Vitriol.....	6 00 7 00
Brimstone.....	2 00 2 50
Caustic Soda.....	2 00 3 00
"    ".....	0 00 0 00
Soda Ash.....	1 50 2 50
Soda Bicarb.....	1 75 2 25
Sal. Soda.....	0 75 0 55
"    Concentrated.....	1 50 2 00
<b>Dye-stuffs.</b>	
Archil, con.....	0 27 0 31
Coch.....	0 08 0 08
Gr. Logwood.....	0 06 0 06

MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, MAR. 12, 1903.

### WHAT IS AMERICANIZATION?

When there is so much talk of this country being Americanized, it may be useful to inquire just what is meant by the word. If it means desiring political union with the United States, it must be said that there is very little evidence of such a sentiment—less perhaps than at any other period in the history of the country. But there are other things that are very likely to come over the border from seventy-five millions to five, all the way from American goods to American habits of thought. One would suppose that the right course in this case would be obvious—to accept the good and reject the bad. He must be a very violently prejudiced man who supposes that all the American influence is of one kind or the other. In the United States we find Europe in a new environment. Its citizens are transplanted Englishmen, Irishmen, Scotchmen, Italians, Germans, Scandinavians, etc. We should expect to find, therefore, variety of character in the United States just as we should in Europe. The type of character would be modified by new geographical and political conditions; but these would not convert human beings into angels or

Name of Article.	Wholesale
<b>Chip Logwood.....</b>	
Indigo (Bengal).....	1 75 2 30
Indigo Madras.....	1 60 1 75
Jambier.....	0 07 0 10
Madder.....	0 09 0 12
Sumac.....	50 00 55 00
Tin Crystals.....	0 24 0 30
<b>Fish.</b>	
Bloaters, per box.....	1 00 1 25
Labrador Herrings.....	4 75 5 00
do    do    Half bris.....	2 75 3 00
Mackerel No. 2, bris.....	0 00 12 50
"    "    1/2 barrel.....	6 00 6 50
Green Cod, No. 1.....	5 75 6 00
Green "large.....	0 00 6 00
No. 2.....	4 75 5 00
Large dry Gaspes per qntl.....	5 00 5 25
Salmon, bris Lab, No. 1.....	0 00 14 00
Salmon, (half bris).....	0 00 0 00
"    Brit, Col bris.....	0 00 0 00
Boneless Fish.....	0 04 0 00
"    Cod.....	0 05 0 05
Skinless Cod, case.....	4 75 5 00
Loch Fyne Herrings, keg.....	1 10 1 15
<b>Flour.</b>	
Ogilvie's Hungarian.....	0 00 4 30
Ogilvie's Glenora Patent.....	0 00 3 90
Manitoba patents.....	0 00 4 20
Strong Bakers.....	0 00 3 90
Winter Wheat patents.....	4 00 4 10
Straight roller.....	3 85 3 80
do bags.....	1 75 1 85
Superfine.....	4 50 4 66
Rolled Oats.....	4 25 4 35
Corn meal, bag.....	1 50 1 55
Bran bulk.....	00 00 19 00
Shorts.....	00 00 21 00
Moullie.....	34 00 26 00
<b>Farm Products.</b>	
BUTTER; Choicest Cr.....	0 20 0 21
Eastern do.....	0 00 0 00
Under Grades Cr.....	0 19 0 19
Townships Dairy.....	0 00 0 00
Western Dairy.....	0 16 0 17
Good to choice.....	3 14 3 16
Fresh Hells.....	0 17 0 18

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The S.

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The T.

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Choe.

MONTREAL

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Na

Farm P

CHERRY:

Ont. New....

Eastern.....

Eggs: Best of

Straight gath

Limed.....

Cold storage.

No 2.....

SUNDRIES—

Potatoes, per

Honey, White

"    "    Extr

Beeswax.....

BEANS: prime

do. Beet ha

SUGARS: Fac

Ex Granulat

Acadia gran

Ex Grand, I

"    "    II

Powdered, in

"    "    bo

Paris Lump.

"    "    "

"    "    "

Branded Yell

Molasses (Bar

do (Bris)

Evaporated A

Raisins:

Sultanas.....

Loose Musc.

Layers, Lond

Con. Cluster

Extra Desser

Royal Buckin

Valencia.....

"    "    Selec

"    "    Lays

Currants, Pro

Philtras.....

Patras.....

Vostissas.....

Fronts, Cal.

do Fren

Figs in bags.

"    "    new laye

Rice, C. C.....

"    "    standard

"    "    Patna.....

"    "    Burmah.....

"    "    Crystal J

"    "    Carolina

Pot Barley, be

Pearl "    pe

Tapioca, Pear

"    "    Fla

Corn, 2 lb. tin

Peas, 2-lb tin.

Salmon, 4 doz.

Tomatoes, 2s. p

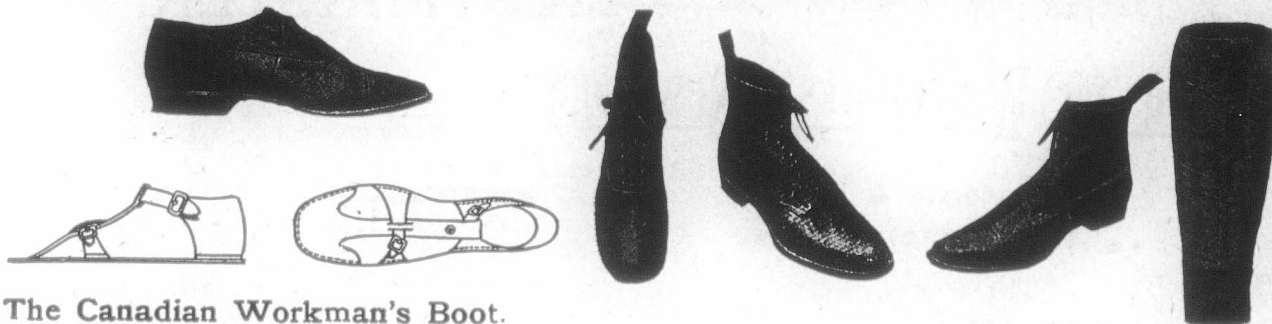
String Beans...

# C. G. ALLEN & SON,

70 OXFORD STREET,  
LEICESTER, ENG.

Manufacturers of the World Renowned

## OXFORD BRAND of Boots, Shoes and Sandals and Leggings.



The Canadian Workman's Boot.

The Standard School Boot for Boys and Girls

The Durable " " " "

The Thoroughgood " " " "

These Standard Lines cannot be  
beaten for Price and Durability.

Football Boots, The Kickeese, Patent No. 23016. Cycle Shoes with Special Neverslip Soles in M.S. orn Veldt Choen. Gents, Ladies Boots in all Styles and Varieties. Our Boys and Girls School Boot, defy Competition.

Specially made for Canadians under the New Tariff, 33 1/2 p.o. in their favour.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, MAR. 12, 1908.

Name of Article.	Wholesale
<b>Farm Products.—Con.</b>	
CHESSE:	\$ c. \$ c.
Ont. New.....	0 12 1/2 0 13 1/2
Eastern.....	0 00 0 00
Eggs: Best selected.....	0 16 0 17
Straight gathered.....	0 00 0 00
Limed.....	0 10 0 11 1/2
Cold storage.....	0 01 0 00
No 2.....	0 00 0 00
<b>BEANS:—</b>	
Potatoes, per bag of 90 lbs.....	0 95 1 15
Honey, White Clover, Comb.....	0 13 1/2 0 13 1/2
“ Extracted.....	0 07 1/2 0 08
Beeswax.....	0 25 0 30
Beans: prime.....	1 90 2 00
do. Best hand-picked.....	0 00 0 00
<b>Groceries.</b>	
<i>Sugars: Factory.</i>	
Ex Granulated, brls.....	0 00 3 90
Acadia grand.....	0 00 3 85
Ex Ground, in brls.....	0 00 4 65
“ in bxs.....	0 00 4 85
Powdered, in brls.....	0 00 4 40
“ boxes.....	0 00 4 55
Paris Lump, in brls.....	0 00 4 65
“ half brls.....	0 00 4 65
“ 100-lb bxs.....	0 00 4 65
“ 50-lb bxs.....	0 00 4 75
Branded Yellows.....	3 25 3 80
Molasses (Barbados).....	6 27 0 30
do brls. & 1/4.....	0 25 0 38
Evaporated Apples.....	0 06 1/2 0 07
<i>Raisins:</i>	
Sultanas.....	0 09 0 12
Loose Musc. Malaga.....	0 00 0 02
Layers, London.....	0 00 1 50
Con. Cluster.....	0 00 2 00
Extra Dessert.....	0 00 2 75
Royal Bucking'm.....	0 07 3 25
Valencia.....	0 07 0 08 1/2
“ Selected.....	0 00 0 00
“ Layers.....	0 00 0 00
Currants, Provincials.....	0 00 0 00
Pilistras.....	0 00 0 08 1/2
Patras.....	0 00 0 00
Vostissas.....	0 06 1/2 0 06 1/2
Prunes, Cal.....	0 04 1/2 0 07 1/2
do French.....	0 04 0 05
Figs in bags.....	0 03 1/2 0 00
“ new layers.....	0 10 0 17
Rice, C. C.....	2 92 3 02 1/2
“ standard B.....	3 02 1/2 3 12 1/2
“ Patna.....	4 35 4 85
“ Burmah.....	4 10 4 20
“ Crystal Japan.....	4 60 0 00
“ Carolina.....	0 00 0 07 1/2
Pot Barley, bag 28 lbs.....	6 90 2 00
Pearl.....	0 03 0 05
Tapioca, Pearl.....	0 02 1/2 0 00
“ Flake.....	0 02 1/2 0 00
Corn, 2 lb. tins.....	0 03 1 00
Peas, 2-lb tins.....	6 00 1 00
Salmon, 4 doz. case.....	0 00 5 00
Tomatoes, 2c. per doz.....	2 50 1 75
String Beans.....	0 90 0 85

demons. There must be in that great aggregation of humanity powerful influences for good and for evil.

Let us take a charge very commonly laid at the door of Americans, says a writer in the Globe, an undue eagerness in the pursuit of the almighty dollar, and a disposition to measure men and institutions by monetary standards. Most Americans are persons who have left Europe for the express purpose of bettering their condition, or whose forefathers have done so. They find themselves confronted with great possibilities of wealth. Hence the common talk is likely to be of corn, oil, coal, wheat, cotton, railways, business, money. That is a state of feeling which has its dangers—avarice, the throwing down and trampling of the weak, the neglect of faculties other than those by which wealth is acquired. For many years we supposed we were different from the United States in this respect, because our development was slower. Now the resources of this country are being rapidly discovered, and every one has been talking in the American strain of gold, waterpowers, wheat, railways, business, money. That is Americanization, and it has its advantages and its dangers. The man who is railing at Americanism may be not at all free from the worst faults of the country which he indiscriminately denounces. At all events, the indiscriminate denunciation is absurd, a false standard is set up, and a prejudice is made to take the place of a virtue.

Take, again, the Americanization that is said to go on through news and literature. The real trouble is that the greater part of the matter which finds its way across the border is not of the best. Place a pile of New York Posts

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, MAR. 12, 1908.

