

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

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

#

457

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol 55. No. 5.
NEW SERIES.

MONTREAL, FRIDAY, AUGUST 1, 1902.

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.

18 VICTORIA SQUARE.

**AGENCY
WANTED**

An old established (1828) and highly respectable House in the

PROVISION TRADE,

having a large connection with the Best and Leading Houses in England, and a large staff of travellers, are open for an Agency in the Canned Goods and General Produce Line. Highest references given.

Address, in first instance, "PRODUCE," care

LEE & NIGHTINGALE,
LIVERPOOL, Eng.

ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
Cement Washtubs
&c.

CANADIAN AGENTS:
Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
MONTREAL.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,
MONTREAL.

Manufacturers and Importers of

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

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

AGENTS FOR

BERLIN ANILINE CO.,
Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

X The following Brands X
Manufactured by . . .

THE American Tobacco Co.
OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses . . .

CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
Old Gold.

CIGARETTES

Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

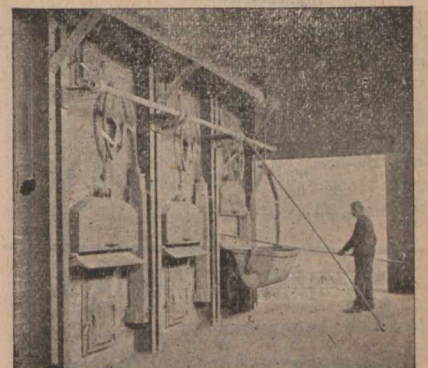
X X

GRAND TRUNK RAILWAY

The Finest Train in Canada.

The "International Limited" of the Grand Trunk Railway, has justly earned the title of being the premier train of the Dominion and unexcelled in America, not only in speed, comfort and up-to-date equipment, but also by its regularity running invariably on time. The "International Limited" leaves Montreal, 9.00 a.m. daily, arriving Toronto 4.40 p.m., Hamilton, 5.50 p.m., Niagara Falls, N.Y., 7.25 p.m., Buffalo, 8.20 p.m., London, 7.45 p.m., Detroit, 9.30 p.m. and Chicago, 7.20 the following morning. It carries wide vestibule, modern coaches, parlor and pullman sleeping cars, and an elegant café service is operated in connection with this train. It is known as one of the fastest long distance trains in the world and is well patronized by the travelling public. Any one travelling west should not miss the opportunity of riding on this superb train which has gained such an enviable reputation throughout the land.

"Destructors for Town Garbage"



Horsfall Destructor Co., Ltd., Leeds, Eng.
Canadians can purchase these furnaces at 33 1/4 p.c. cheaper than any other Country.

JAMES CORISTINE & CO.,
Limited.

Manufacturers and Importers of

**HATS
CAPS
AND FURS**

MONTREAL.

**BLACK DIAMOND
FILE WORKS.**

Est. 1863.

Inc. 1895.



HIGHEST AWARDS at TWELVE
International Expositions.

SPECIAL PRIZE,
GOLD MEDAL,
AT ATLANTA, 1895.

G. & H. BARNETT COMPANY,
PHILADELPHIA, PA.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

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

HEAD OFFICE: MONTREAL.

BOARD OF DIRECTORS:

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

E. S. CLOUSTON, General Manager.

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

BRANCHES IN CANADA:

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

IN NEWFOUNDLAND:

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

IN GREAT BRITAIN:

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

IN THE UNITED STATES:

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

BANKERS IN GREAT BRITAIN:

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

BANKERS IN THE UNITED STATES:

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

Montreal, 30th April, 1902.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

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

DIRECTORS:

GEORGE GOODERHAM, Esq., President.

WM. H. BEATTY, Esq., Vice-President.

Henry Cawthra, Esq., Geo. J. Cook, Esq.,
Robert Reford, Esq., Charles Stuart, Esq.,
William George Gooderham, Esq.,
John Waldie, John J. Long.

DUNCAN COULSON, - General Manager.

Joseph Henderson, - Assistant General Manager

BRANCHES:

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

BANKERS:

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

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1886.

Incorporated by Royal Charter in 1840.

Paid up Capital, £1,000,000 stg.
Reserve Fund, 365,000 stg.

London Office, 5 Gracechurch St., E.C.

COURT OF DIRECTORS:

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

Secretary A. G. Wallis.

Head Office in Canada, St. James street, Montreal

H. STIKEMAN, General Manager.

J. ELMSLY, Inspector.

BRANCHES IN CANADA:

London, Ont., Quebec, Ashcroft, B. C.
Brantford, Halifax, N.S., Greenwood,
Hamilton, St. John, N.B., Victoria,
Toronto, Fredericton, Vancouver,
Kingston, Yukon District, Rosland,
Midland, Dawson City, Kaslo.
Ottawa, Winnipeg, Man.
Montreal, Que., Brandon.

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES. Agents in the United States.

New York (52 Wall St.)—W. Lawson and J. C. Welsh, Agents.
San Francisco (127 Sansome Street)—H. M. J. McMichael and J. R. Ambrose, Agents.

London Bankers—The Bank of England and Messrs. Glyn & Co.

Foreign Agents—Liverpool—Bank of Liverpool.
Scotland—National Bank of Scotland, Limited, and branches.
Ireland—Provincial Bank of Ireland, Limited, and branches; National Bank, Limited, and branches.
Australia—Union Bank of Australia.
New Zealand—Union Bank of Australia.
India, China and Japan—Mercantile Bank of India, Limited.
West Indies—Colonial Bank.
Paris—Messrs. Marcouard, Krauss et Cie. Lyons—Credit Lyonnais.
Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,500,000
Reserve Fund, 2,150,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, Samuel Finley, J. P. Cleghora,
H. Markland Nelson, Lt.-Col. F. C. Henshaw.

JAMES ELIOT, General Manager.

A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.
H. Lockwood W. W. L. Chipman, Asst. Inspectors.

BRANCHES:

Alvinston, Ont. Meaford, Ont. Sorel, P.Q.
Aylmer, " Montreal, P.Q. St. Thomas, Ont.
Montreal, St. Catherine St. Branch.
Montreal, " Market and Harbour" Branch, Jacques Cartier Sq.
Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, Alberta, " Norwich, " Toronto, "
Chesterville, Ont. Ottawa, " Trenton, "
Clinton, " Owen Sound, " Vancouver, B. C.
Exeter, " Port Arthur, " Victoria, B. C.
Fraserville, Que. Quebec, P.Q., " Victoriaville, Q.
Hamilton, Ont. Revelstoke, " Waterloo, Ont.
Hensall, " Station, B.C. Winnipeg, Man.
Kingsville, " Ridgetown, Ont. Woodstock, Ont.
Knowlton, Que. Simcoe, "
London, Ont. Smith's Falls, Ont.

AGENTS IN EUROPE:

London—Parr's Bank, Ltd.; Messrs. Chaplin; Milne, Grenfell & Co., Ltd.
Liverpool—The Bank of Liverpool, Limited.
Ireland—Munster and Leitmer Bank, Ltd.
France—Societe Generale, Credit Lyonnais.
Germany—Deutsche Bank.
Belgium, Antwerp—La Banque d'Anvers.
China and Japan—Hong Kong and Shanghai Banking Corporation.

IN UNITED STATES:

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

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular letters issued available in all parts of the world. Also "Bank Money Orders" payable at all banking points in the Dominion.

The Chartered Banks.

THE ROYAL BANK OF CANADA.

DIVIDEND No. 65.

NOTICE is hereby given that a dividend of three and one-half per cent. for the current half year, being at the rate of seven per cent. per annum upon the paid up Capital Stock of the Bank, has been declared, and that the same will be payable at the Bank and its Branches, on and after FRIDAY, the 1st day of August next.

The Transfer Books will be closed from 17th to 31st July, both days inclusive

By order of the Board,

EDSON L. PEASE,

General Manager.

Halifax, N.S., 20th June, 1902.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

Capital, \$200,000
Reserve, 45,000
F. H. TODD, President.
J. F. GRANT, Cashier.

AGENTS:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 418,000
Reserve, 150,000

BOARD OF DIRECTORS:

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

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

THE ONTARIO BANK.

Capital Authorized, \$1,500,000.00
Capital Paid-up, 1,400,000.00
Reserve, 425,000.00
Profit and Loss Account, 34,411.44

HEAD OFFICE: TORONTO.

DIRECTORS:

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

BRANCHES:

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

AGENTS:

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

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, - - - - - TORONTO.
Paid-up Capital, - - - - - \$8,000,000
Res. - - - - - 2,000,000

DIRECTORS:
Hon. GEO. A. COX, President.
ROBERT KILGOUR, Esq., Vice-President.
Jas. Crathern, Esq., W. B. Hamilton, Esq.,
John Hoskin, Esq., K. C., LL.D.,
Matthew Leggat, Esq., J. W. Flavell, Esq.,
Frederic Nicholls, L. Melvin Jones,
A. Kingman, Esq.

B. E. WALKER, General Manager.
J. H. PLUMMER, Ass't General Manager.
A. H. Ireland, Chief Insp'r and Supt. of Branches.

BRANCHES OF THE BANK IN CANADA.
ONTARIO:
Ayr Simcoe
Barrie Dundas Ottawa Stratford
Belleville Dunnville Paris Strathroy
Berlin Fort Frances Parkhill Toronto
Blenheim Galt Peterboro Toronto Jc.
Brantford Goderich Port Perry Walkerton
Cayuga Guelph St. Cath'rins Walkerville
Chatham Hamilton Sarnia Waterloo
Collingwood London St. Ste. M'rie Windsor
Dresden Orangeville Seaforth Woodstock

QUEBEC. MANITOBA. YUKON DISTRICT.
Montreal, Winnipeg Dawson, White Horse.
BRITISH COLUMBIA.
Atlin Greenwood, Nelson, Sandon,
Cranbrook, Kamloops, New Westminster, Vancouver
Fernie, Nanaimo, Victoria,

IN GREAT BRITAIN:
London, 60 Lombard St., E.C., S. C. Alexander, Mgr
IN THE UNITED STATES:
New York, San Francisco, Cal.; Portland, Ore.;
Seattle, Wash.; Skagway, Alaska.

Bankers in Great Britain:
The Bank of Scotland, London; Lloyds Bank,
Limited; Messrs. Smith Payne & Smiths, London.
Correspondents Abroad: France—Credit Lyonnais, Paris; Messrs. Lazard Freres & Cle., Paris,
Germany—Deutsche Bank, Holland—Disconto
Maatschappij, Rotterdam. Belgium—J. Mathieu
& Fils, Brussels. Mexico—Banco de Londres y
Mexico. West Indies—Bank of Nova Scotia, King-
ston, Jamaica; Colonial Bank and Branches,
Bermuda—Bank of B. muda, Hamilton, South
America—British Bank of South America, London
and Brazilian Bank, India, China and Japan—
Chartered Bank of India, Australia & China. South
Africa—Standard Bank of South Africa, Limited.
Bank of Africa, Limited, Australia & New Zea-
land—Union Bank of Australia, Limited; Bank
of Australasia, Honolulu—First National Bank
of Hawaii, Bishop & Co.

Traders Bank of Canada

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

Board of Directors:
C. D. Warren, Esq., President.
Hon. J. R. Stratton, Vice-President.
John Drynan, Esq., C. KLOEFFER, Esq., M.P.
Toronto, Guelph.
C. S. WILCOX, Esq., Hamilton.
W. J. SHEPPARD, Waubesaushene.
Head Office, - - - - - Toronto.
H. S. STRATHY, Gen'l Manager.
J. A. M. ALLEY, Inspector.

BRANCHES:
Arthur, Ont., Guelph, Rodney,
Aylmer, Hamilton, Sarnia,
Beetor, Ingersoll, Sault Ste. Marie,
Burlington, Leamington, Strathroy,
Drayton, Newcastle, St. Mary's,
Dutton, North Bay, Sturgeon Falls,
Elmira, Orillia, Sudbury,
Glencoe, Port Hope, Tilsonburg,
Grand Valley, Ridgeway, Windsor

BANKERS
Great Britain—The National Bank of Scotland.
New York—The American Exchange Nat. Bank.
Montreal—The Quebec Bank.

BANQUE D'HOCHELAGA.

Capital Subscribed, - \$1,999,700
Capital Paid-up, - - 1,947,000
Reserve Fund, - - - 950,000

DIRECTORS.
F. X. St. CHARLES, President.
R. BICKERDIKE, M.P., Vice-Pres.
Hon. J. D. Rolland, J. A. Vallancourt, Esq.,
and Alphonse Turcotte, Esq.,
M. J. A. PRENDERGAST, Gen'l Manager
C. A. GIROUX, Assistant Manager
O. E. DORAIS, Inspector

Head Office, Montreal.
BRANCHES—Joliette, P. Q., St. Jerome, P. Q.
Louisville, P. Q., St. Henry, Montreal
Quebec, P. Q., 1393 St. Catherine "
Sorel, P. Q., 1756 " "
Sherbrooke, P. Q., 2217 Notre Dame "
Valleyfield, P. Q., Hochelaga, "
Vankleek Hill, Ont., Three Rivers, P. Q.
Winnipeg, Man.

CORRESPONDENTS—Nat'l Park Bank, Nat'l Bank
of N. America, Nat'l City Bank, Importers & Traders'
National Bank, Mechts National Bank, MM.
Ladenburg, Thalmann & Co., MM. Haidelbach,
Ickelheimer & Co., MM. Kountze Brothers, New York
International Trust Co., National Bank of Redemp-
tion, National Shawmut Bank, Boston, Philadelphia
National Bank, The Fourth Street National Bank,
Philadelphia, National Live Stock Bank, Illinois
Trust and Savings Bank, Chicago. The Clydesdale
Bank (Limited), Credit Lyonnais de Paris, Credit
Industriel & Commercial, Comptoir National d'Es-
compte de Paris, London, Eng. Credit Lyonnais,
Société Générale, Crédit Industriel & Commercial,
Comptoir National d'Escompte de Paris, Paris,
France, C. dit Lyonnais, Brussels, Belgium, Dents-
che B. k, Berlin, Germany, Banque Imp. Royale &
Priv. des Pays Autrichiens Vienna, Austria,
Banque de Rotterdam, Rotterdam, Holland.
Letters of Credit issued available in all parts of the World.
Interest on deposits allowed in Savings Department.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL paid up.....\$2,000,000
RESERVE FUND.....1,600,000

HEAD OFFICE - HAMILTON.

Directors:
JOHN STUART, President
A. G. RAMSAY, Vice-President
John Proctor, Geo. Roach, Wm. Gibson,
Hon. A. T. Wood, A. B. Lea, (Toronto.)
J. TURNBULL, General Manager
H. S. STEVEN, Asst. General Manager.

AGENCIES:
Beamsville, Hamiota, Man., Plum Coulee, M.
Berlin, Indian Hd., n.w.t. Port Elgin.
Blyth, Jarvis,
Brantford, Ont., Listowel, Stmco.
Brandon, Man., Lucknow, Stowall, M.,
Carman, Man., Manitow, Man. Southamton,
Chesley, Milton, Teeswater,
Delhi, Mitchell, Vancover, B. C.
Dundalk, Moose Jaw, Wincham
Dundas, N. W. T. Winkler, Man.
Georgetown, Morden, Man. Winnipeg, Man.
Gorrie, Niagara Falls,
Grimsby, Orangeville,
Hagersville, Ont. Owen Sound,
Hamilton, E. End Palmerston,
Hamilton, Pilot Mound.
Barton St Man.

British Correspondents:—National Provincial
Bank of England [Ltd.] London.
American Correspondents:—New York—Fourth
National Bk. and Hanover National Bk. Bos-
ton—International Trust Co. Buffalo—Marine
Bank. Chicago—Union National Bank, Detroit—
Detroit National Bank. Kansas City—National
Bank of Commerce. St. Louis—National Bank
of Commerce.

THE DOMINION BANK.

Capital, \$2,500,000 | Reserve Fund, \$2,500,000

DIRECTORS:
E. B. OSLER, M.P., President.
WILMOT D. MATTHEWS, Vice-President.
Wm. Ince, Timothy Eaton, W. R. Brock, M.P.
A. W. Austin, James J. Foy, K.C., M.P.P.

HEAD OFFICE, TORONTO.
Branches:—Brampton, Belleville, Cobourg,
Gravenhurst, Guelph, Huntsville, Lindsay, Nap-
anee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby,
Toronto, Queen St. W. cor. Esther; Dundas St.,
cor. Queen; Spadina Ave. cor. College St.; Sher-
bourne St., cor. Queen; Market Branch, cor. King
and Jarvis Sts.; Montreal, Que.; Stanstead, Que.;
Winnipeg, Man.
Drafts on all parts of the United States, Great
Britain and the Continent of Europe bought and sold.
Letters of Credit issued available in all parts of
Europe, China, Japan and the West Indies.

Eastern Townships Bank.

(Established 1859)
Capital Authorized.....\$200,000.
Capital paid up.....\$1,955,225
Reserve Fund.....1,200,000

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

HEAD OFFICE, SHEERBROOKE, Que.
JAS. MACKINNON, General Manager.
Branches: Province of Quebec—Montreal, Water-
loo, Cowansville, Rock Island, Coaticook,
Richmond, Granby, Huntingdon, Bedford, Magog,
St. Hyacinthe, Ormstown, Windsor Mills, Pro-
vince of B. C.—Grand Forks, Phenix.
Agents in Canada, Bank of Montreal and Branches.
Agents in London, Eng., National Bank of
Scotland.
Agents in Boston, National Exchange Bank.
Agents in New York, National Park Bank.
Collections made at all accessible points and
remitted.

The BANK OF OTTAWA.

Capital (Fully paid up) - - - - - \$2,000,000
Rest, - - - - - 1,765,000

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

HEAD OFFICE, OTTAWA, Ont.
Geo. BURK, Gen Mgr.—D. M. FINNIE, Ottawa Mgr.
L. C. OWEN, Inspecting Officer.
Branches:—Ontario—Alexandria, Arnprior, Avon-
more, Bracebridge, Carleton Place, Cobden,
Hawkesbury, Keewatin, Kemptville, Lanark, Mat-
tawa, Ottawa, Wellington street, Bank street, Rideau
St., Somerset street, Parry Sound, Pembroke, Rat-
Portage, Renfrew, Smith's Falls, Toronto, Vank-
leek Hill, Winchester, Quebec—Granby, Hull, La
chute, Montreal, Shawinigan Falls, Manitoba—
Dauphin, Portage la Prairie, Winnipeg.

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

The Chartered Banks.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.
Capital Paid-up.....\$2,000,000.00
Reserve Fund.....2,800,000.00

Head Office, - HALIFAX, N.S.

DIRECTORS.
JOHN Y. PAYZANT, President
CHARLES ARCHIBALD, Vice-President
R. L. BORDEN, J. WALTER ALLISON-
Geo. S. CAMPBELL, Hector McINNIS.
General Office, - TORONTO, Ont.
H. C. McLEOD, Gen. Manager.
D. WATERS, Chief Insp'r. Geo. SANDERSON, Insp'r.

BRANCHES.
In Nova Scotia—Amherst, Annapolis, Bridgetown
Dartmouth, Digby, Glace Bay, Granville Ferry,
Halifax, Kentville, Liverpool, New Glasgow, North
Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stel-
larton, Westville, Yarmouth.
In New Brunswick—Campbellton, Chatham, Fre-
dericton, Moncton, Newcastle, Port Elgin, St. John,
St. Stephen, St. Andrews (sub. to St. Stephen),
Sussex, Woodstock.
In P. E. Island—Charlottetown and Summerside.
In Quebec—Montreal and Paspébiac.
In Ontario—Arnprior, Berlin, Ottawa, Toronto.
In Manitoba—Wunipeg.
In Newfoundland—St. John's and Harbor Grace.
In West Indies—Kingston, Jamaica.
In United States—Boston, Mass.; Chicago.

THE QUEBEC BANK.

HEAD OFFICE, - - - - - QUEBEC
Founded 1818 Incorporated 1822.
CAPITAL AUTHORISED - \$3,000,000
PAID-UP - 2,500,000
REST - 800,000

DIRECTORS:
JOHN BREAKHEY, President.
JOHN T ROSS, Vice-President.
Gaspard Lemoine, W. A. Marsh, Vasey Boswell,
F. Billingslev, Edson Fitch.
THOMAS McDOUGALL, Gen. Manager.

Branches.
Quebec, St. Peter St. Pembroke Ont.
do Upper Town, Thorold, Ont.
do St. Roch, Three Rivers, Que.
Montreal, St. James St. Toronto, Ont.
do St. Catherine St. E. Shawenegan Falls, Q.
Ottawa, Ont. St. George, Beauce, Q.
St. Romuald, Que. St. Henry, Que.
Theford Mines, Que. Victoriaville, Que.
Agents.
London, Eng., Bank of Scotland.
Boston, National Bk. of the Republic.
New York, U.S.A. Agts. Bk. of Brit. North Amer.
do Hanover National Bank.

HALIFAX BANKING CO

Incorporated 1872.
Capital Paid-Up, - - - - - \$600,000
Reserve Fund, - - - - - 500,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:
ROBIN UNIAKKE, President.
C. W. ANDERSON, Vice-President.
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.
BRANCHES—Nova Scotia: Halifax, Amherst, An-
tigonish, Barrington, Bridgewater, Canning, Locke-
port, Lunenburg, Middleton, New Glasgow, Parrs-
boro, Shelburne, Springhill, Truro, Windsor,
New Brunswick: Sackville, St. John.
CORRESPONDENTS—Dominion of Can.—Molsons
Bank and Branches. New York—Fourth National
Bank. Boston—Suffolk National Bank. London.
England—Parr's Bank, Limited.