Name of Article.	Wholesale
<b>Hardware.</b>	
Antimony.....	\$ c. \$ c.
7/8" Block, L & F, # 2.....	0 09 0 10
“ Straits.....	0 00 0 34
“ Strip.....	0 00 0 00
Copper: Ingot.....	0 00 0 85
CUT NAIL SCHEDULE	0 00 0 80
Base Price, per Keg, car lots.....	2 40 0 00
Less quantity.....	2 45 0 00
Extras—Over and above 300, 400, 500, 600 and 700 Nails.....	
Cut and Fence Nails—	
16 and 20d Hot Cut, per 100 lbs.....	0 05 0 00
10 and 12d “.....	0 10 0 00
8 and 9d “.....	0 15 0 00
6 and 7d “.....	0 30 0 00
4 and 5d “.....	0 40 0 00
3d “.....	0 65 0 00
2d “.....	1 00 0 00
Cut spikes 10c, per Keg ad vance.....	
Fine blued nails—	
2d per 100 lbs.....	1 00 0 00
3d “.....	1 50 0 00
Casing, Box, Tobacco Box and Flooring Nails—	
90 to 30d per 100 lbs.....	0 55 0 00
10 to 16d “.....	0 60 0 00
8 and 9d “.....	0 65 0 00
6 and 7d “.....	0 70 0 00
4 to 5d “.....	0 95 0 00
3d “.....	1 20 0 00
Finishing nails—	
1 inch and longer per 100 lbs.....	0 60 0 00
3/4 and 3/8 inch.....	0 65 0 00
2 and 3/4 “.....	0 70 0 00
1 1/2 and 1 1/4 “.....	0 95 0 00
1 1/4 and 1 1/2 “.....	1 20 0 00
1 “.....	1 50 0 00
Slating nails—	
1 1/4 and 1 1/2 inch per 100 lbs.....	0 95 0 00
1 1/2 “.....	1 20 0 00
1 “.....	1 50 0 00
Common barrel nails—	
1 1/4 inch per 100 lbs.....	1 00 0 00
1 “.....	1 00 0 00
3/4 “.....	1 25 0 00
1/2 “.....	1 50 0 00
Clinch nails—	
3 inch and longer per 100 lbs.....	0 60 0 00
2 1/4 and 2 1/2 inch.....	0 65 0 00
2 and 2 1/4 inch.....	0 70 0 00
1 1/2 and 1 1/4 “.....	0 95 0 00
1 1/4 “.....	1 20 0 00
1 “.....	1 50 0 00
Sharp and flat pressed nails	
1 inch and longer per 100 lbs.....	1 25 0 00
3/4 and 3/8 inch.....	1 50 0 00
2 and 3/4 “.....	1 85 0 00
1 1/2 and 1 1/4 “.....	2 50 0 00
1 1/4 “.....	3 00 0 00
1 “.....	4 00 0 00
Oil Chain—No. 5.....	0 11 1/2 0 10
“ No. 6.....	0 10 0 09 1/2
“ No. 7.....	0 09 0 08 1/2
“ No. 8.....	0 08 0 07 1/2
“ No. 9.....	0 07 0 06 1/2
“ No. 10.....	0 06 0 05 1/2
“ No. 11.....	0 05 0 04 1/2
“ No. 12.....	0 04 0 03 1/2
“ No. 13.....	0 03 0 02 1/2
“ No. 14.....	0 02 0 01 1/2
“ No. 15.....	0 01 0 00 1/2

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For Bacteria Beds.

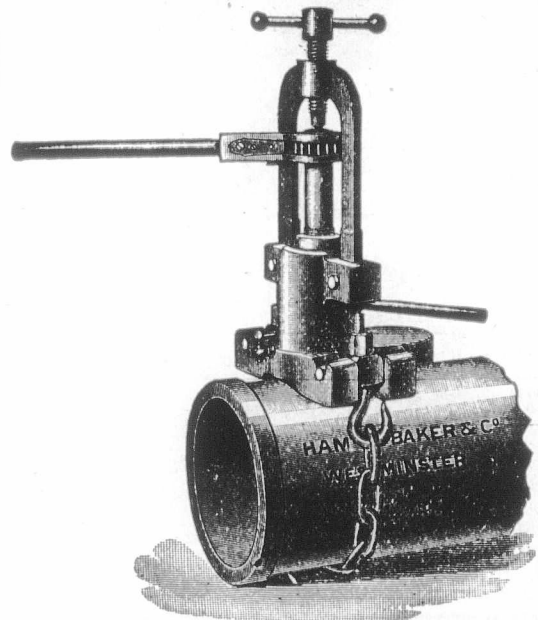
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Price F. O. B. London or Liverpool, - £10-10 0.

MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, MAR. 12, 1903.

Name of Article.	Wholesale.
<b>Hardware.—Con.</b>	
Coil Chain—No. 1/4	\$ 85 4 00
9-16	3 75 3 88
1/2	3 65 3 70
3/4	3 75 3 80
1 in.	3 80 3 85
Galvanized Staples—	
100 lb. box, 1 1/4 to 1 1/2	3 00 0 00
Bright, 1 1/4 to 1 1/2	2 80 0 00
Galvanized Iron:	
Queen's Head, } gauge 28	4 40 4 85
or equal. .... }	
Comet do 28 gauge	4 10 4 85
Iron Horse Shoes:	
No. 2 and larger	0 00 3 43
No. 1 and smaller	0 00 3 65
Bar Iron, per 100 lbs.	0 00 2 00
Car lots	0 00 0 00
Norway, base	0 00 4 90
Am. Sh. St'l, 6 ft. x 2 1/2 in., 15	0 00 3 90
" " " " 20	0 00 3 90
" " " " 22	0 00 3 38
" " " " 24	0 00 3 30
" " " " 26	0 00 3 40
" " " " 28	0 00 3 50
Boiler plates, iron, 1/2 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	2 75
Ord. 52 sheets	2 85
" 60 do	2 70
" 75 do	2 75
Black Iron pipe, 1/2 in.	2 22
" 3/4 in.	2 45
" 1 in.	2 65
" 1 1/4 in.	2 40
" 1 1/2 in.	4 30
" 1 3/4 in.	6 30
" 2 in.	8 30
" 2 1/2 in.	11 60
per 100 ft. nett.	
Steel, cast p. lb., Blk Diam'd	0 08 base
" Spring, 100 lbs	3 00 0 00
" Tire, "	2 30 base
" Sleigh shoe, 100 lbs.	2 20 base
" Toe Calk	2 90
" Machinery	2 78 base
" Harrow Tooth	2 50
Thin Plates:	
10" Oak, 14 x 20	4 25
10" Charcoal, 14 x 20	4 50
12" Charcoal	5 50
IX	

on a Canadian news stand beside a pile of papers full of pictures and sensational headings, and we are afraid the latter pile would diminish the faster. The gaudy, sensational papers are especially in evidence in little shops in the poorer parts of our cities. Can this be cured by exciting anti-American prejudice? Not at all. The thing to be cured is a lack of inclination for sober, patient thought, for reasonable views, for true humor. That defect must be got at by some process of education. Some say it could be done by importing a larger number of English magazines and papers, and we do not say they are altogether wrong. But there is good and bad in English periodical literature. Will the person who rejects the New York Post as "slow" hanker after The London Times?

Then there is the complaint of Americanized news in the Canadian papers. Little gibes at great personages, little bits of spiteful gossip, "scandals in high life," etc., occasionally offend Canadian readers. They should be just as offensive to intelligent American readers. They should be specially offensive to persons imbued with the real democratic spirit, to whom a scandal in high life is of no more interest than an elopement from a tenement house.

Much of the news that comes into a newspaper office through sources that are not controlled by the newspaper itself is gossipy, scrappy, disjointed, and must be supplemented by information drawn from British and foreign

MONTREAL WHOLESALE PRICES CURRENT,  
THURSDAY, MAR. 12, 1903.

Name of Article.	Wholesale.
<b>Terne Plate 10, 20x24</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 7 7 75
26 gauge	0 00 7 75
Lead: Pig, per 100 lbs;	3 25 3 35
Sheet,	0 00 0 04
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	11 00 5 50
Sheet, Zinc "	6 00 6 25
<b>Black Sheet Iron,</b>	
Per 100 lbs.	
8 to 16 gauge	2 41 0 00
18 to 20 do	2 31 0 00
22 to 24 do	2 25 0 00
26 do	2 40 0 00
28 do	2 45 0 00
<b>Wire:</b>	
Plain galv'd, No. 5	3 70 0 00
do do No. 6, 7, 8	3 15 0 00
do do No. 9	2 65 0 00
do do No. 10	3 20 0 00
do do No. 11	3 25 0 00
do do No. 12	2 80 0 00
do do No. 13	2 90 0 00
do do No. 14	3 75 0 00
do do No. 15	0 00 0 00
do do No. 16	0 00 0 00
Barbed Wire—	2 50 f.o.b.
Spring Wire per 100, 1.25	Montreal,
net extra.	
Iron and Steel Wire pl'	
6 to 9	2 50 base.
<b>Rope.</b>	
Sisal, base	0 00
" 7-16 and up	0 11
" 1/2 "	0 11 1/2
" 3/4 "	0 12
" 1 "	0 12
" 1 1/4 "	0 12 1/2
" 1 1/2 "	0 14
Manilla, 7-16 & lgr.	0 14
" 1/2 "	0 14
" 3/4 "	0 15
" 1 "	0 15
" 1 1/4 "	0 15 1/2
" 1 1/2 "	0 15 1/2
Lath yarn	0 10 1/2

Suppo  
best on the  
NOTE.—E  
requested

MONTREAL

TH

Na

W

Base Price of  
Less than  
2d ex  
2d f  
3d  
3d  
4d and 5d  
6d and 7d  
8d and 9d  
10d and 12d  
16d and 20d  
30d to 60d

Bull

Dry Sheet  
Tarred "

Montreal Gree  
" No. 1  
" No. 2  
" No. 3

Tanners pay  
cured & insp  
Clips.....  
Spring Lamb  
Calfekins, No  
" No.  
Horsehides.....

No. 1 B. A. So  
No. 2 B. A. So  
No. 3 B. A. Sp  
Slaughter, No.  
light medium  
" No.

Harness.....  
Upper, l  
Upper, light  
Grained Upper  
Scotch Grain  
Kip Skins, Fre  
English.....  
Canada Kip  
Hemlock Calif.  
" Light  
French Calif.  
Splits, light an  
" heavy  
" small

Leather Board,  
Enameled Cow  
Pebble Grain  
Glove Grain  
B. Calif.  
Brush (Cow) K  
Buf. ....  
Russetts, light  
" heavy  
" No. 2  
" Saddle  
Int. French Ca  
English Oak lb  
Dongola, extra  
" No. 1  
" ordina  
Colored Pebbles  
" Calif.....

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1. G.I.C. Best Quality High Candle Power Mantle - - - 4/6 doz.
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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/- "

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Special prices to Canadians under the New Tariff, 33 1/2 p.c., in favour of Canadians.

#### MONTREAL WHOLESALE PRICES CURRENT.

THURSDAY, MAR. 12, 1903.

Name of Article.	Wholesale.
<b>Wire Nails.</b>	
Base Price carload	\$ 2 40
Less than " "	2 45
2d extra	1 00
2d f	1 00
3d	0 85
4d and 5d	0 85
6d and 7d	0 80
8d and 9d	0 75
10d and 12d	0 70
16d and 20d	0 65
30d to 60d	Base

Name of Article.	Wholesale.
<b>Building Paper.</b>	
Dry Sheetting (roll)	0 35 0 00
Tarred " "	0 45 0 00

Name of Article.	Wholesale.
<b>Hides.</b>	
Montreal Green Hides	
No. 1	0 08 0 00
No. 2	0 07 0 00
No. 3	0 06 0 00
Tanners pay \$1 extra for sorted and inspect'd Sheepskins	0 00 0 00
Clips	0 00 0 11
Spring Lambskins each	0 00 0 10
Calfskins, No. 1	0 00 0 08
No. 2	1 50 2 00
Horsehides	
No. 1 B. A. Sole	0 27 0 22
No. 2 B. A. Sole	0 25 0 26
No. 3 B. A. Spanish Sole	0 24 0 25
Slaughter, No. 1	0 28 0 29
light medium & heavy	0 28 0 29
No. 2	0 26 0 27
Harness	0 26 0 26
Upper, heavy	0 34 0 36
Upper, light	0 35 0 37
Grained Upper	0 34 0 35
Scotch Grain	0 35 0 38
Kip Skins, French	0 60 0 65
English	0 45 0 55
Canada Kip	0 50 0 60
Hemlock Calf	0 50 0 70
Light	0 50 0 60
French Calf	0 85 1 10
Splits, light and medium	0 22 0 25
heavy	0 17 0 20
small	0 18 0 20
Leather Board, Canada	0 06 0 10
ENAMELED Cow, per ft.	0 16 0 18
Pebble Grain	0 12 0 14
Glove Grain	0 12 0 13
B. Calf	0 15 0 20
Brush (Cow) Kid	0 11 0 12
Buff	0 13 0 16
Russsets, light	0 35 0 40
heavy	0 25 0 30
No. 2	0 35 0 40
Saddlers' dos.	7 50 9 00
Int. French Calf	0 65 0 75
English Oak lb	0 30 0 35
Dongola, extra	0 38 0 42
No. 1	0 20 0 22
ordinary	0 14 0 16
Colored Pebbles	0 13 0 16
Calf	0 16 0 22