UNION BANK OF CANADA

Capital Paid-up, - \$2,000,000
Rest, - - - - - 650,000

HEAD OFFICE, - - - - - QUEBEC

Board of Directors.
ANDREW THOMSON, Esq., President.
Hon. JOHN SHARPLES, Vice-President.
D. C. THOMSON, Esq., E. J. Hale, Esq.
Ed. Giroux, Esq., Wm. Shaw.
Wm. Price, Esq.
E. E. Webb, Gen. Manager
J. G. Billett, Inspector
F. W. S. Crispo, Asst. Inspector
H. B. Shaw, Supt. N.W. Branches

Branches:
Alexandria, Ont. Indian Hd., Pincher Creek,
Altona, Man. n.w.t. N.W.T.
Arcola, N.W.T. Kemptville, Ont. Qu'Appelle
Boissevain, Man. Killarney, Man. (Station) n.w.t.
Calgary, n.w.t. Lethbridge, n.w.t. Quebec, Que.
Carberry, Man. Macleod, n.w.t. do St. Louis St.
Carleton Place, O. Manitow. Man. Regina, n.w.t.
Carman, Man. Medicine Hat, Shelburne, Ont.
Crystal City, M. N.W.T. Smith's Falls, O.
Deloraine, Man. Merrickville, Ont. Souris, Man.
Edmonton, w.t. Melita, Man. Toronto, Ont.
Glenboro, Man. Minnedosa, Man. Virden, Man.
Gretna, Man. Montreal, Que. Wawanesa, Man.
Hamiota, Man. Moosomin, n.w.t. Winton, Ont.
Hartney, Man. Moose Jaw, n.w.t. Winchester, Ont.
Hastings, Ont. Morden, Man. Winnipeg, Man.
High River, n.w.t. Neepawa, Man. Yorkton, N.W.T.
Holland, Man. Norwood, Ont.

Foreign Agents:
London, Parr's Bank, Limited
Liverpool, "
New York, National Park Bank.
Minneapolis, National Bank of Commerce.
St. Paul, St. Paul National Bank.
Great Falls, Mont. First National Bank.
Chicago, Ill. Corn Exchange National Bank.
Buffalo, N. Y. Marine Bank.
Detroit, Mich. First National Bank.
Duluth, Minn., First National Bank.

The Chartered Banks.

Imperial Bank of Canada.

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

DIRECTORS.

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

BRANCHES IN ONTARIO.

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

BRANCH IN QUEBEC.—Montreal.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.

Brandon, Man. Prince Albert, Sask.
 Calgary, Alta. Revelstoke, B. C.
 Edmonton, Alta. Roathorn, Sask.
 Ferguson, B. C. Strathcona, Alta.
 Golden, B. C. Vancouver, B. C.
 Nelson, B. C. Winnipeg, Man.
 Portage La Prairie, Man.

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

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Authorized, \$2,000,000.00
 Capital Subscribed, 1,457,970.00
 Capital Paid-Up, 1,455,396.00
 Rest, 350,000.00
 Undivided Profits, 67,161.16

DIRECTORS:

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

Branches:

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

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

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.

DIRECTORS.

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

AGENCIES.

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

BANKERS

New York—Importers and Traders National Bank.
 Montreal—Molson's Bank and Imperial Bank.
 London, England—National Bank of Scotland.
 All banking business promptly attended to. Cor-
 respondence solicited.
 GEO. P. REID, General Manager.

THE JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW

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

ISSUED EVERY FRIDAY MORNING
 SUBSCRIPTION.

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

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

S. FOLWY, Editor, Publisher and Proprietor.
 We do not undertake to return unused
 manuscripts.
 The Editor cannot under any circumstances un-
 dertake to return unused manuscripts, or enter
 into any correspondence concerning it.

Ocean Steamships.

DOMINION LINE

Steamships.

LIVERPOOL SERVICE.

From Portland. From Portland.
 *Colonian, Aug. 2..... *Norseman, Aug. 23.....
 *Irishman, Aug. 9..... *Turcoman, Aug. 30.....
 Californian, Aug. 16 .. . Colonian, Sept. 6.....

*These steamers do not carry passengers.

Rates of Passage.

Saloon—\$65.00 and upwards according to
 steamer and service.
 Second Saloon—\$37.50 and upwards accord-
 ing to steamer and service.

Third Class—\$26.00 to Liverpool, London,
 Londonderry, Belfast, Glasgow, Queenstown.

From Montreal. From Boston.
 *Roman, Aug. 9. New Eng and, July 30..
 *Manxman, Aug. 23..... Commonwealth, Aug. 13

NEW SERVICE.

BOSTON TO THE MEDITERRANEAN.

Cambroman, Aug. 16 .. . Vancouver, Sept. 6.
 Midship saloons, electric light, spacious prome-
 nade decks
 For further information apply to any agent of
 the company, or to

DAVID TORRANCE & CO.,

General Agents, Montreal.

17 St. Sacramento Street.

Loan Societies.

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

The Dominion Savings
 & Investment Society

MASONIC TEMPLE BUILDING,

London, .. . Canada.

Capital Subscribed, .. . \$1,000,000 00
 Total Assets, 31st Dec'r, 1900 .. . 2,272,950 88

T. H. PURDOM, Esq., K.C., President.
 NATHANIEL MILLS, Manager.

JAMES MURRAY,

of ST. JOHN'S, Newfoundland,

GENERAL * COMMISSION * AGENT.

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

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

Business Founded 1795.

American Bank Note Company.

78 to 86 TRINITY PLACE, NEW YORK.

ENGRAVERS AND PRINTERS OF

Bank Notes, Share Certificates,
 Bonds for Governments and
 Corporations, Drafts, Checks,
 Bills of Exchange,
 Postage and Revenue Stamps
 from Steel Plates.

With Special Safeguards to Prevent Counterfeiting.

JAMES MACDONOUGH, Chairman.
 AUGUSTUS D. SHEPARD, President.
 THEO. H. FREELAND, Vice-Pres. & Treas.
 WARREN L. GREEN, 2nd Vice-Pres.
 JOHN E. CURRIER, Secretary.
 I. K. MYERS, Ass't Treas.
 F. R. MYERS, Ass't P...

Ocean Steamships.

ALLAN LINE

MONTREAL TO LIVERPOOL

VIA

QUEBEC AND MOVILLE.

ROYAL MAIL SERVICE.

NEW STEAMERS.

Tunisian, 10,575 Tons, Twin Screws.
 Bavarian, 10,375 Tons, Twin Screws,
 Ionian, 10,000 Tons, Twin Screws.

These are the largest, finest and
 fastest vessels ever built for the St.
 Lawrence route.

From Liverpool	Steamers.	From Montreal.	From Quebec.
10 July....	Pretorian	July 26,	July 26.
17 July....	Numidian	Aug. 2,	Aug. 2.
24 July....	Parisian	Aug. 9,	Aug. 9.
31 July....	Mongolian	Aug. 16,	Aug. 16.
7 Aug....	Tunisian	Aug. 23,	Aug. 23.
14 Aug....	Corinthian	Aug. 30,	Aug. 30.

The Saloons and Staterooms are in the central
 part where least motion is felt. Electricity is used
 for lighting the ships throughout, the lights being
 at the command of the passengers at any hour of the
 night. Music rooms and smoking room on the
 promenade deck. The Saloons and Staterooms are
 heated by steam.

RATES OF PASSAGE.—Cabin : \$65.00 and up-
 wards. A reduction is made on Round Trip
 Tickets.

Second Cabin—To Liverpool, London or Lon-
 donderry. \$37.50 to \$42.50 Single, \$71.25-80 Return.
 Steerage—To Liverpool, London, Glasgow, Bel-
 fast or Londonderry, including every requisite for
 the voyage, \$26.00.

Glasgow, and New York Service
 calling at Londonderry.

From New Pier foot of W. 21st Street, New York
 From Glasgow. From New York.

12 July... Carthaginian. 30 July, 12 noon.
 26 July... Sardinian... 18 Aug., 12 noon

Rates : First Cabin, \$45 to \$60 Single,
 \$81 to \$108.00 Return. Second Cabin,
 \$32 50 Single, \$61.75 Return. Steerage to
 Glasgow, Belfast or Londonderry \$26.00.

Outfit for Steerage passengers furnished free.
 The Steamers employed on these services are not
 surpassed for accommodation for all classes of
 passengers.

For further information apply to

H. & A. ALLAN,

55 Common St., Montreal.

INVESTMENTS.

Opportunities for safe investments in
 Canada, at 4 to 5 per cent. Corres-
 pondence invited.

Address : INTEREST,

P.O. Box 576,

Montreal, Canada

THE MOST NUTRITIOUS.

EPPS'S COCOA

Prepared from the finest
 selected Cocoa, and distin-
 guished everywhere for
 Delicacy of Flavour, Superior
 Quality, and highly Nutritive
 Properties. Sold in quarter-
 pound tins, labelled JAMES
 EPPS & Co., Ltd., Homoeo-
 pathic Chemists, London,
 England.

EPPS'S COCOA

BREAKFAST—SUPPER

THE

Ward Commercial Agency

Mercantile Reports. Collections.

Personal Attention. Prompt Returns

246 St. James Street, MONTREAL

Attention Given to Special Reporting.

R. HUDSON

Gildersome Foundry, near LEEDS.

Telegrams—
Foundry, Gildersome
& B C Code used

5 Minutes' walk from
Gildersome Station, G.N.
Railway.

National Telephone
No. 14,
Leeds Exchange.

Leeds to Bradford via Tingley.
30 Minutes' walk from Morley Station, L. & N.W. Ry.

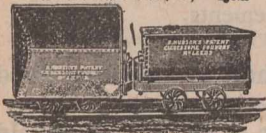
Eng



50—R. H.'s Patent 5-Ton Steel Double Side Tip Wagon, to work with ordinary Rly Wagons



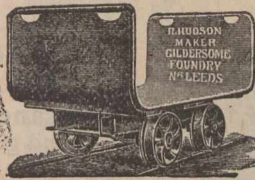
62—R. H.'s Patent Steel Goods Wagon, with Side Doors



66—R. H.'s Latest Patent V or U-Shaped Double Side Tip Wagon, Occupies less room than any other make



30—R. H.'s Patent End Tip Wagon, Made to any gauge and any capacity.



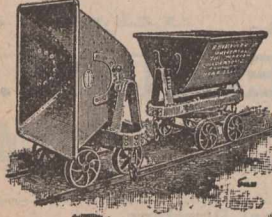
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



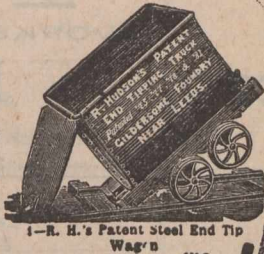
70—R. H.'s Patent Steel Mining Wagon



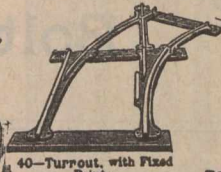
43—R. H.'s Patent Railway, in Delta, Riviera, or Locomotive. Will last ten times as long as the ordinary kind. Guaranteed thoroughly satisfactory



50—R. H.'s Patent Double-Centre Universal Tip Wagon, tipping either Endways or Sideways at will



1—R. H.'s Patent Steel End Tip Wagon



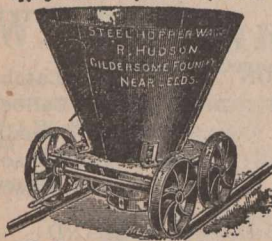
40—Turnout, with Fixed Point



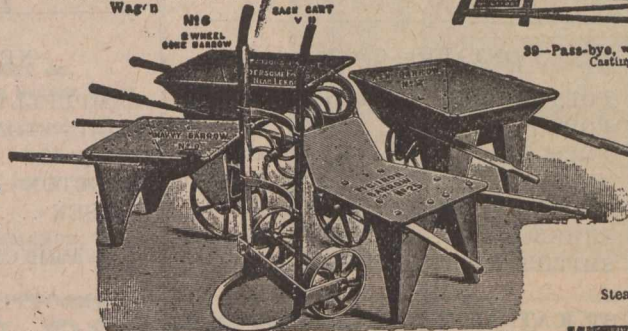
38—Pass-by, with Fixed Points Castings only



17—R. H.'s Patent Self-contained Ball Bearing Turntable, dispensing with Lubrication and Masonry Foundations



27—Hopper Wagon, with Slide Door



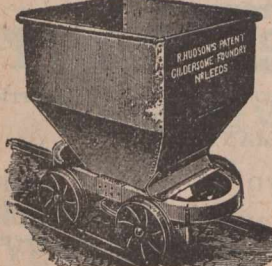
13—R. H.'s Patent Steel Barrows, Practically indestructible



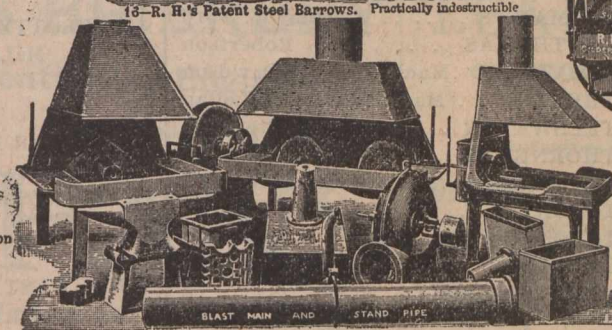
10—Left-hand Steel Points & Crossing



67—R. H.'s Improved Steel Ladder, Strong, very light, and durable



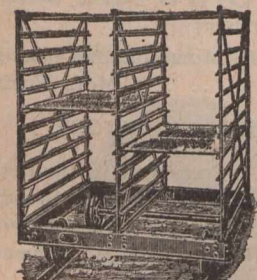
69—R. H.'s Improved Steel Hopper Wagon with Slide Door



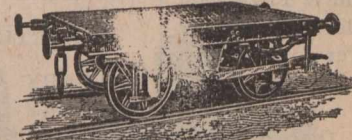
6—R. H.'s Patent Iron Smith's Hearths, No Brickwork required



Steamship Barrow, Drawing V 10



68—Cake Drying Wagon



56—10-Ton Platform Railway Wagon



58—Steel Plate Bogie



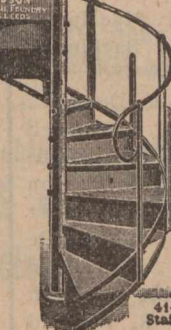
71—R. H.'s Improved Steel Tank Cart, 500 Gallons capacity



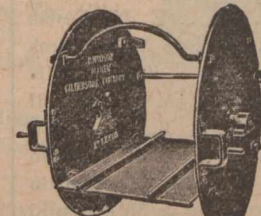
51—R. H.'s Patent Steel Cart, with R. H.'s Patent Steel Wheels and R. H.'s Patent Steel Shafts, Practically indestructible.



22—Two Tons Steel Plate Bogie, Practically indestructible.



51—R. H.'s Patent Steel Staircases, Extremely light



76—Tippler for Mining Wagons



15—R. H.'s Improved Steel Cage, with Safety Grippers and Fallers complete



60—Bogie Wagon, with Swivel Fork for carrying Long Balks



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



Self-righting Steel Tip Bucket, used with Patent Self-acting Catch if desired



61—Rope Bucket, with R. H.'s Patent Catch for Wire Rope Progress



42—Mining Tub with a strong frame



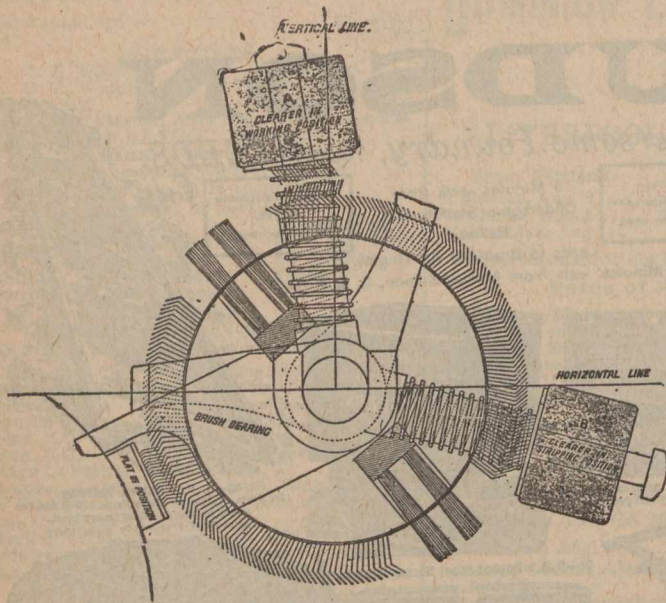
5—4-Wheeled Coal Wagon



55—Fly Punch



59—Foundry Ladle



Philipson & Co.'s,

PATENT

Combination Flat Stripping Brush

(For Revolving Flat Card Engines.)
With 1897 Improvements.

This is the most efficient method of keeping Card Wire clean.
Thousands working in all parts of the textile world and giving the highest satisfaction.

WORKS:

Bolton, - England.

Legal Directory.

Price of Admission to this Directory is \$10 per annum.

NEW YORK STATE.

NEW YORK CITY . . . David T. Davis
(Counsellor and Attorney-at-Law)
Noble, Hasbrouck & Davis

ONTARIO.

ARNPRIOR . . . Thompson & Hunt
ARTHUR . . . M. M. MacMartin
AYLMER . . . Miller & Backhouse
BARRIE . . . John Dickinson
BELLEVILLE . . . Geo. Denmark
BLENHEIM . . . R. L. Gosnell
BOWMANVILLE . R. Russell Loscombe
BRANTFORD . . Wilkes & Henderson
BROCKVILLE . . Wood & Stewart
CAMPBELLFORD . . A. L. Colville
CANNINGTON . . . A. J. Reid
CARLETON PLACE . Colin McIntosh
DESERONTO . . . Henry R. Bedford
DURHAM . . . J. P. Telford
GANANOQUE . . . J. C. Ross
GODERICH . . . E. N. Lewis
HAMILTON . . . Lees, Hobson & Stephens
INGERSOLL . . . Thos. Wells
IROQUOIS . . . A. E. Overell
KEMPTVILLE . . . T. K. Allan
KINGSTON . . . B. M. Britton
LEAMINGTON . . . W. T. Easton
LINDSAY . . . McLaughlin & McDiarmid
LINDSAY . . . Barron & Steers
LISTOWEL . . . S. B. Morpny
MOUNT FOREST . . . W. C. Perry
LONDON . . . W. H. Bartram
L'ORIGNAL . . . J. Maxwell
MITCHELL . . . Dent & Thompson
MORRISBURG . . Johnston & Bradfield
NEWMARKET . . . Thos. J. Robertson
NIAGARA FALLS . . . Fred. W. Hill
NORWOOD . . . T. M. Grover
OAKVILLE . . . R. S. Applebe
ORANGEVILLE . . . W. J. L. McKay
OSHAWA . . . J. F. Grierson
OWEN SOUND . . . A. D. Creasor
PETERBOROUGH . . Roger & Bennet
PETROLEA . . . H. J. Dawson
PORT ARTHUR . . . David Mills
PORT ELGIN . . . J. C. Dalrymple

Legal Directory.

ONTARIO—Continued.

PORT HOPE . . . Chisholm & Chisholm
PORT HOPE . . . H. A. Ward
PRESCOTT . . . F. J. French, K.C.
SARNIA . . . A. Weir
SAULT STE. MARIE, Elgin Myers, K.C.
SHELBURNE . . . John W. Douglas
SMITH'S FALLS
Lavell, Farrell & Lavell
ST. CATHARINES, E.A. Lancaster, M.P.
ST. MARY'S . . . Armour W. Ford
ST. THOMAS . . . J. S. Robertson
STRATFORD . MacPherson & Davidson
TRENTON . . . MacLellan & MacLellan
TEESWATER . . . John J. Stephens
THORNBURY . . . T. H. Dyre
TILSONBURG . . . Dowler & Sinclair
TORONTO . . . Roaf & Roaf
TORONTO . . . Jones Bros. & McKenzie
UXBRIDGE . . . J. A. McGillivray
VANKLEEK HILL,
F. W. Thistlethwaite
WATFORD . . . Fitzgerald & Fitzgerald
WELLAND . . . L. Clarke Raymond
WINGHAM . . . Myer & Dickinson
WINDSOR . . . Patterson, Murphy & Sale
WALKERTON . . . A. Collins
WALKERTON . . . Otto F. Klein
QUEBEC.
BUCKINGHAM . . . F. A. Baudry
MONTMAGNY . . . Albert J. Bender
PERCE & NEW CARLISLE, Jos. Garon
RICHMOND . . . Edward J. Bedard
STANSTEAD . . Hon. M. F. Hackett
SWEETSBURG . . . F. X. A. Giroux
WATERLOO . . . C. A. Nutting
NOVA SCOTIA
AMHERST . . . Townsند & Rogers
ANNAPOLIS ROYAL . . H. D. Ruggles
ANTIGONISH . . . A. Macgillivray
BRIDGETOWN . T. D. Ruggles & Sons
BRIDGEWATER. Jas. A. McLean, K.C.
KENTVILLE . . . Roscoe & Dunlop
LUNENBURG . . . S. A. Chesley
PORT HOOD . . . S. Macdonnell
SYDNEY . . . Crowe & Burchall
SYDNEY. C.B. . MacEchen & McCabe
YARMOUTH . . . E. H. Armstrong
YARMOUTH . . Sandford H. Pelton

Legal Directory.

NEW BRUNSWICK.