Name of Article.	Wholesale.
<b>Leather</b>	
No. 1 B. A. Sole	0 27 0 22
No. 2 B. A. Sole	0 25 0 26
No. 3 B. A. Spanish Sole	0 24 0 25
Slaughter, No. 1	0 28 0 29
light medium & heavy	0 28 0 29
No. 2	0 26 0 27
Harness	0 26 0 26
Upper, heavy	0 34 0 36
Upper, light	0 35 0 37
Grained Upper	0 34 0 35
Scotch Grain	0 35 0 38
Kip Skins, French	0 60 0 65
English	0 45 0 55
Canada Kip	0 50 0 60
Hemlock Calf	0 50 0 70
Light	0 50 0 60
French Calf	0 85 1 10
Splits, light and medium	0 22 0 25
heavy	0 17 0 20
small	0 18 0 20
Leather Board, Canada	0 06 0 10
ENAMELED Cow, per ft.	0 16 0 18
Pebble Grain	0 12 0 14
Glove Grain	0 12 0 13
B. Calf	0 15 0 20
Brush (Cow) Kid	0 11 0 12
Buff	0 13 0 16
Russsets, light	0 35 0 40
heavy	0 25 0 30
No. 2	0 35 0 40
Saddlers' dos.	7 50 9 00
Int. French Calf	0 65 0 75
English Oak lb	0 30 0 35
Dongola, extra	0 38 0 42
No. 1	0 20 0 22
ordinary	0 14 0 16
Colored Pebbles	0 13 0 16
Calf	0 16 0 22

newspapers and periodicals. News about the United States is just as faulty in this respect as news about Great Britain. An item will appear which takes for granted a knowledge of a long chain of events. The writer may be a thoroughly intelligent and well-informed man, but he assumes that his readers know all that he knows, and hence he is obscure. These are some of the real troubles. They have nothing to do with national divisions, and prejudices. The real want of the age is the diffusion of literature, whether in newspapers, magazines or books, that is broadening, humanizing and civilizing in its tendencies, that can be understood by the great unlearned masses, and yet that is elevating and educative in its influence. What country it comes from, in what language it is written, is a matter of minor importance. Differences of language unfortunately are an obstruction to the diffusion of the best German and French and Italian thought in English-speaking countries, but that is an evil we should seek to minimize rather than to magnify by setting up barriers of prejudice between different English-speaking communities.

#### THE NEGRO IN THE UNITED STATES

There can be no doubt entertained that the racial or negro question in the United States is becoming more critical, and slowly developing into a serious danger to the common weal. To our mind, says the Manchester Textile Mercury, the action of the white races seems a terrible injustice, the continuance of which must bring disaster in its train. President Roosevelt seems to recognize what is due to the negroes more fully than most people, and to be determined to do them ap-

#### MONTREAL WHOLESALE PRICE CURRENT

THURSDAY, MAR. 12, 1903.

Name of Article.	Wholesale.
<b>Oils</b>	
Cod Oil	\$ 0 40 0 45
S. R. Pale Seal	0 00 0 55
Straw Seal	0 45 0 50
Cod Liver Oil, Nfd. Norw.	
Process	2 50 3 00
Norwegian	3 00 3 50
Castor Oil	0 08 0 09
Castor Oil bris.	0 07 0 08
Lard Oil, Extra	0 80 1 00
" "	0 75 0 85
Linseed, raw, nett.	0 70 0 82
" boiled, nett	0 68 0 85
Olive, pure	1 05 1 15
Extra, qt., per case	0 90 3 70
Turpentine, nett	0 95 1 00
<b>Petroleum:</b>	
Benzine	0 25 0 30

Name of Article.	Wholesale.
<b>Glass.</b>	
United inches, 60 to 25	2 00 2 10
do 26 to 40	2 10 2 20
do 41 to 50	4 50 4 70
do 51 to 60	4 75 4 95

Name of Article.	Wholesale.
<b>Paints, &amp;c.</b>	
Lead pure 50 to 100 lb. kgs.	5 00 5 25
do No. 1	4 50 4 75
do No. 2	4 25 4 50
do No. 3	4 37 4 62
do No. 4	4 37 4 62
White Lead dry	5 50 5 50
Red Lead	5 00 5 50
Venetian Red Eng'h	1 75 2 00
Vel. Ochre, French	1 50 1 25
Whiting, ordinary	0 45 0 50
do Gilders	0 50 0 70
do Paris, do	0 85 1 00
English Cement, caak	2 15 2 25
Belgian do	1 85 1 90
German do	2 25 2 45
American do	2 00 2 40
Fire Bricks per 1000	16 00 20 00
Fire Clay	1 50 1 75
Resin	2 75 5 50

Name of Article.	Wholesale.
<b>Glue:</b>	
Domestic Broken Sheet	0 08 0 20
French Casks	0 08 0 09
do bris	0 00 0 14
American White, bris	0 16 0 30
Cooovers' Glue	0 30 0 35
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
a 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 0 00
Parisgreen in drum 1 lb pk.	0 15 0 15
Kalsomine, 5 lb pkgs	0 00 0 08

Name of Article.	Wholesale.
<b>Wool.</b>	
Canadian Washed	0 00 0 15
North West	0 00 0 00
Unwashed	0 08 0 00
B. A. Scoured	0 85 0 97
Natal	0 00 0 00
Cape, greasy	0 17 0 18
Australian greasy	0 00 0 00

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

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

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And Hampsons Buildings, (Box 471), DURBAN, SOUTH AFRICA

JOHANNESBURG, BOX 5463.

proximate justice; but the bitter prejudice he has to fight against seems almost as if it will be too strong for him, and defeat his good intentions. Last week the Commerce Committee of the Senate agreed, by eight votes to six, to report adversely on the nomination by President Roosevelt of Dr. Crum, a negro, as Collector of Customs at Charleston. All the democratic members of the committee and Senators Jones (Nevada) and Perkins, both members of the Republican party, voted against the confirmation of Dr. Crum's nomination. This denial of the privilege of serving the State is a very minor matter compared with what the colored race has to submit to in other respects, but it shows how, down to the smallest things conceivable, the spirit of prejudice and dislike operates. For these wrongs to go on accumulating as they threaten to do will ultimately produce risks that every well-wisher to the interests of the United States would wish to see avoided. So far as we can form an idea, there only seem two ways of obviating the peril. One is for the whites, once for all, to abandon their attitude of hatred, gradually recognize the rights of the negroes, and extend to them the privileges of citizenship rightfully their due. They are not likely, under the wildest hypothesis, ever to become a predominant section of the population; hence no harm could come, as seems sometimes to be feared, to the interests of the white races. But this appears far away too much to expect in the present state of public sentiment across the Atlantic. However, there is another possible suggestion, which, though a somewhat large suggestion, might prove practicable to such an extent as to modify and ameliorate existing conditions, if not to solve the entire problem. One of the cruelest wrongs inflicted upon the negroes in the southern States is the conspiracy of the whites to prevent them from acquiring landed property for the purpose of pursuing agricultural vocations to which they have been accustomed ever since their forefathers were

## STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Mar. 12 (Bid)	Cash value per \$.
British North Am.	248	4,866,666	4,866,666	1,776,338	3	Apl. Oct	186	850 48
Can Bank of Commerce	50	8,000,000	8,000,000	2,500,000	3 1/2	June Dec	164 1/2	82 50
Commercial, Windsor	40	500,000	350,000	60,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	344	122 00
Eastern Townships	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	170	85 00
Halifax Banking Co	20	600,000	600,000	525,000	3 1/2	Feb. Aug	135	35 00
Hamilton	100	2,000,000	2,000,000	1,600,000	5	June Dec	232 1/2	232 50
Hochelaga	100	2,000,000	1,981,800	950,000	3 1/2	June Dec	136	136 00
Imperial	100	2,868,030	2,865,932	2,438,595	5	June Dec	240	240 00
Merchants' Can.	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	170	170 00
Moisons	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	214	107 00
Montreal	200	12,000,000	12,000,000	8,400,000	5	June Dec	256	512 00
Nationale	30	1,489,760	1,480,550	350,000	3	May Nov	110	82 4 1/2
New Brunswick	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia	100	2,000,000	2,000,000	8,000,000	4 1/2	Feb. Aug	270	370 00
Ontario	100	1,430,000	1,400,000	425,000	2 1/2	June Dec	130	130 00
Ottawa	100	2,000,000	2,000,000	1,865,000	4 1/2	June Dec	225	225 00
People's of N. B.	150	180,000	180,000	155,000	4	June Dec	250	375 00
Provincial	25	873,487	781,348	800,000	3	June Dec	117	117 00
Quebec	100	2,500,000	2,500,000	1,700,000	3 1/2	Feb Aug	218	218 00
Royal	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	218	218 00
Sovereign	100	1,800,000	1,031,000	19,000	.....	.....	.....	.....
St. Stephen's	100	200,000	200,000	45,000	3 1/2	April Oct	246	123 00
Standard	50	1,000,000	1,000,000	350,000	5	June Dec	253	253 00
Toronto	100	2,500,000	2,499,000	2,600,000	3	June Dec	125	326 00
Traders	100	1,850,000	1,350,000	350,000	3	June Dec	125	326 00
Union (Halifax)	50	1,000,000	1,000,000	505,606	3 1/2	Mch Sept	168	84 00
Union of Canada	100	2,000,000	2,000,000	650,000	3	June Dec	135	135 00
Western	100	500,000	419,000	150,000	3 1/2	Apr Oct	140	140 00
Agri. Sav. and Loan Co	50	630,200	630,200	207,000	3	Jan July	117	18 50
Bell Telephone Co	100	5,000,000	5,000,000	900,000	4 1/2	Jan July	160	160 00
Brit. Can. Loan & Inv. Co.	100	1,937,900	398,481	130,000	2 1/2	Jan July	125	125 00
Brit. Mortg. Loan Co.	100	450,000	389,214	180,000	3	Jan July	52	52 00
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	.....	.....	Jan	108	108 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	120	120 00
Can. Per. & W. Can. M. Corp.	10	5,951,350	5,951,350	1,490,057	3	Jan July	114	57 00
Can. Sav. & Loan Co.	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	136	136 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	1 1/2	July Dec	72	36 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,300	40,000	.....	.....	124	62 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan	50 1/2	50 50
Dominion Cotton Mills Co.	100	3,333,600	3,333,600	340,000	6	Mar July	119	119 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	.....	.....	.....	119	119 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	925,000	4 1/2	Jan July	183	91 50
Imperial Loan and Inv. Co.	100	889,850	734,590	274,500	3	Jan July	70	70 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
Lond. & Can. Loan and Ag.	50	1,000,000	877,287	87,500	3	Jan July	68	34 00
London Loan Co	100	679,700	678,550	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co	40	1,500,000	375,000	51,000	.....	Jan	75	75 00
Montreal Telegraph Co	100	2,000,000	2,000,000	.....	2	Jan	161	65 00
Mont. Heat, Light & Power Co	100	2,250,000	2,250,000	320,155	.....	Jan.	89	89 00
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April	247	123 50
Montreal Street Ry. Co.	50	5,000,000	4,500,000	560,318	2 1/2	Feb.	271 1/2	135 75
Montreal Cotton Co.	100	3,000,000	3,000,000	.....	4 & 1	Mch.	128	128 00
Merchants Cot. Co.	100	1,250,000	1,250,000	.....	4	Feb	50	50 00
Montreal Loan and Mortg.	25	500,000	500,000	360,000	3 1/2 & 1	Mch	137 1/2	34 37
Ont. Indus. Loan and Inv.	100	373,000	271,993	150,000	2	Jan July	122	61 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	560,000	2	Jan July	42	21 00
People's Loan and Dep. Co.	50	600,000	600,000	40,000	.....	Jan	76	30 40
Real Est. Loan Co.	40	578,840	373,720	50,000	2	Jan July	97	97 00
Richelieu and Ont. Nav. Co	100	2,088,000	2,088,000	162,355	3	May	154	154 00
Toronto Electric Light Co.	100	2,000,000	2,000,000	.....	.....	Jan.	89	44 50
Toronto Mortgage Co	50	1,123,860	724,000	250,000	2 1/2	Jan.	112	113 00
Toronto Street Railway	100	6,000,000	6,000,000	.....	.....	July	75	75 00
Windsor Hotel	.....	.....	.....	.....	.....	.....	.....	.....