CAMPBELLTON . . . H. F. McLatchy
EDMUNSTON . . . A. Rainsford Balloch
HAMPTON . . . A. Le B. Tweedie
MONCTON . . . Harvey Atkinson
SUSSEX . . . White & Allison

PRINCE EDWARD ISLAND.

CHARLOTTETOWN,
McLeod & Bentley
CHARLOTTETOWN,
McLeod, Morson & McQuarrie

MANITOBA.

PILOT MOUND . . . W. A. Donald
SELKIRK . . . James Heap
WAWANESA . . . Jos. H. Chambers

BRITISH COLUMBIA.

NEW WESTMINSTER,
Morrison & Dockrill
ROSSLAND . . . P. McL. Forin

NORTHWEST TERRITORY.

CALGARY . . . Lougheed & Bennett
CALGARY . . . McCarthy & Stuart
EDMONTON . . . Bown & Robertson
RED DEER, Alberta . Geo. W. Greene

Legal.

Toronto, Ont.

JONES BROS & MACKENZIE,
Barristers & Solicitors,
Canada Permanent Chambers, Toronto.
CLARKSON JONES, BEVERLY JONES,
GEO. A. MACKENZIE, G. J. LEONARD.
English Agent: JONAS AP JONES,
99 CANNON St., London,
Commissioner for N. Y., Illinois and other States

MAC ECHEN & MACCABE,
Barristers and Attorneys-at-Law,
Notaries Public, etc.,
MacDonald's Block, Sydney,
Cape Breton, Nova Scotia. .
Real Estate and Commercial Law
receive Special Attention.

Legal.

GIBBONS, MULKERN & HARPER,
Barristers, Attorneys &c.
Office: Corner Richmond and Carling Sts.
Geo. C. Gibbons, K.C., **P. Mulhern,**
Fred. F. Harper

Lajoie & Lacoste,
Advocates.
Provincial Building, 7 Place d'Armes,
Montreal.
H. Gerin-Lajoie, LL.L., Paul Lacoste, LL.L.

Kingston, Ont.
Smythe & Lyon,
Barristers, Solicitors, &c.,
H. H. Smythe, LL.D., K.C. **M. I. Lyon.**

Seaforth, Ont.
McCaughey & Holmsted,
Barristers, &c.

London, Ont.
W. H. Bartram,
Barrister, Solicitor, Notary, &c.
Office: 99 Dundas Street West.

LAW WORK being one of our special
ties, we hope you will favor us with
your patronage.
JOURNAL OF COMMERCE,
171 St. James Street, Montreal.

JOHN SWALES & SONS, Ltd.
MAKERS OF
All kinds of Conical and Parallel
PAPER TUBES,
SPOOLS & BOBBINS,
For Cotton, Silk, Worsted, Woolen, Linen, Flax, Hemp, Jute and Taw Spinners.
Manufacturers, Yarn Dyers, Winders, Doublers, Thread
Manufacturers, &c. &c.

PATENT PAPER PERFORATED & SPECIAL TUBES & SPOOLS
FOR PERFORATING AND TUBING.

PERFORATED TUBES IN E. JACOB & Co.'s latest System.
CANNETTES, PAPER FINES.

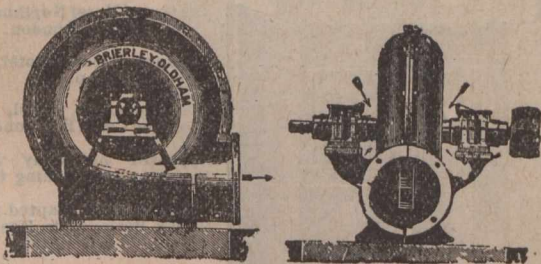
PATENT CONICAL AND PARALLEL TUBES AND SPOOLS
FOR ALL PURPOSES.

OLDEST MAKERS OF PAPER SPOOLS & BLOCKS
FOR THE BEST PURPOSES.

COMPRESSED PAPER BOBBINS OF ALL KINDS
FOR MILL PURPOSES.
For all kinds of spinning, including the most difficult, such as
Special WARPING BOBBINS for Exporting Yarns, Twines, &c.
PAPER TAP SLEEVES for Spinning, &c. TRADE MARK WIRE SPOOLS & SINGLES.
Sole Makers of SWALES' PATENT TUBING APPARATUS.
(SEE LIST OF PATENTS ON PAGE 10.)

Oldham Cop Tube Works.
MOORHEY, OLDHAM,
ENGLAND.

THOMAS BRIERLEY
Mining and Ventilating Engineer,
MANUFACTURER OF
EXHAUSTING, VENTILATING and BLOWING
FANS
With all the Latest Improvements.



Reduced Price List on Application.

Export Orders a Specialty.

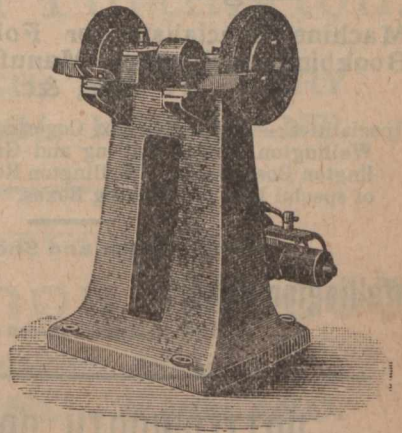
TELEGRAMS: "LEEDHAM," LEEDS, ENG.

LUKE & SPENCER, LIMITED,
BROADHEATH, near MANCHESTER,
ENGLAND.

Manufacturers of
Grinding & Polishing
MACHINES
Emery Wheels,
Etc.

Send for our New Enlarged Catalogue.
Free on application.

Telegraphic Address:
"Emery, Manchester."



NOTE.—Buy Emery Wheels in Great Britain under the new Canadian Preferential Tariff, 33 1/3 p.c. in their favor

(Established at Kirkstall Forge, nr. Leeds, 1779).

LEEDHAM & HEATON, Ltd.,

Armley Road Works,

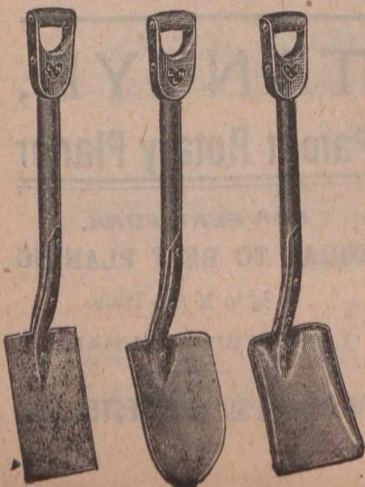
LEEDS, ENGLAND.

MANUFACTURERS OF

Spades, Shovels, Hammers,
Picks, Wedges, Etc.



List of Prices on Application, Special Terms.



WEBSTER'S BLUE-BLACK WRITING INK.

GOLD MEDAL AWARDED 1886

DIAMINE Registered

Sold in bottles, all sizes, and per gallon. Also Coloured Inks, Endorsing Inks, Copying Inks, Stylograph Inks, Ruling Inks, Marking Inks, Stencil Inks.

SPECIALITY—Concentrated Dry Inks in 1 and 2 gallon tins.

LEVANT, GRAIN, AND ALL INKS FOR LEATHER.

LIQUID GUM AND OFFICE PASTE.

Manufactured by **T. WEBSTER & CO.,** 9 & 11 HENRY ST., LIVERPOOL, ENG.

Suitable for any climate. Agents Wanted.

The JOHN L. CASSIDY CO., Ltd.,

....IMPORTERS OF....

China, Crockery and Glassware,
FROM ALL COUNTRIES.

339, 341-343 St. Paul Street,

MONTREAL, QUE.,

BRANCHES—Ottawa, Ont.: Winnipeg, Man.; Victoria, B.C.

Telegrams: "CHEMICALS, SHEFFIELD."

J. WILKINSON & SON,

....Makers of....

Sulphuric, Muriatic, Nitric, Nitros and Fluoric Acids.

Aqua-Fortis Strong Dipping Acid (Brass and Silver.)
Pure Cyanide of Potass. Liq. Ammonia Fort 880, and
all Chemicals for Electro-plating. Chemically Pure
Hydrochloric, Nitric, Acetic and Sulphuric Acids.

Strong Hydro-Fluoric Acid and Matting Acid for Glass Decorating.

Embossing Black. Peroxide of Hydrogen.

Tinsley Park Rd., - SHEFFIELD, Eng

Telegraphic Address: "TANTIVY, London."

A.B.C. Code

TASMAN REFRIGERATOR CO.,

The Sole Makers of the Original

"TASMAN" Refrigerator

Manufacturers of Special Designs of

CHEFS' REFRIGERATING CABINETS.

SUPPLIED TO

The Midland Ry. Co.

The Glasgow and South Western Railway Co.

The Grand Hotel Northumberland Av., London.

The Inns of Court Hotel, Holborn, London.

The Horseshoe Hotel, Tottenham Court Rd., London.

Approved by many Hotel Managers and Leading Chefs.

Particularly adapted for Hotels, Restaurants, Hospitals and Infirmeries.

Enquiries, Etc., and Orders, through Merchants.



40 Baltic St., Golden Lane, LONDON, E.C., Eng.

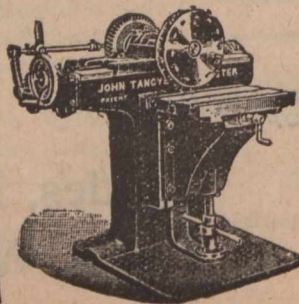
Special terms to Canadians under the New Tariff.

JOHN TANGYE,
Patent Rotary Planer

FOR FLAT WORK,
EQUAL TO BEST PLANING

In 1/2 to 1/4 the Time.

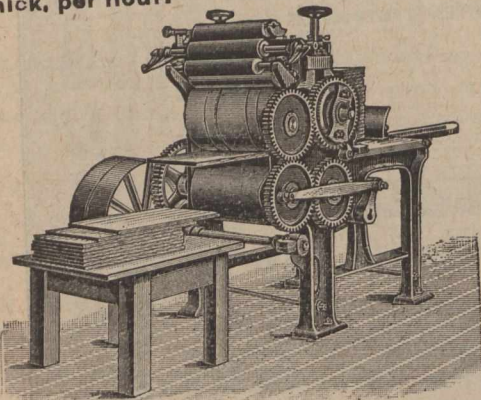
LARGER SIZES IN HAND.



106 Princess St., MANCHESTER, Eng.

JAS. HAWLEY, Ltd., Dorey Works, Vaux Hall, **LIVERPOOL, ENG.**
Makers of

HAWLEY'S Box Nailing Box, Box Printing and Wood Wool Machines, Hawley Box Printer. This Machine will print 3000 Box Boards 24 x 14 x 1/2 to 3/4 thick, per hour.



Box Board Printing Machine.

Prices will defy all competition. Strong and well finished Machine used by the Largest Manufacturers in England.

"The Wellington Machine Company"
Engineers & Machinists,

Machine Specialists for Folding Box Makers
Bookbinders, Printers, Manufacturing Stationers
&c., &c.