\* Paying quarterly dividends

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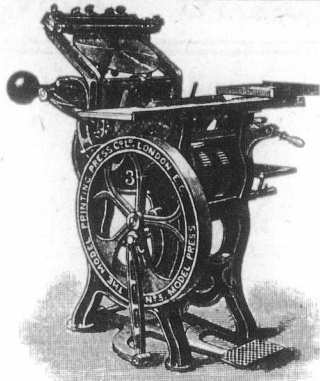
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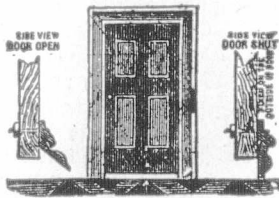
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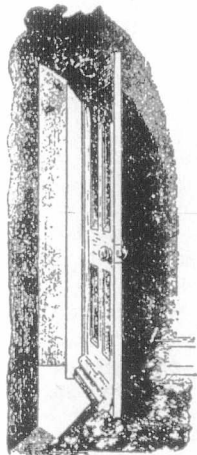
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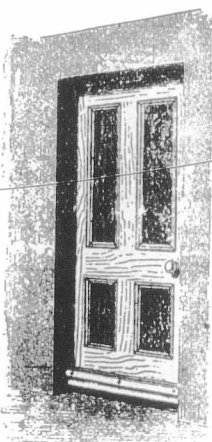
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brought from Africa across the Atlantic, and, under the whip, were compelled to work. These facts tend to show the determination of the white races to drive the colored people back into a condition of helotry from which they were emancipated during the Secession struggle. This would only be to store up once more the most explosive materials, and on a far larger scale than before, which would be followed by a correspondingly greater disaster than the Civil War. We are told that "history repeats itself," but this is hardly correct; time, place, and circumstances always bring in elements of differences. There are, however, instances of parallelism of a very striking character, and there is one such parallel to the condition of things we have hinted at as existing in the States—the ancient story of Israel in Egypt. After a long sojourn, longer than that of the negro in America as yet, the Pharaoh who ruled the country and oppressed the descendants of the Patriarchs was compelled to let them go. This Pharaoh seems to have been as great a tyrant as the Demos of the States. Would it not be well for the ruler of the modern time to profit by the example of the older one, and let the people go to their ancestral homes, where they can participate in the common privileges of humanity and develop their capacities under more favor-

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able conditions? The founding of Liberia shows that this can be done, and the present time is a more favorable one than has ever occurred since the dark races were first carried across the Atlantic to the lands of the West. Africa is being reopened, and it is well known that there is abundant room there for every individual now living in the States who is in any sense smeared with color. To-day, moreover, a condition exists such as has never been known before, that would help to make the re-settlement of the negroes of America a great success. This is, the want by the world of an increased supply of cotton, which the United States, under its repressive policy towards the negro race, will be quite unable to supply. Let facilities therefore be given for a new exodus. Such would be a grand parallel to the old one, and would be fit to stand alongside it in the history of the future for all time. And Englishmen may make an important contribution to the success of this movement; for Lancashire wants cotton; here are people who know how to grow it; the British Colonies, Dependencies, and Protectorates, comprise ample

lands for their location; and the reward is a grand one. Then why not, by granting the necessary help, win at least a share of it? The American people, we should think, would be thankful for such assistance in that direction towards the solution of a problem which seems insoluble to them.

### THE SOUTHERN PINE TAR INDUSTRY.

A press correspondent writing from Charlotte, N. C., describes the new pine tar industry at length, as follows:— While it is beyond dispute that coal tar is undoubtedly a most wonderful product, yet we have here in our Southern forests a product that is destined to far eclipse coal tar, especially as regards the wealth and development of the South and Southern industry, and that product is pine tar, made from what is now theavings and refuse of the saw mill and turpentine operators.

The basis of pine oil is that waste product covering the abandoned forests—devastated by the saw mills and

the turpentine men—the fat and resinous pine woods, knots, old stumps, etc., of the yellow pine tree. Concealed in this wood, in a dormant or latent state, are a variety of oils, ranging after refining, from the water white turpentine to clear amber-colored oils and heavy oils used in creosoting.

The process of its manufacture consists as follows: Common fat or resinous pine wood is put into retorts, heat applied and the volatile portion of the wood drives off and condensed in suitable receivers, by a process known as that of "destructive distillation," the residue in the retort being charcoal of a superior quality. It takes about 30 hours to run a charge of wood through the retort.

It is almost incredible to the average person the enormous amount of liquid products obtained from one cord of wood, the yield of oils being 125 gallons of tar oil and creosote oil, 100 gallons of pyroligneous acid, 15,000 feet of good burning gas and 500 bushels of pure charcoal.

The crude oils are then refined: Water white turpentine, creosote, anti-

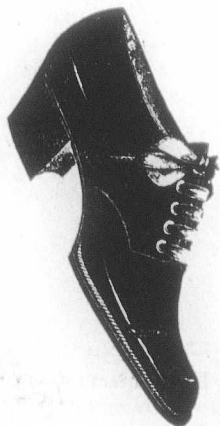
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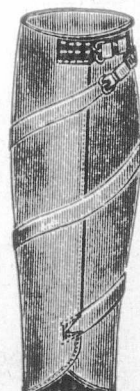
Boot & Shoe Manufacturer,

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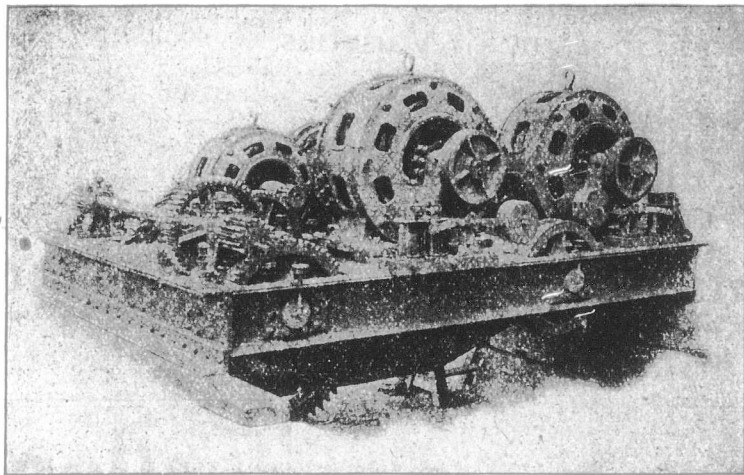


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# The International Electrical Engineering Company,

Clun House, Surrey Street, Strand, LONDON, W.C., Eng.

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septic oils, refined tar, paraffin and lubricating oils, being some of the products obtained, although the entire list would be too numerous to mention here.

There are also found in more or less quantity nearly all the products mentioned as being found in coal tar, including the valuable drugs, aniline dyes, etc.

From the pyroligneous acid by refining are obtained wood alcohol, acetate of lime, acetic acid, acetone, etc. It was not until recent years that the discovery was made how to separate the turpentine from the crude product; up to the last three years the effort to

produce a water white turpentine which could take the place of the water white commercial article occupied almost exclusive attention—that this effort as eminently successful the product as now manufactured shows.

Coincident with the turpentine, certain by-products were evolved, which were found possessed of great antiseptic qualities. These have been introduced on the market and have met with great success. The antiseptic properties of the oil are due in a great measure to the large amount of wood creosote they contain.

That portion of the oil that constitutes the wood preservative or creosoting material is largely used and found

to be the best substance yet obtained for the purpose of treating cross ties, bridge timbers, telephone and telegraph poles, cross arms, sills and floors of buildings and for all wood in an exposed condition. There is now being organized in the South a company, capitalized at \$500,000, to erect a large creosoting plant for the exclusive use of this material.

This business has grown to a very considerable extent, there being a number of plants now in operation in the South (and all making large profits). It is certainly destined to be of immense benefit to the South, as it uses up a raw product which in many localities is worth practically nothing.

Telegrams: "TANNERY, OLDHAM"

All Communications must be addressed to Oldham. ESTABLISHED 1840

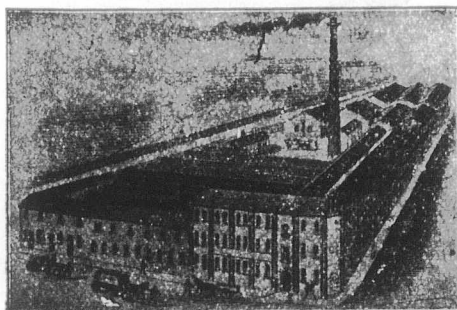
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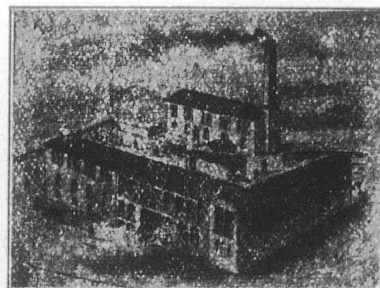
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Tannery: Blackley.

# BRADSHAW & PAYNE,

Boot and Shoe Manufacturers,

MAKERS OF THE

Waverley Brand of Boots and Shoes in all Varieties,

181, Humberstone Road,

The other Cut will be inserted when received.

Leicester, England.

Special prices under the New Tariff.

The simple commercial products, such as turpentine, tar, creosote, etc., now obtained, have a value of over \$30 per cord of wood used, with a ready market for all that can be produced. It is evident that the higher grade products swell this amount very considerably.

The turpentine is of a beautiful water white color and brings the market price of the old time "spirits of turpentine." In addition to the use of the heavy creosote and tar oils for creosoting purposes, these heavy oils are also used as a base for tar soap, and it is largely used for this purpose.

Some of the other products obtained by this process are pyro-creosol, pyrollin, tree sprays, sheep dip, cable coating, etc. The antiseptic oils are very valuable in surgery.

While all these products are valuable from a commercial view, special attention ought to be given to the turpentine as this is an especially valuable product from the fact that the round or unboxed yellow pine timber is becoming so scarce that it will only be a matter of a few years when the old method of making turpentine will have to be abandoned or at any rate very much curtailed and this method will not only be a boon to the users of turpentine, but will be the means of putting millions of dollars into the pockets of the manufacturers of the product in the South.

## SIMPSON'S SHOE DRESSING.

An article of universal and every-day use which has gained speedy popularity from its own merits is that which marks the title of this announcement. It is with much pleasure that the various trade periodicals, both in Europe and America, proclaim the merits of Simpson's shoe dressings, for all are aware of the hosts of inferior blackings which have, from time immemorial, been forced upon the market.

## The Portland

The Best and Most Popular Brand of

Ladies' Fine

Foot Wear.

In Goodyear Welts, Turns and Blake Sewn.

T. Roberts & Sons, For Island Works,  
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These Shoes are Manufactured for Canadians at 33 $\frac{1}{3}$  p c. under the new Preferential Tariff.

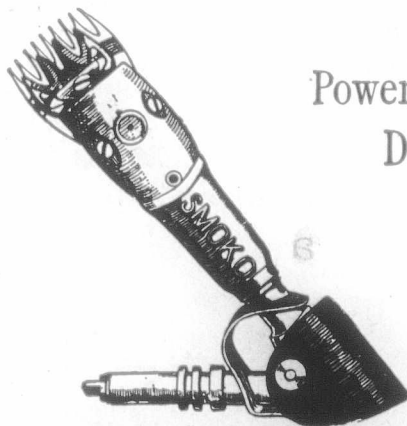
LADIES' FINE SHOES Latest Styles,  
Correct Models,  
For Ease, Elegance and Wear.

New Cuts will be inserted next week.

## Sheep Shearing Machines

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Brand are  
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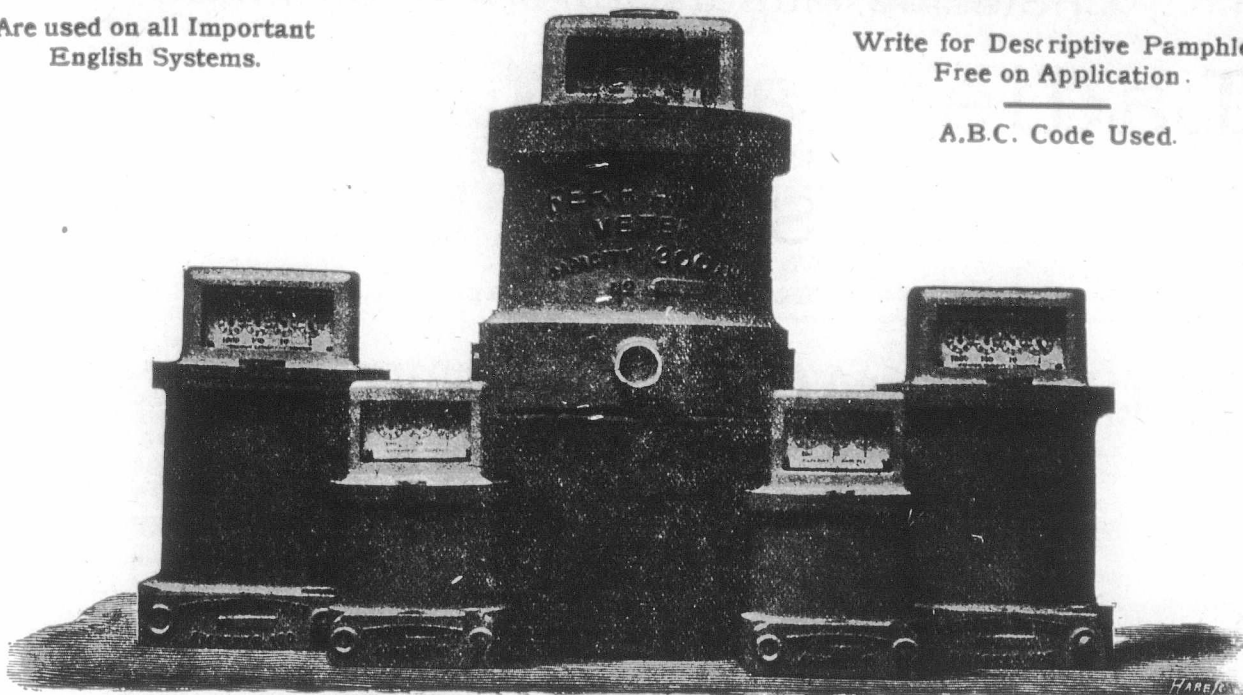
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WORKS AND OFFICES

HOLLINWOOD, = Lancashire, Eng.

In a recent issue of the Shoe and Leather Record, we find the following:—

Resolved to maintain his position in the front rank of shoe-dressing manufacturers, Mr. A. Simpson, of Ebury street, London, S.W., England, has recently given much study to the perfecting of a polish for all kinds of black chrome tanned leathers which

materials, and that wearers will be pleased to have provided for them a polish which is so simple in its application, produces so excellent an effect, and also keeps the leather perfectly soft and pliable, thus adding materially to its wear. Only the smallest quantity of the paste need be applied, and the polish is made of a consistency which insures that only the exact quantity needed is taken up, and

of even quality. Concerning Simpson's liquid blacking there is not much to be said that is new. Wherever high-class window dressing is cultivated, Simpson's blacking is a first favorite, and it is also widely employed for household use. In fact, there is no requirement in shoe dressings and the like which Mr. Simpson cannot supply, to the satisfaction alike of the trade and their consumers.



should be capable of producing, with the least possible trouble and labor, a bright dry surface, and at the same time render the leather waterproof. The result is now before us in the shape of Simpson's Improved Box Calf polishing Paste, which we have carefully tested, not only on box calf, but on glace kid and waxed calf. Our impression is that the new preparation deserves to be widely used on these

when spread evenly and brushed up with a soft brush, a slight rub with a clean duster or pad completes the operation. There are many claimants for the trade in shoe polishes, but it is certain that shoe wearers who once try Simpson's latest will not easily be persuaded to take a substitute, and for this reason shoe retailers everywhere should make a point of carrying it in their stock. A similar polish for brown boots is also made

The Boot & Shoe Trade Journal, of Jan. 30, 1903, says:—A New Paste Polish.—The demand for a paste polish of a good and reliable character has induced our old friend, Mr. A. Simpson, of Ebury street, W., whose name has been associated with creams and shoe polishes for very many years past, to devote his attention to the production of a paste which embodies all the essential qualities of his well-known creams. We are favored with samples

# West & Blackwell,

(ESTABLISHED 1870.)

Wholesale Manufacturers of all kinds of

## Ladies' and Children's Boots and Shoes.

Styles and Shapes always Up-to-date.

**WEST & BLACKWELL,** Humberstone Road,  
**LEICESTER, ENGLAND.**

We can beat the World for Styles and Prices, under the New Preferential Tariff.

of these goods, and can say that Mr. Simpson's efforts have been entirely successful. His polishing paste for either black or brown imparts to all kinds of leather a beautiful polish, which assumes a hard face immediately after being applied to the leather, and is, therefore, not tacky and does not pick up the dust. It is thoroughly waterproof, and its lustre, moreover, lasts. It is guaranteed not to cake or peel, and, with all these advantages, it possesses another, inasmuch as it unquestionably tends to soften the leather on which it is used, and adds to its durability.

Write for price list, etc., to A. Simpson, 53 Ebury street, London, S.W., England.

### SODIUM NITRATE.

Nitrate of soda is going into consuming channels at the rate of about one million tons a year. Geologists

### STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Feb. 24 1908.

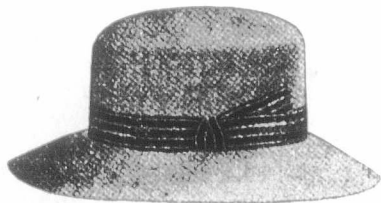
NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine..	15,000	2½-6mos	\$50	\$50	95½
Canada Life.....	2,500	4 6mos.	400	400	160
Confederation Life.....	10,000	7½ 6mos.	100	100	.....
Western Assurance.....	25,000	5-6mos.	40	20	95½
Guarante. Co. of North America.....	12,372	5	50	50	.....

### BRITISH AND FOREIGN.—Quotations on the London Market, Feb. 14, 1908 Market value p. d up sh

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10 10½
Atlas.....	24,000	24 p.s.	50	6	27 27½
British and Foreign Marine.....	67,000	25	20	4	20 21
Caledonian.....	21,500	12s. p.s.	25	5	28½ 28½
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	49½ 50½
Guardian Fire and Life.....	200,000	9	10	5	9½ 10
Imperial Fire.....	60,000	25	20	5	.....
Lancashire Fire.....	126,493	5	20	2	.....
Lion Fire.....	100,000	3	20	1½	.....
London and Lancashire Fire.....	25,100	22	25	2½	19½ 20½
London Assurance Corporation.....	25,262	20	25	12½	51 53
London & Lancashire Life.....	10,000	10	10	2	8½ 8½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	25	10	75 77
Northern Fire and Life.....	40,000	*22½	100	10	75 77
North Brit. & Merc. Fire and Life.....	110,000	25	25	6¾	86½ 87½
Norwich Union Fire.....	11,000	*23¼	100	12	110 113
Phoenix Fire.....	52,776	35	50	5	235½ 245
Royal Insurance Fire and Life.....	125,224	59½	20	5	49 50
Sun Fire.....	240,000	8s 6d p.s.	10	10	10½ 11½
Union.....	45,000	18 p.s.	10	4	17½ 18½

\*Excluding periodical cash bonus.

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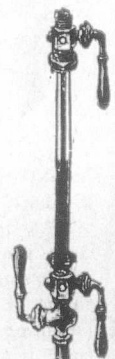
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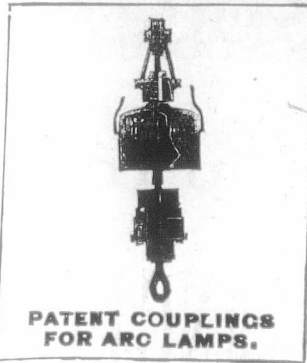
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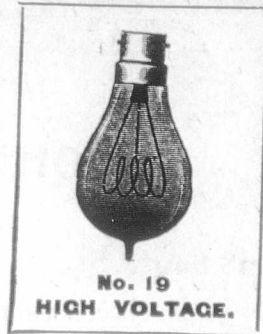
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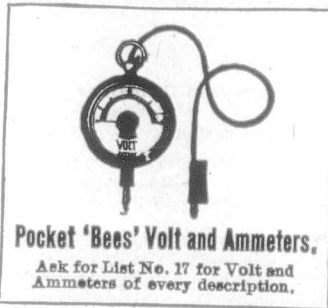
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estimate that the total supply in sight is 120,000,000 tons. The world's supply comes from the famous nitrate beds of Chili. The portion of the west coast of Chili, where it is found, between latitudes 19 degrees 12 minutes south, and 25 degrees 45 minutes south, extends over a length of approximately 260 geographical miles. The principal deposits are found in the provinces of Tarapaca and Antofagasta, in Chili, and the centre of the trade is Iquique. It exists in a long, narrow strip, averaging about two and one-half miles in width, extending along the eastern slope of the coast range, at an average distance of perhaps 14 miles from the

ocean, but in a number of cases it is probably as much as 40 miles from the coast. The region where it is found is a rainless desert, absolutely devoid of vegetation. The nitrate beds exist at a height of from 3,000 to 5,000 feet above sea-level, and extend down toward the valley of Tamagruel. They lie between the coast range and the Cordilleras or Andes.

The uses of nitrate of soda, says the Paint, Oil and Drug Review, are numerous and increasing. It is used as a special fertilizer, in compounding complete fertilizers, in the manufacture of sulphuric acid, in the manufacture of nitric acid, in the manufacture of ni-

trate of potash, in the manufacture of arseniate of soda, in the manufacture of fireworks, in the manufacture of fusing mixtures, in the purification of caustic soda, in the manufacture of steel, in the manufacture of glass, in the manufacture of minium, in the curing of meat and for making chlorine in the manufacture of bleaching powders.

The Chilean government exercises supervision over the eighty or more companies operating in the nitrate beds of that country, and thus practically controls the supply. It is now proposed to popularize nitrate as a fertilizer in this country, and for this purpose a Chilean propaganda has been established in New York for its introduction and the dissemination of knowledge relating to it. An expert chemist is in charge of the bureau of information, and devotes his time to informing the farmers of the United States of its possibilities as a fertilizer.

The nitrate beds are covered with a crust of various mineral matter from six to ten feet thick. Underneath this crust is found the caliche, or impure sodium nitrate, varying in thickness from a foot and a half to about twelve feet. This caliche is removed by blasting and is then taken to the works, where it is crushed and sorted and dissolved in hot water. From 15 to 50 per cent. of sodium nitrate is obtained from the caliche by this process.

Iodine is produced as a by-product in the refining of sodium nitrate, and as iodine is also a product of the ash of dried seaweeds, and from the further fact that seaweed has been found in the nitrate beds, it is believed that these deposits have resulted from the decay of enormous quantities of seaweed which accumulated in a long narrow strip of water ages ago.