Specialities:—Wellington Box Covering and Topping Machines.
Wellington Rotary Cutting and Grooving Machines. Wellington Board Liner. Wellington Rotary Punches. All kinds of special Dies for Folding Boxes.

Works, Office and Showrooms:

Wellington Road, - STOCKPORT, Eng.

(Cut will be inserted as soon as received.)

BUTTERWORTH BROS., Ltd.,

Newton Heath Glass Works, **MANCHESTER, Eng.**

INVINCIBLE GAUGE GLASSES, both plain and enamelled. In sole use by the British Admiralty, recently tested to 5,000 lbs. to 1"

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

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

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

Present Contractors to H.M. Government.



ROUND.



Write for our lists of

Electrical Glass, Machinery Glass, Table Glass, Ship Glass, Confectionery Glass, Cut and Engraved Glass, Etc., Etc.

Works: CRUMPSALL VALE. Office: MINSHULL ST.
Telegrams: LEVINSTEIN, Manchester

LEVINSTEIN, LIMITED,
Manchester, Eng.

The Largest Colour Manufacturers in Great Britain

Makers of the various Basic and Acid Colours for the
Dyeing of Wool, Cotton, Silk, Jute, Leather, Paper, &c.

SPECIALITIES (PATENTED)

Dianol

Blacks, Browns, Reds,
Olives, Yellows, &c., direct
Cotton Colours.

Coomassie

Blues, Blacks, &c., &c.,
For Woollen and Mixed Goods.

Thionol

Blacks Browns &c., Fast
Cotton Colours, dyed in one Bath.

Crumpsall

Blues, Yellows, &c., (For
Wool and Calico Printing).
Browns, Reds, &c., Direct
Cotton Colours.

NAPHTHALINE and NITRONAPHTHALINE.

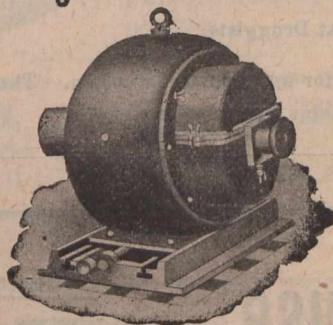
Naphthol and Naphtholsulphoacids.

Naphthylamine and Naphthylaminesulphoacids.

AMIDONAPHTHOLSULPHOACIDS.

NAME.	ADDRESS	PLATES.
	TABLETS	
	IN IVORY AND BONE	
	<i>BRASS, COPPER, GERMAN SILVER, ZINC, LETTERS ENGRAVED OR IN RELIEF.</i>	
	TABLETS LETTERED FOR ALL PURPOSES	
	ENDOLITHIC MFG. CO. LTD	
	6 1/2 FORE ST. LONDON E.C.	

MCCLURE & WHITFIELD,
STOCKPORT, ENGLAND.
Mersey Dynamos and Motors.



Telegraphic Address:
"MOTORS, STOCKPORT."

Special Rates to Canadians under the New
Tariff.

Telegrams:—"PNEUMATIC."

CYCLE FRAMES, FITTINGS
and ACCESSORIES

THE
Universal Cycle Trading Co.,
LIMITED.

Duke Street,
LIVERPOOL, Eng.
Managing Director:
W. T. PRITCHARD.

J. M. SIDDELL,

UNION
MILLS

Dewsbury Road,
LEEDS, Eng.

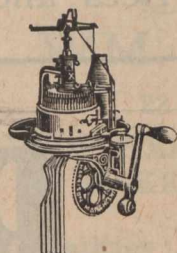
Spring Roller, Tin Barrel, & Steel Spiral
Spring Manufacturer.

Speciality:—Outside and Inside Tin Barrel Spring Rollers and
Malleable Castings and Blind Arms, for outside Sun Blinds.

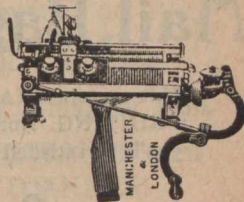
HARRISON KNITTING MACHINES

Latest Improvements.
All sizes to work by Hand or Power.

KNITS STOCKINGS, SOCKS, and all kind of
Knitted Garments in WOOL, SILK & COTTON.



Circular Machines for
Plain and Ribbed Un-
der-vests, Power Fra-
mes, Presses, Winding
and Linking Mach-
ines, &c.



Specify your requirements.
Good Buying Agents Wanted.

Harrison Patent Knitting Machine Co., Limited,
48 Upper Brook Street, MANCHESTER, Eng.

William Partington,
ENGINEER, MACHINERY
AND TOOL MERCHANT.

WAREHOUSE:

St. Simon Street,
Blackfriar Road,
SALFORD, ENGLAND.

Town Office:

49 DEANSGATE, MANCHESTER, ENGLAND.

John Rigby & Sons,
LIMITED.

Salford, Manchester, Eng.,

Manufacturers of . . . **WIRE OF ALL
DESCRIPTIONS.**

SPECIALTIES:—Wire for Rivets, Springs, Jacquard and all
classes of Machine Work. Tinned Mattress Wire and
Weaving Wire, Brass Pinion and other sectional Wire.



RECOGNIZING the value of the Journal of Commerce as an advertising medium—and as a trade winner—we insert this ad. In other words, we want your trade—

YOUR PRINTING.

• •

Watch Your Mail Bag

If it contains MAIL ORDER PRINTING from us—then you'll be satisfied



If it is STATIONERY you want we suggest

“Keystone”

—You can't get anything better for the money.

Write.

By return mail we'll give you an estimate.

Journal of Commerce Job Dept,
171 St. James St.
MONTREAL.

N.B.—Mention this ad. and we'll make our offer still better.



BALLANTYNE & COMPANY,

PLUMBING AND HEATING CONTRACTORS

SPECIAL ATTENTION PAID TO ALTERING OLD SYSTEMS OF HEATING.

FACTORY WORK
CAREFULLY AND SATISFACTORILY
EXECUTED

159 St. Antoine Street,
MONTREAL, Que.

Tel. Main 2462.

WHEN you want anything in the line of **PRINTING**, write to The JOURNAL. Prices and workmanship guaranteed right.

RIPANS

I preach Ripans to every person who says they do not feel well. There is scarcely any condition of ill health that is not benefited by the occasional use of a Ripans Tabule, and the price, 10 for 5 cents, does not bar them from any house, nor justify any one in enduring ills that are easily cured.

At Druggists.

The Five Cent packet is enough for an ordinary occasion. The family bottle, 80 cents, contains a supply for a year.

Roger Brighthouse,

Contractor to His Majesty's Government

15 Sugar Lane,
MANCHESTER, Eng.

Manufacturer of all kinds of

Ropes & Twines, Cotton Banding, Engine Yarns, Hemp & Cotton Gaskins, &c.

Hald, Dobby & Jacquard Cords a Speciality.

COTTON DRIVING ROPES,

Also Hessians, Oil-Cloth and Waterproof Packing.

Special Prices to Canadians under the New Tariff

Anderson's Patent Boring Bar and Bracket.

For use on Board Ships, Machinery Erecting and Boiler Shops, &c.



THOMAS ANDERSON, M.I.M.E.,
3 DERBY ROAD,

Canada Docks, - Liverpool, Eng.

Telegrams: "BUCKLEY," SHEFFIELD.

WM. BUCKLEY & CO.,

Patent Piston Works

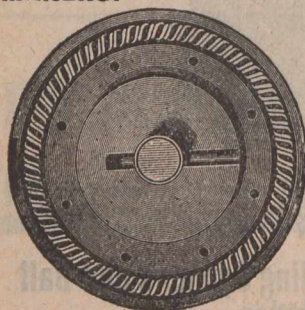
SHEFFIELD, ENGLAND

SOLE MAKERS.

The Principal

PISTON MAKERS

in England.



Inventors and Patentees of the Original BUCKLEY'S HELICAL SPRING COMPENSATING PISTON, which we have brought to perfection.

Agent for Germany:

C. MORRISON,

Admiralitat - Strasse, 40,
HAMBURG II.

F. O. B. at Manchester, under the new Preferential Tariff.

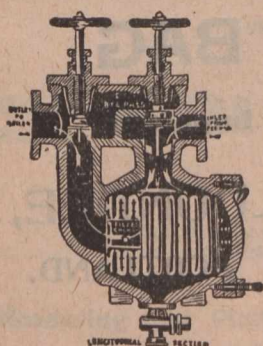
Agents for Scotland:

LEES, ANDERSON & CO.

GLASGOW.

Telegraphic Address: "FERRO, LIVERPOOL."

Railton & Campbell's



Patent Corrugated and Ringed Filter

For Marine and Land Boilers.

Patent Expansive Stop-Valve and Patent Silent Ash Hoist.

Patent Corrugated and Ringed Feed-Water Filters.

LIVERPOOL, - ENGLAND.

Telegrams: { London, "Weighbeam"
Stroud, "Waller Brimscombe."

Sanitary Ironwork & Appliances

Cesspool Pumps, Vans, Hose Reels. &c., as supplied to numerous Local Authorities and Public Institutions, &c. Hygienic and other Airtight Manhole and Inspection Covers. Fresh Air Inlets and Ventilating Gratings, as used by the School Boards for London, Birmingham, &c.

IMPROVED GREASE TRAPS

CAST IRON DISCONNECTORS,

4 in. to 12 ft.

Penstocks, Flushing Gates, Tide Valves, (4 in. to 10 ft.) Water and Sewage Pumps with Steam, Gas or Oil Engines, as supplied to Corporations and Waterworks, Trapped Rain, Stable and Brewery Gulleys, Improved Concrete Mixing Machinery.

Geo. Waller & Co., 165 Queen Victoria St., London, E.C., ENGLAND.

Works at STROUD, Gloucestershire.

Subject New Canadian Tariff.

Tel. Address: "Metal, Glasgow."

WM. JACKS & CO.,

23 Royal Exchange Sq., Glasgow, Scot-

IRON, STEEL AND ORE MERCHANTS AND BROKERS, STEAMSHIP OWNERS AND BROKERS.

Specialities:

Pig Iron Warrants. Pig Iron of all kinds. Steel and Iron Plates, Angles, Bars, Rails, &c., Cold Blast Iron, Ferro-Manganese, and Spiegeleisen, Iron Ores, Manganiferous Iron Ores, Copper, Tin, Lead, Spelter, Antimony, &c.

Cast-Iron Pipes, Gas and Boiler Tubes, Fire Bricks and Clay, Coal and Coke.

Daily and Weekly Reports of the Iron and Metal Markets, with Statistics of Stocks and Shipments.