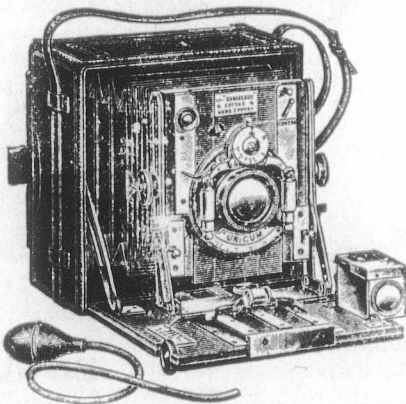
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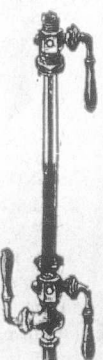
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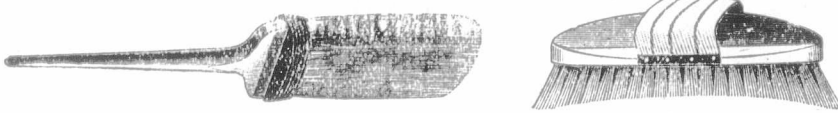


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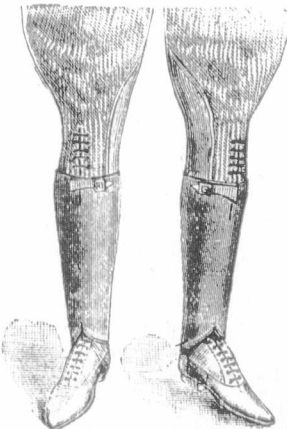
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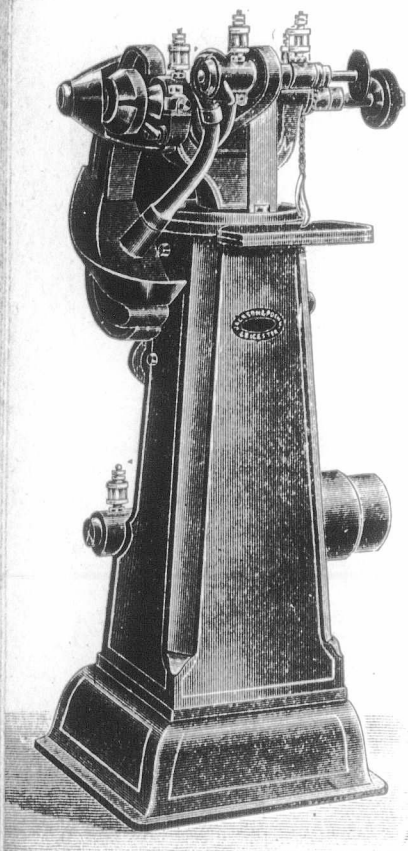
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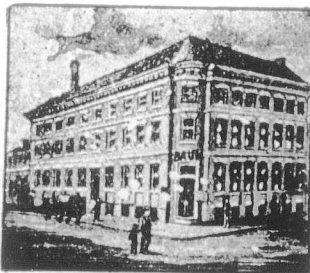
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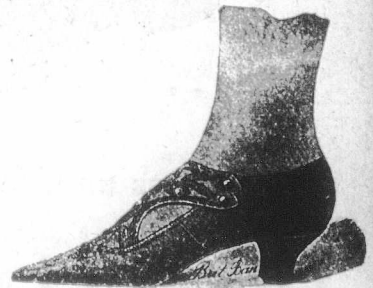
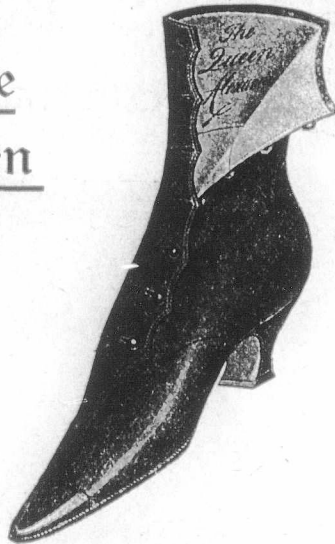
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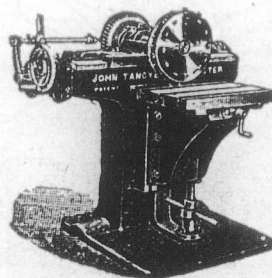
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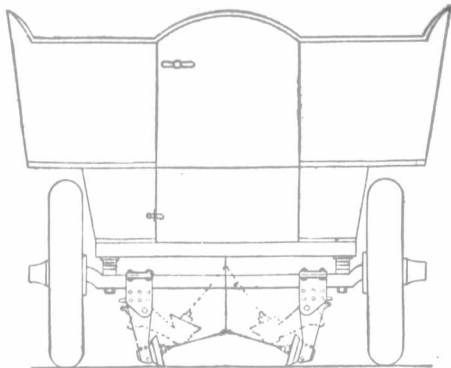
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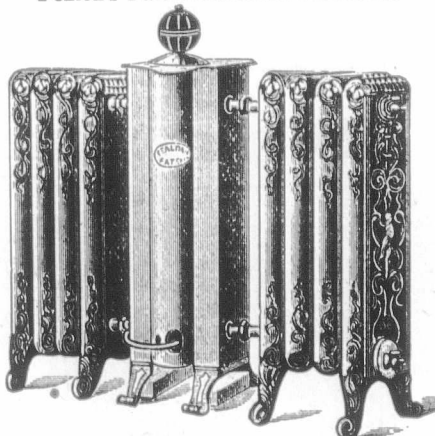
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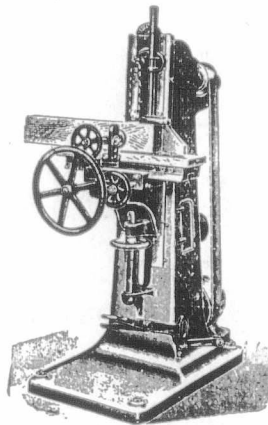
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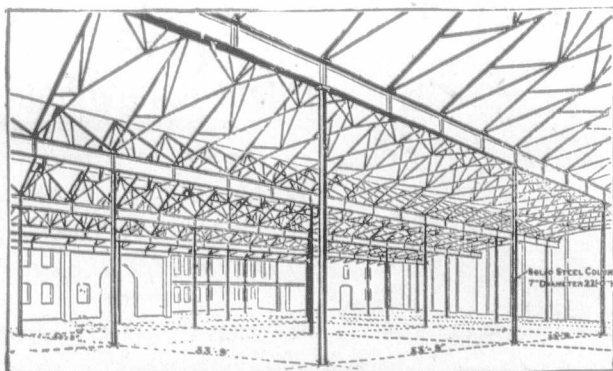


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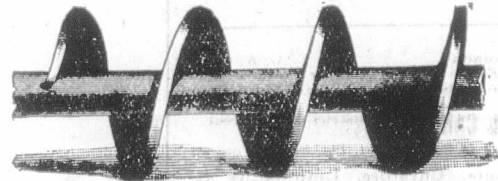
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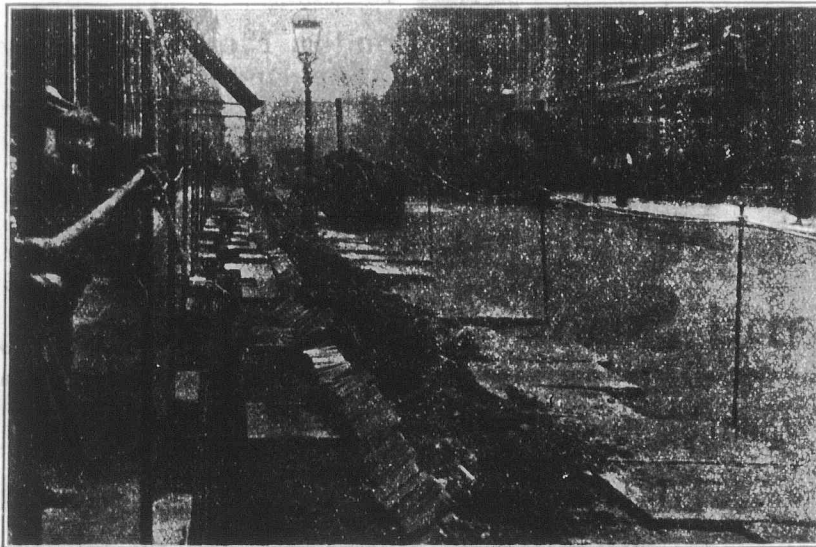


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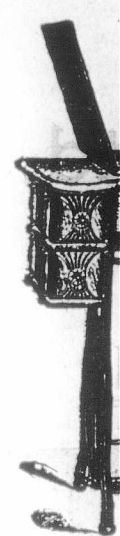
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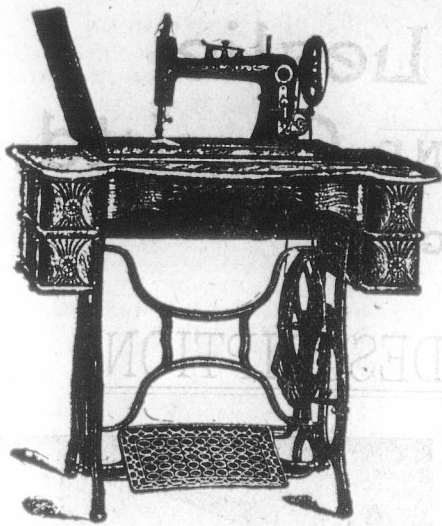
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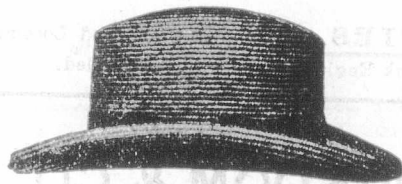
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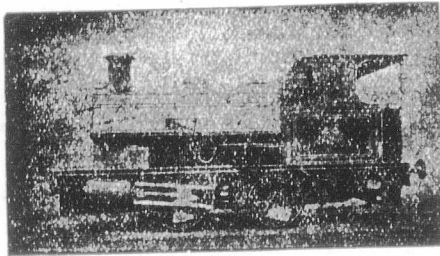
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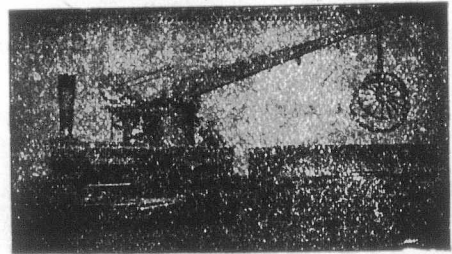


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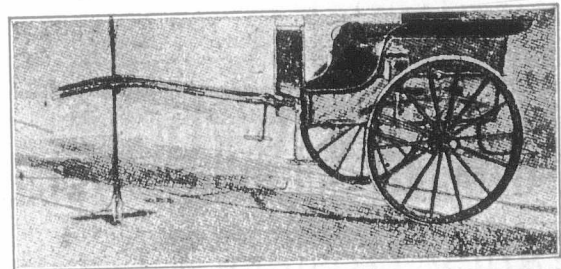
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British Colum  
Canada, 4 per c  
2 per  
Debs,  
Manitoba, 1885

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SECURITIES.		London Feb. 19	
British Columbia, 1877 5 p.c. ....	104	104	107
1887, 4% per cent. ....	89	89	91
1891-3, 5 p.c. ....	102	102	104
Canada, 4 per cent. loan, 1880 .....	192	192	104
3 per cent. loan, 1888-99 .....	102	104	
Debs. 1884, 3% per cent. ....	90	92	
2 1/2 p.c. loan, 1897 .....	106	103	
Manitoba. 1885-6, 5 p.c. ....			

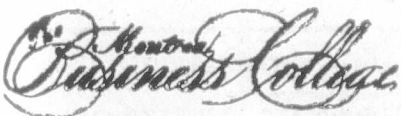
Railway and other Stocks.		Feb. 19	
Quebec Province, 5 p.c., 1874.....	100	105	
1876, 5 p.c. ....	100	105	
1880, 4 1/2 p.c. ....	102	104	
1883, 5 p.c. ....	107	110	
100 Atlantic & Nth. Western 5 p.c. Guar 1st M. Bds .....	118	121	
10 Buffalo & Lake Huron \$10 shr. ....	13 3/4	14 3/4	
do 5 1/2 p.c. bonds .....	135	142	
Can. Central 5 p.c. M. Bds. Int. guar. by Gov. ....			
Canadian Pacific \$100 .....	141 3/4	142	
Grand Trunk, Georgian Bay, & C. ....	100	102	
1st M. ....			
100 Grand Trunk of Canada Ord. stock. 2 1/2	21 3/4		
2nd equip. mtg. bds. 5 p.c. ....	124	127	
1st pref. stock. .... 5 p.c. ....	111 3/4	112 3/4	
2nd pref. stock. ....	100	103 1/2	
3rd pref. stock. ....	58 3/4	53 3/4	
5 p.c. perp. deb. stock. ....	135	139	
4 p.c. perp. deb. stock. ....	110	112	
100 Great Western shares, 5 p.c. ....	134	136	
100 Hamilton & N.W., 5 p.c. ....	105	107	
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. ....			
100 Quebec Central, 5 p.c. 1st Inc. Bds. ....	102	104	
100 T. G. & B. 4 p.c. bonds, 1st mort. ....	106	108	
100 Well, Gray & Bruce, 7 p.c. bds. ....	106	108	
1st Mort. ....	106	108	
100 St. Law. & Ott. 4 p.c. Bds. ....	106	107	
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	102	
redeem 1875 .....	100	102	
redeem 1875 .....	100	103	
100 City of Quebec, op. c. redeem 1875 ..	102	104	
redeem 1878 .....	107	110	
100 City of Toronto, 4 p.c. 1889-93 .....	99	101	
5 p.c. stg. con. deb. 1874-1876 ..	101	107	
5 p.c. gen. con. deb. 1879 .....	109	111	
4 p.c. stg. bonds, .....	100	102	
100 City of Winnipeg deb., 1884, 5 p.c. ....	105	107	
Deb. scrip. 1881, 5 p.c. ....			
MISCELLANEOUS COMPANIES.			
100 Canada Company .....	37	41	
100 Canada North-West Land Co. ....	97	102	
100 Hudson Bay .....	43 3/4	44 3/4	
BANKS.			
Bank of British North America .....	69	71	
" Montreal .....	545	555	
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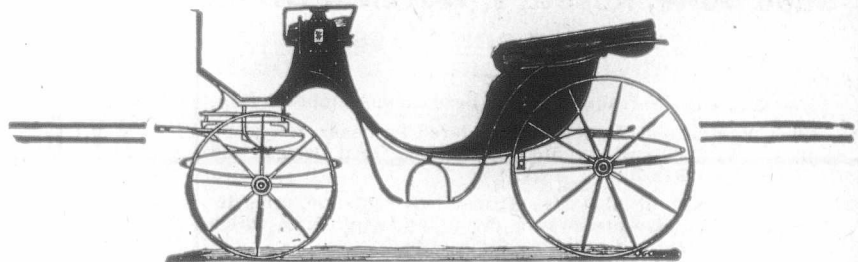
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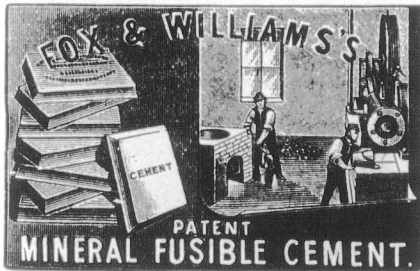
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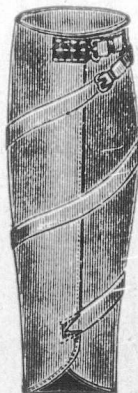
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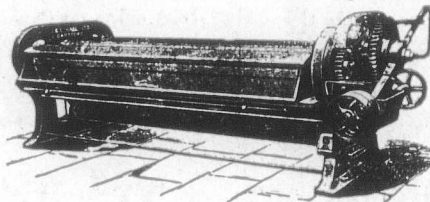
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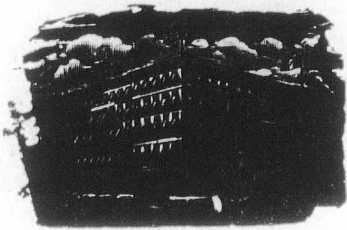
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OTTAWA.

**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.

**A Good Company to Represent.**  
**A Splendid One to be Insured in.**

The steadily increasing amount of new business written indicates the growing popularity of the Company, and the confidence the insuring public place in it.

Active men who desire to work up substantial incomes for themselves by renewals, should correspond with the

**THE NORTH AMERICAN LIFE**  
Assurance Company,  
Home Office: - TORONTO, Ont.

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

**INVESTMENTS.**

Opportunities for safe investments in Canada, at 4 to 5 per cent. Correspondence invited.

Address: INTEREST,  
P.O. Box 576,  
Montreal, Canada

**OILS.**  
**The IMPERIAL OIL COMPANY, Ltd.**

—REFINERS AND MANUFACTURERS OF—

**CANADIAN PETROLEUM PRODUCTS,**

Under New Patent Process

Refined Oils, Benzine, Napthas and Gasolenes, Lubricating Oils, Greases  
Paraffine Wax Candles, Fuel Oils, &c.

Refineries: SARNIA and PETROLIA, Ont.

Branches:

MONTREAL, P.Q. ST. JOHN, N.B. HALIFAX, N.S. WINNIPEG, Man.;  
VANCOUVER, B.C.

—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.

**THE**  
**"CROWN"**

**Sole-Plate Boots.**

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

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



**A. KNIGHT & CO.,**

High Class—Wholesale

**Boot**

**\* Manufacturers \***

We supply these Shoes, 33 $\frac{1}{2}$  p.c. under the New Preferential Tariff.

GREAT NORTHERN WORKS, - BELGRAVE ROAD,

LEICESTER, ENGLAND.

Cuts will be inserted when received.

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Perfec  
Variety.  
our

# H. E. BROWETT.

MANUFACTURER FOR HOME AND EXPORT OF GENT'S HIGH-CLASS GOODS.

The "UP-TO-DATE" Brand  
(REGISTERED)



Is the title applied to a splendid range of

**HAND-  
WELTED  
GOODS**

In Leading Styles and Shapes, and

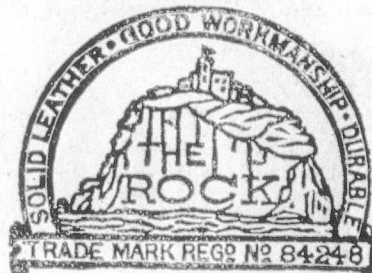
**DURABILITY  
GUARANTEED.**

The "ROCK" Brand  
(REGISTERED)

INCLUDES  
**Standard  
Screwed**

AND  
**Stitched  
Goods**

OF  
**GUARANTEED  
DURABILITY.**



This Brand has stood the Test of Years

NEW SAMPLES IN GLACE AND BOX, ARE THE ACME OF GOOD VALUE IN FINE FOOTWEAR.  
PITCHLEY and HARROLD STS., **NORTHAMPTON, Eng.**  
33 1-3 Per Cent. In Canada's Favour.

Up-to-Date Canada!

## RENOLD CYCLE CHAINS

For 1903.

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

**MANCHESTER, Eng.**

## J. KEMPNER & SONS

PARACON WORKS

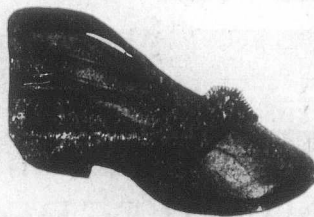
236 Mare Street, HACKNEY, London, N.E., Eng.



Absolutely the Largest NURSERY BOOT AND SHOE Manufacturers in London,

**SPECIALISTS.**

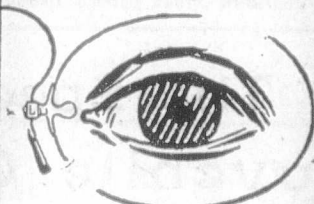
Every possible Description of



**Nursery Boots and Shoes,  
Sandals and Sandalettes and Infants' Soft Soles.**

Perfection in Fittings, Hygienic and Straights. Magnificent Designs in Endless Variety. The Large Continual Increase in our Turnover each year proves the value of our

N U R S E R I E S .



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.

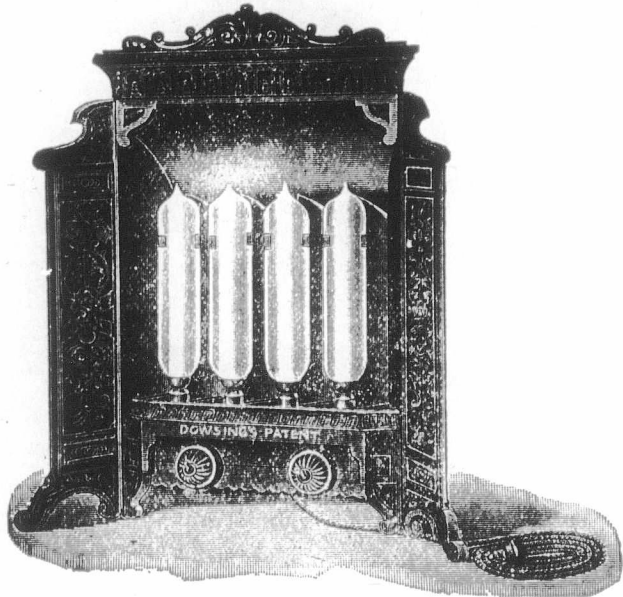
Send for figures on your next lot.

Journal of Commerce Job Dept.

171 ST. JAMES ST.

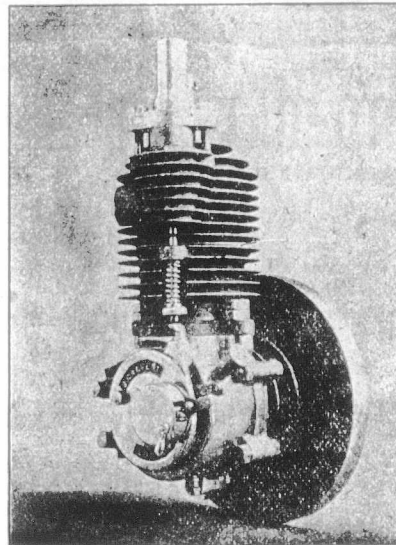
Contractors are invited to apply **Pure Air Radiator**  
for particulars of the (ELECTRIC.)

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, Infirmaries, 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.

**The Speedwell  
Juvenile Clothing  
Company.**

Manufacturers of Sailor and Fancy Suits  
in Velvets, Plushes, Twæds, and Serges,  
for Canadians under the New Preferential  
Tariff of 33 1/2 p.c

WORKS AND OFFICES:

**Fleet Street,**  
**LEICESTER, ENGLAND.**

TELEGRAMS: "HOSIERS, LEICESTER." A.B.C. Code, 4th Ed.

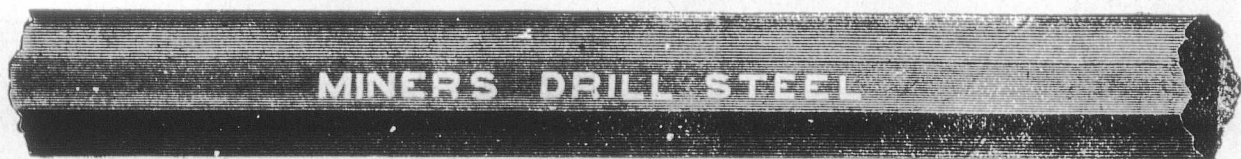
**A. B. HUGHES & CO.,**  
**Hosiery Manufacturers,**  
Great Central Street, - **LEICESTER, England**  
Special rates to Canadians under the New Tariff.

**SPECIALITIES**  
Men's Cardigan Jackets, in Black, Brown, Navy, Kharki and  
Natural Brown.  
Men's Fancy Sweaters, in White, Grey, Heather, etc.  
Gent's Golf and Cycle Hose, in large variety, Plain and Fancy  
Tops, etc.  
Men's Natural Ribbed Body Belts, as supplied for Government  
use.  
Ladies' Skirt Knickers, in Navy Serge, Fancy Tweeds, Cords, etc  
Men's Fancy Knitted Vests.  
Men's Ribbed Hose and Half-Hose, in Heathers, Fancy Mixture  
Fingerings, Sels, etc.  
Grey Military Half-Hose, Ribbed and Plain.  
Black Knicker Ribbed Hose, in Boy's and Women's.  
Patent Loop and Nett White Cotton Braces.

CONTRACTORS TO HER MAJESTY'S GOVERNMENT.

**ATKINSON BROTHERS, LTD.,**

MILTON WORKS and  
BRITANNIA STEEL WORKS, **Sheffield, Eng.,**



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

... For  
**L**ATHE 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.

TELEGRAPHIC ADDRESS: "WALKINEASE, NORTHAMPTON."

# CHURCH & CO.,

—MANUFACTURERS OF—

## Men's Boys' and Ladies' BOOTS AND SHOES

Northampton, - - England.

SPECIAL PRICES UNDER THE NEW TARIFF.

Cuts will be inserted when received.

### St. Patrick DROVE AWAY THE SNAKES.

**KITLENE LEATHER CEMENT** does away with RIVETS and STITCHING in Leather Driving Belts.

**KITLENE GLUE** goes farther and does its work better than any predecessor.

**KITLENE LIGHTNING WOOD POLISH** converts the Amateur into an expert workman.

Kitlene Syndicate, Limited,  
146a, Queen Victoria Street,  
London, England.

### Rigby, Wainwright & Co.,

Manufacturers,

Neptune Works - MANCHESTER, Eng

Cotton Waste, Sponge Cloths and Lamp Wicks.

Flags of all Nations,  
Buntings, Dusters, Scourers, &c.

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

### E. L. Laxton & Co.,

Boot and Shoe Manufacturers,

SPECIALITY:

Children's Shoes,

24a Queen Street,

LEICESTER, - - England.

Cuts will be inserted when received.