O'Connor's

PATENT DOUBLE ACTION

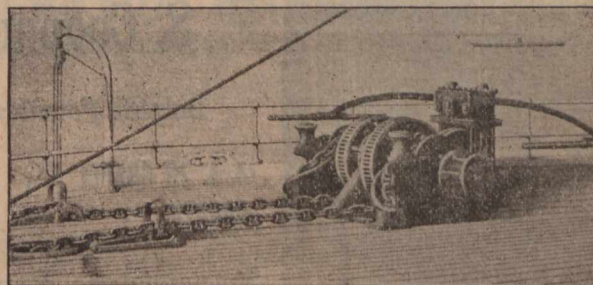
Spring Hinges for Swing Doors,

OBTAINED THE GOLD MEDAL AT LIVERPOOL EXHIBITION.

Price Lists and particulars on application to

O'CONNOR, LIMITED

Wavertree, Liverpool, England.



HARFIELD & CO., LONDON, Eng.

Patent Steam Engine Windlass, with Manual Levers, Compound Brakes and Frictional Connectors, and Reversing Action. (Cables leading to underside and paying down through Pipes in Side Standards into Lockers underneath.)

Special terms to Canadians under the New Tariff.

George Spencer, Moulton & Co., Limited

77 Cannon St., London, E.C., Eng.

And Bradford-on-Avon, Wilts.

MECHANICAL ENGINEERS FOR INDIA RUBBER APPLICATIONS.

Manufacturers of Patent India Rubber Buffer and Draw Springs.

Fibrous Steam Packing, Hose Pipes, and all kinds of India Rubber Articles for Railway and other Mechanical Purposes.

SOLE LICENSEES FOR A. G. SPENCER'S PATENT BUFFER AND DRAW SPRINGS.

SOLE LICENSEES FOR ANDERSON'S PATENT VENTILATORS FOR RAILWAY CARRIAGES.

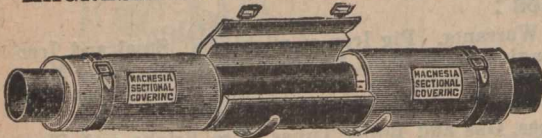
Established 1879.

John Thompson & Co.,

MANUFACTURERS OF:

The Real Non-Conducting Composition, Asbestos, Silicate Cotton (Slag Wool).

MAGNESIA MOULDED PIPE SECTIONS.



Dealers in
Red and
Black
Varnish.

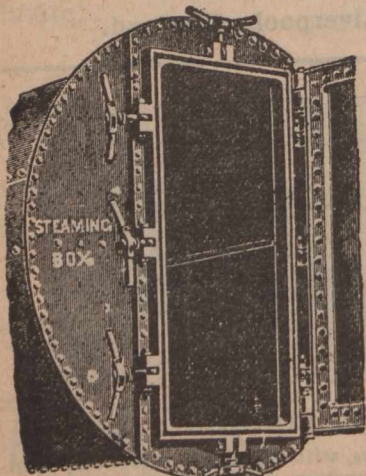
Thousands of References and Testimonials on Application.

John Thompson & Co., ALBION PLACE,
RUSSELL ST.,
ASHTON-UNDER-LYNE, England.

Supplied to Canadians under the New Tariff.

From ROBERT PLATT, Limited, Quarry Street Mills, Staly bridge, Oct. 5th, 1899.—“The Magnesia Sectional Covering, with which you have covered the Steam Pipes of our New Engines, we have found to be superior to any other Covering we have had. They are considerably handier in case of pipes being burst, and being in moulds, formed in convenient lengths, they can readily be stripped off until the pipe is repaired, and then again replaced.” Per pro ROBERT PLATT, Limited—Benjamin Brooks.

STEAMING BOXES. LOGWOOD STILLs.
BLEACHING KIERS. STEAM CASED PANS.



5252525252525252

F. S. Cooper,

Dolphin Foundry,

74 & 76 CHAPEL ST.,
ANGCOTS, . . .

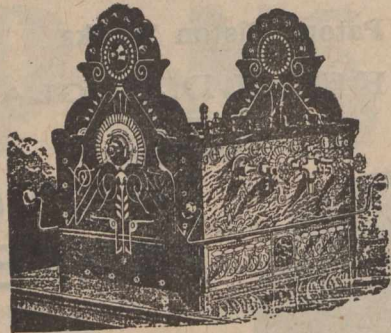
Manchester, Eng.

52525252 25252525

Tanks made suitable for shipment and riveting up abroad.

...Soda Fountains...

Of Best English Make,
Under the New Tariff.



We make a specialty of this article, and manufacture ourselves the latest improvements, which are secured to us by our own patents. FULL PARTICULARS ON APPLICATION.

Soda Water Machines for Filling Syphons and Ball Stopped Bottles.

Our new designs have great advantages. Particulars free. BOTTLING, CORKING, BOTTLE WASHING and CAPSULING MACHINERY in great variety and of latest design. Catalogue free.

J. P. JACKSON & Co.,

63 Duke St., LIVERPOOL, Eng.

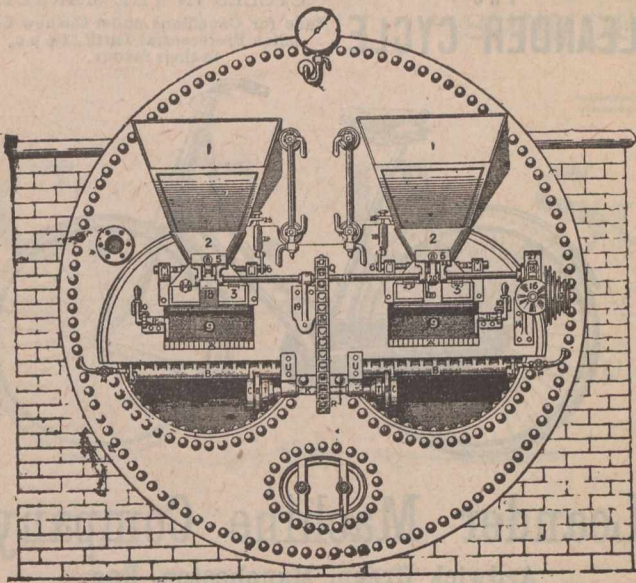
P. MARSH & SONS,

SACK AND BAG

Manufacturers and Importers.

DUNDEE,
SCOTLAND.

Brunswick St., - LIVERPOOL, Eng.



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

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

65 PER CENT. of ORDERS received are from old customers, many of whom have had the machine working 25 years. Over 9,000 furnaces have been fitted with this machine
**20 per cent. more duty.
10 to 15 per cent. in Economy**

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

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

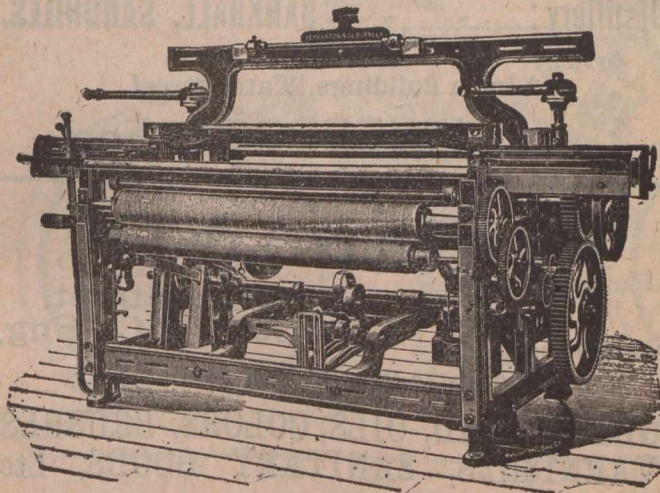
1st.—As self-cleaning. 2nd.—Can be put in and out of gear and worked intermittently. 3rd.—As Handmoving Bars.

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

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

Manufacturer for Canadians, under the new Preferential Tariff.

PEMBERTON & CO.,
Loom Makers, &c.,
Waterloo Iron Works,
BURNLEY, ENG.



Plain Calico Loom.

Makers of **MODERN HIGH-CLASS WEAVING MACHINERY**

For Weaving every description of Cotton, Silk and Woollen Goods (Plain and Fancy).

Measuring and Plaiting Machines, Cloth Presses, Twisting and Looming Frames, &c.

33 1/3 per cent. in favor of Canadian Buyers under the New Tariff.

JOHN MORRISON & SON,

Plasterers &

Contractors

Estimates given for

PLASTERING, CEMENT WORK,
TILING, ETC.

ALSO

PLASTIC MARBLE CO'Y,

JAS. MORRISON, Proprietor. G. F. SIMPKIN, Manager.

Manufacturers of

Columns, Pilasters, Pedestals & Dado work.

Samples on view at Office.

Rear 110 Mansfield Street, Montreal, Que.

A.B.C. Code.

Telegrams: "SYPHON," Manchester.
Works: LITTLEBOROUGH.

John Tetlow & Sons, LIMITED.

Devonshire Street, Hyde Road,
— MANCHESTER, Eng. —

Sanitary Pipes, Junctions, Bends, Gullies, Interceptors, Sinks
Wall Coping, Accrington Bricks, Ruabon Bricks, Staffordshire
Bricks, Special Salt Glazed and Enamelled Bricks, Velinell,
Bangor and Penhryn Slates, Slate and Plaster Laths, Ackworth,
Morley and Halifax Stone in the Rough or Worked, Flags, Setts
and Curbs Lias Lime.

Speciality:

Tetlow's Tested Sewer Pipes. Portland Cement.

Special prices to Canadian builders under the New Tariff, F.O.B.
Manchester.

Have supplied the Manchester Corporation for several years.

Telegrams:—MEADOWS, SHEFFIELD.

C. Meadows & Co., Ltd.

Steel Manufacturers, Forgers,
Tilters and Rollers.

Alliance Forge & Rolling Mills.

ATTEROLIFFE Nr. Broughton Lane Station, Great Central Ry.
SHEFFIELD, England.

ARTHUR · STRINGER.



Edge Tool
Manufacturer,

Spécialité :

American Pattern Felling
Axes and Hatchets.



NIAGARA WORKS,

WADSLEY BRIDGE, - - Sheffield, England.

Special price under the New Tariff.

Telegraphic Address :
"TORPEDO, LIVERPOOL."

Howard K. De Lacy, A.I.E.E.
John J. De Lacy.

DE LACY BROS.,

Electrical
And
General Engineers,

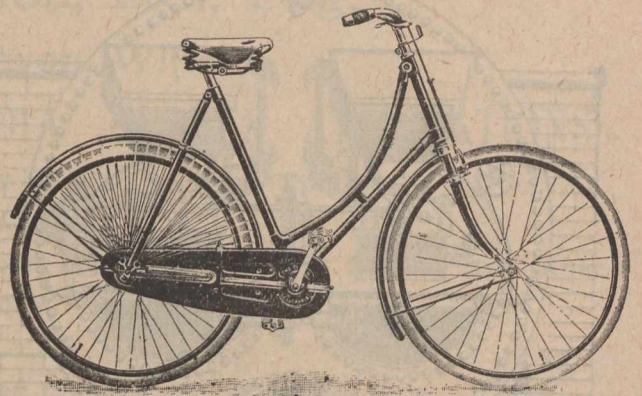
Showrooms and Works :

58 Oldhall Street,
LIVERPOOL, Eng.

Speciality: ORGAN BLOWING MACHINERY,
Electric, Gas, Hydraulic.