### W. O. TOONE & CO.,

WHOLESALE AND EXPERT

Boot and Shoe  
Manufacturers

Children's Shoes—Speciality,

Factory: "STAR" WORKS, BLABY,

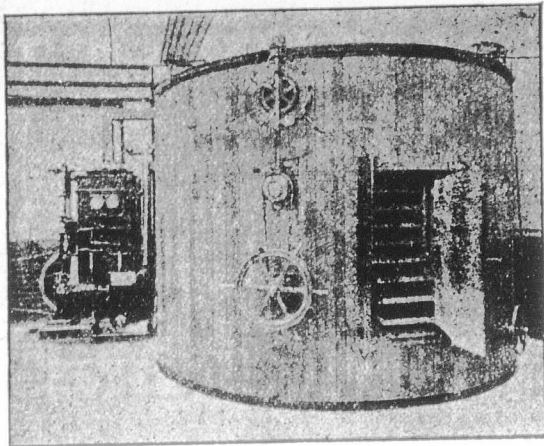
Rutland Street, LEICESTER, England.

This firm makes only Children's Shoes, under the New Tariff.

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**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.**

11 Lord Street, - Huddersfield, Eng.

WORKS:  
Forest Road, Dalston.

Special prices to Canadians under the new tariff.

**J. & J. MANN,**

Shakespeare Road & Burns Street,  
NORTHAMPTON, Eng.



We make the best SHOES for the money in England, specially supplied to Canadian, 33 1/3 p.c. less than any other Country under the New Preferential Tariff.

**Buy your Incandescent Burners and Fittings straight from the Makers.**

other houses. INCANDESCENT BURNERS, Brass guaranteed, from 2/3 per doz.; Special price by case. UNBREAKABLE MICA CHIMNEYS, from 2/- per doz. BEST MAGNESIA FORKS latest improvements, 7/- per 1,000. Special offer, cases containing 5,000 33/-, packing ree. LATEST NOVELTY, Very Fancy Combination Globes, in four colours, most artistically decorated with floral design in gold, 6/6



Below we give a few prices for purposes of comparison with other houses. INCANDESCENT BURNERS, Brass guaranteed, from 2/3 per doz.; Special price by case. UNBREAKABLE MICA CHIMNEYS, from 2/- per doz. BEST MAGNESIA FORKS latest improvements, 7/- per 1,000. Special offer, cases containing 5,000 33/-, packing ree. LATEST NOVELTY, Very Fancy Combination Globes, in four colours, most artistically decorated with floral design in gold, 6/6 per doz. BEST FIREPROOF CHIMNEYS, special annealed like Jena, 1/- per doz. Special offer, cases of 48 doz. 38/-, packing free. FANCY SCREENS, in six colours 3/3 doz. Case of 2 gross, 66/-, case and packing free. BULBS' Incandescent Fireproof, half-obscured or all clear, 2/- doz., original case of 2 gross, £2, i.e., 1/8 per doz., case and packing free. HIGH-PRESSURE BURNER (No. 516 in the design in this advt.), 14/- doz. or £7 4s. per gross. MICA SMOKE TOPS, from 5/- per gross. Pure Aluminum and Mica Tops, from 15/- per gross.



The well-known EXPORT MANTLE, (under license) can now be used without restriction. Illuminating Value—70 to 80 Candle Power with C. Burner, 500 to 700 Candle Power with High Pressure Burners, 28/6 per gross. 2/6 doz. EXPORT REMA SILK, 30/- gross, 2/9 doz. EXPORT HIGH PRESSURE, 4/6 to 6/- doz., Net cash with order. List of Novelties on application. Cheapest and Best House in the trade. Special Prices for Quantities. New Illustrated Price List Free on Application.

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

Supplied to Canadians 33 1/3 p.c., under the New Preferential Tariff.

The

HEA

Capital &  
Surplus  
Paid Up

H. RUSS

Scottis

M. BENNE  
Capital .....

Total Assets

WALTER KAV.



Insurance.

**The Federal Life ASSURANCE COMPANY.**  
 HEAD OFFICE - HAMILTON, CANADA.

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

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,  
 President and Managing Director.

J. K. McCUTCHEON,  
 Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

**THE MANUFACTURERS LIFE INSURANCE CO.**

has some good agency positions still open for the right man.

Business in force, over.....\$80,000,000  
 Net Income during 1902, over... 1,240,000  
 Security to Policy-holders, over 5,500,000

This standing has been attained in less 16 years.

Certainly, "Nothing Succeeds Like Success."

HON. G. W. ROSS, President. J. F. JUNKIN, Managing Director.

HEAD OFFICE-TORONTO.

**Scottish Union and National INSURANCE COMPANY,**  
 Of Edinburgh, Scotland.  
 ESTABLISHED 1834.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn  
 Capital.....\$30,000,000 | Invested Funds.....\$13,500,000  
 Total Assets.....34,472,705 | 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 1833.

**FIRE AND MARINE.**

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

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

**The Mutual Life INSURANCE COMPANY**  
 OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING 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 ..... 66,624,805.51  
 Payments to Policyholders..... 42,452,606.80  
 Risks and annuities in force amounting to..... 1,948,508,101.11

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

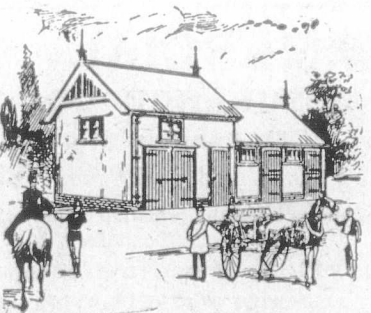
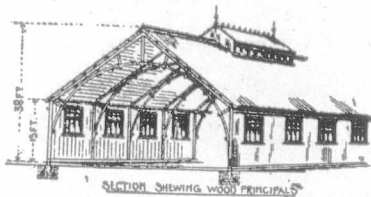
Assets exceed, - - - \$22,000,000.

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.



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

ESTABLISHED 1834.

**HUMPHREYS LIMITED,**

Manufacturers and Shippers of

**IRON BUILDINGS**

To all Parts of the World.

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

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

## 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 CAN. BR., 496 1/2 Main St., Winnipeg, Man.  
N. B. BR., 124 Prince William St., St. John, N. B.  
TORONTO BRANCH, 6 King St., West, Toronto, Ont.  
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

## J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,  
Montreal.

## COMMISSIONER

For Following Provinces:

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

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$61,187,215  
Funds Invested in Canada, - \$3,300,000

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

Canada Board of Directors.

A. F. GAULT, Chairman  
WENTWORTH J. BUCHANAN, Deputy Chairman.  
SAM'L FINLEY, E. S. CLOUTON.  
HON. SIR ALEXANDRE LAOUSTE, K.C.M.G.  
G. F. C. SMITH, J. GARDNER, THOMPSON, } Joint Resident Managers.  
WILLIAM JACKSON, Deputy Manager.

Head Office, Canada Branch

MONTREAL

## THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

## CONFEDERATION LIFE ASSOCIATION.

Policies Issued on all Approved Plans.

Cash Values,  
Extended Insurance,  
Paid up Policies,  
GUARANTEED.

W. C. MACDONALD,  
Actuary.

J. K. MACDONALD,  
Managing Director.

Head Office, - TORONTO.

Montreal Office:  
174 ST. JAMES ST.,

## PARTNERSHIP INSURANCE POLICIES

THE ROYAL-VICTORIA LIFE INSUR. CO. has perfected a convertible Policy adapted to the conditions of business partnerships of two, three or four members of varied ages.

The Policy Guarantees CASH LOANS, SURRENDER VALUES and NON-FORFEITABLE INSURANCE and an equitable division of the Insurance to each partner, in case of a dissolution of the firm.

## CHILDREN'S ENDOWMENT POLICIES

THE ROYAL-VICTORIA LIFE has also perfected Child's Endowment Policy payable to the child at the end of a certain period. If the parent dies before the period expires, all premiums cease.

This Policy also Guarantees CASH LOANS and SURRENDER VALUES. Particulars on application to any agent, or to the Head Office, Place d'Armes, Montreal.

DAVID BURKE, A.I.A., F.S.S., General Manager.

## NATIONAL ASSURANCE COMPANY OF IRELAND.

ESTABLISHED 1822.

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

Canadian Branch:

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

H. M. LAMBERT, - MANAGER.

## THE GOLD FOUNTAIN PEN

OF THE CENTURY.

Has no Equal.

Prices to all Classes, \$1.00 each.

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

## The Imperial Pen Co'y,

78 Newgate Street,  
LONDON, E.C., England.

Manufactured for the Canadian Market, in England, 38 1/2 p.c. less, under the New Preferential Tariff.

## WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$3,260,000.00  
Annual Income, 3,880,000.0

Head Office, - Toronto, Ont.

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

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

The Best House in the OLD COUNTRY

-For-

PICKLES, SAUCE &  
TABLE SALT, IS . .

## W. H. FLETT, Ltd.

ALVINA WORKS, Liverpool, Eng.

Write for Price List

## COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES MCGREGOR, Manager.

# WALKERZ

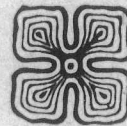
FULL DRESS

WALKING BOOTS



CHOICEST MATERIALS

FINEST WORK-MANSHIP



WILL REPAY Your CONSIDERATION.

WATCH THIS PAGE EACH WEEK FOR THE LATEST THINGS IN FOOTWEAR.

## G. T. HAWKINS,

WALKERZ FACTORY,

NORTHAMPTON. - - - England.

LIFE N.

Approved

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LD. Director.

RONTO.

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THE CANADIAN JOURNAL OF COMMERCE.

Telegraphic Address:  
"SWINDEN, LONDON."

# C. F. E. Swinden & Co.,

MANUFACTURERS  
OF

And  
**Mining Contractors**  
**Plant**  
**Specialities.**



18 AND 20  
QUEEN VICTORIA STREET,

London, E.C., Eng.

**Henry Marshall,** St. George's Street,  
NORTHAMPTON, England.

MANUFACTURER OF

Gentlemen's <sup>A</sup><sub>N</sub>D Ladies'  
Fine Grade Footwear

EXCELLENCE OF PRODUCTION  
THE FIRST CONSIDERATION.

**Tan and Black Glace Kids,**  
**Willow Calf.**

NOTE.—These Goods are made in England, under the New Canadian Tariff.

Cuts will be inserted as soon as received.

## Fast Metal-Edging & Studding Machines

(PATENTED.)

(Endless Roll System.)

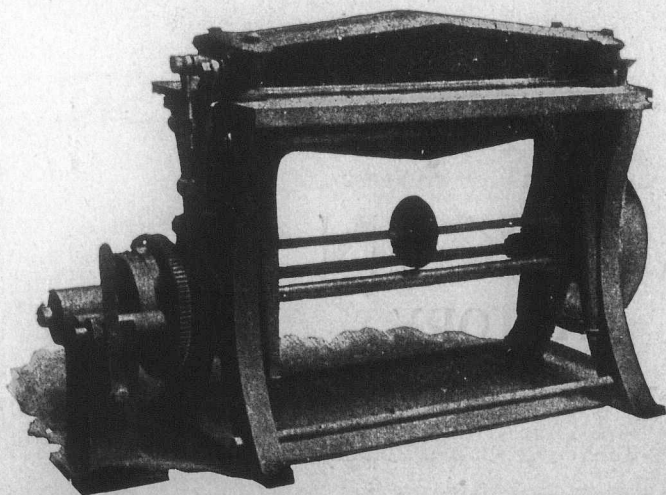
Still the **SIMPLEST, CHEAPEST**  
and **BEST BUILT** Machine  
for the Trade.

Every Machine Guaranteed.  
Popular Prices and Terms.

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

**The Box Making Machinery & Engineering Co.,**  
78 Turnmill St.,  
CLERKENWELL RD., London, E.C., Eng.

These Box Machines, which are made in England for the Canadian Market, are sold 33½ p.c. less than from any other Country.



McIntyre, B.  
McArthur, C.



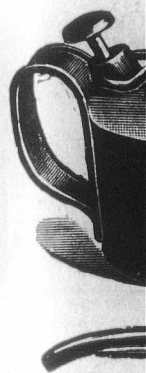
Vol. 56. N  
New B

GAME,  
2 &



The largest a  
WOOD TEAS a  
Supplied to C

T.



Blanch

Glacé Ch  
Broken W

GLUCOSE, C

... COLORS, C