The LEANDER CYCLE

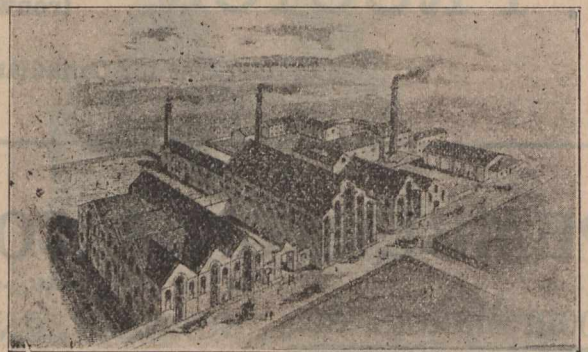
BEST ALL BRITISH MADE
CYCLES IN THE MARKET.
Made for Canadians under the new Can-
adian Preferential Tariff 33 1/4 p.c.
in their favour.



Leander Machine Company,
Ardwick Green, Manchester, Eng.

Preston's Liverpool Distillery Company, Limited.

Finest Grain Spirits,



Distillery: - - BANKHALL, SANDHILLS.

OFFICE :
4 India Buildings, Water Street,
LIVERPOOL, Eng.,

STEVENS & Co.,

322 Old Street,
LONDON, E.C., Eng.

Warehouse:
58 Charlotte Street, Old Street, Eng.

GLASS, LEAD, OILS, COLORS, BRUSHES,
VARNISHES, SANITARY GOODS, Etc.

Silvered Bevelled Plate Glass, Silvered
Plate Glass in Black Bead Frames, Plate
Glass for Shop Fronts, &c.

ESTIMATES ON APPLICATION.

Cotton Rope, Clothes Lines,
Sash Cords, Skipping Ropes.

By
New
Automatic
Machinery.

WRITE FOR SAMPLES AND PRICES.

A. E. HAWORTH,

ROPE MAKER,

Bell Street, - - BOLTON, ENGLAND.

Telegraphic Address:
 "SWINDEN, LONDON."

C. F. E. Swinden & Co.,

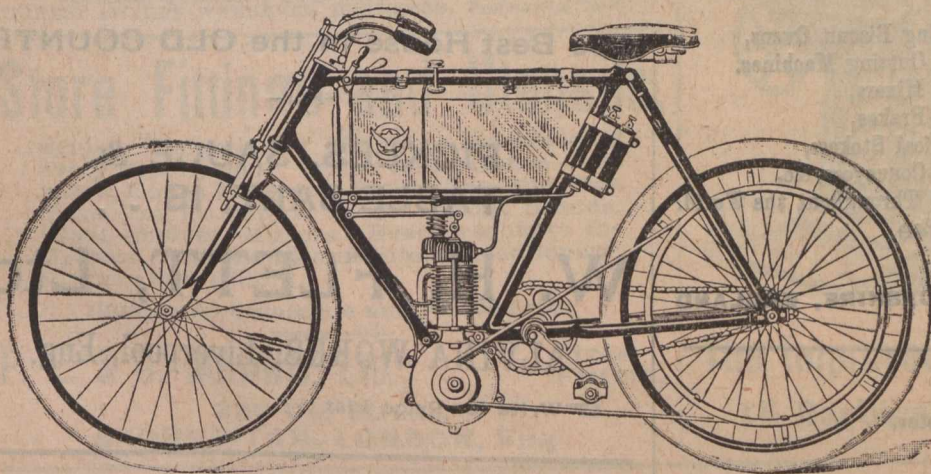
MANUFACTURERS
 OF

And
Mining Contractors
Plant
Specialities.



London, E.C., - England.

Werner's Celebrated Cycle Motors



Successes of Werner's

Paris-Bordeaux Race, 558 Kilometres
 Paris-Berlin Race, 1198 Kilometres.
 Paris-Roubaix Race, 286 Kilometres.
 Nice-Marseilles Race, 246 Kilometres.
 Tour of Holland, 516 Kilometres.

WERNER MOTORS, LIMITED,

19 Woodstock St., Oxford St.,
LONDON, W., Eng.

Special prices to Canadians, under
 the New Tariff.

BUYERS OF

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

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

GLUCOSE, CREAM OF TARTAR, TARTARIC ACID

Cornflour, Farina,
 Starch Powder, Cereallne.

... COLORS, COCOS BUTTER, BAKERS' BUTTER ...

TOFFEE, BUTTER, HONEY, &c.,

Are Invited to write for Quotations to

SIESEL BROTHERS,

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

Telegrams : "PRUSSJATE, London."

Sugars are Cheap

AND THE BEST
ARE THE CHEAPEST.

Ask For and See That You Get ..

Redpath

"EXTRA GRANULATED"

And other Grades of Refined, which
are of the Highest Quality and Purity.

THE CANADA SUGAR REFINING CO., Limited. - MONTREAL.

WEBSTER'S INTERNATIONAL DICTIONARY

NEW EDITION
NEW PLATES THROUGHOUT

Now Added **25,000 NEW WORDS**, Phrases, Etc.

Rich Bindings • 2364 Pages • 5000 Illustrations

Prepared under the supervision of W. T. Harris, Ph.D., LL.D., United States
Commissioner of Education, assisted by a large corps of competent specialists.

*The International was first issued in 1890, succeeding the "Unabridged."
The New Edition of International was issued in Oct., 1900. Get latest and best.*

Also Webster's Collegiate Dictionary with Scottish Glossary, etc.
"First class in quality, second class in size."

Specimen pages, etc., of both books sent on application.

G. & C. MERRIAM CO., Publishers, Springfield, Mass., U. S. A.

GET
THE
BEST

Individual Evening Instruction.

ON

Monday, Wednesday and Friday Evenings
AT

Montreal
Business College

Corner Victoria Square and Craig Street

Book-keeping, Arithmetic, Penmanship,
Shorthand, Type-writing, Correspondence
English, French, Civil Service, etc. Stu-
dents select their subjects and are taught
separately by nine expert teachers. Write,
call or telephone Main 2890 for Prospectus
and new price list. Address,

J. D. DAVIS,

42 Victoria Sq., Montreal

**New Hair-Dressing Establishment
and Barber Shop**

IN THE

„BELLEVUE APARTMENTS..

(FOLLY FLATS)

Mr. Peter Harvey, for the last nine or ten
years favorably known to the patrons of
MARIEN'S, on St. Catherine Street, has
opened a First-class

Hair-Dressing Establishment

in the Bellevue Apartments Building,
Metcalf and St. Catherine Streets and
Dominion Square. Modern improve-
ments, skilled workmen, personal super-
vision.

VICARS'

Patent Travelling Biscuit Ovens,
Patent Biscuit Cutting Machines,
Patent Biscuit Mixers,
Patent Biscuit Brakes,
Patent Mechanical Stokers,
Fuel Elevators Conveyors, &c.
System is Used Throughout the World.

ESTABLISHED 1849.

T. & T. VICARS,
EARLESTOWN, LANCASHIRE, ENGLAND

Telegraphic Address, "Eclipse Manchester."

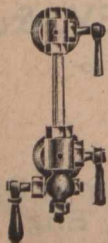
The Palatine Glass Co'v, Ltd.,

St. Simon St.,
SALFORD, Manchester, Eng.

... Makers of ...

Plain, Enamelled, and Ruby
Stripe Gauge Glasses.

SIGHT FEED GLASSES, NEEDLE LUBRI-
CATORS AND MACHINERY GLASS.



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

Hazlewood & Sons,

Manufacturers of

Blues for Finishing Cloth, Prints, Paper,
Silks, Woollens or Yarns.

(Warranted to stand every description of Finish.)

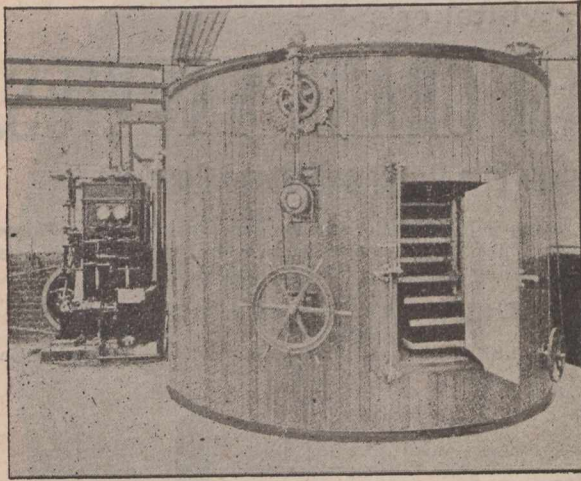
Makers of Extracts of Indigo for Dyers, and dealers in Indigo,
Smalts, Ultramarine and Bronze.

NELSON WORKS, NEW LANE,

Patricroft, near Manchester,
ENGLAND.

A Revolution In Refrigeration ...

No loss of cold



No. 4 Cooler as used for Chocolate Cooling.

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

(McRae & Broadbent's Patents).

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

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

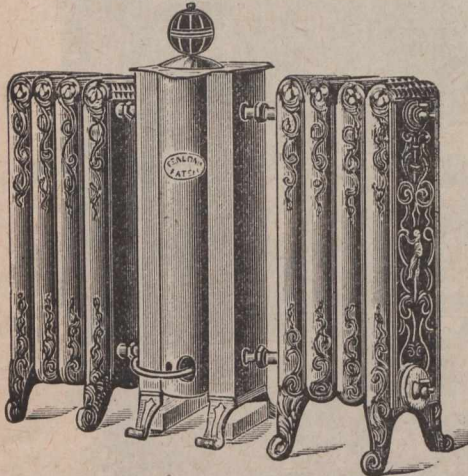
7 Fenchurch Ave., - London, E.C., Eng.

WORKS:
Forest Road, Dalston.

Special prices to Canadians under the new tariff.

FENLON & SON,

Fenlon's Patent Boilerette Radiators.



Heating
Specialists,
Inventors
and
Patentees,

Tudor
Street.

WHITEPRIARS,
LONDON, E.C.,
Eng.

Which will heat a room 20 ft. sq. with a single Gas Burner at the cost of 1/4d per hour.
HIGHEST AWARDS WHEREVER EXHIBITED.

Special terms to Canadians under the New Preferential Tariff.

Store Fittings and Utensils.

Scales, Weights and Weighing Machines of every description. Coffee Mills, Coffee Canisters, Coffee Roasters, Patent Tea Bins. Tea Mills, Tea Canisters, Patent Biscuit Stands. Glass Shelves, Mirrors. Every requisite for Grocers, Provision Merchants, Confectioners, Drapers and Tailors.

Illustrated Catalogue and Prices Free.

F. E. & G. MAUND, Ltd.,

Store
Fitters,

336 Old Street,
SHOREDITCH, LONDON, Eng.

ELECTRICIANS AND ENGINEERS.

Chas. Peacock & Co.,

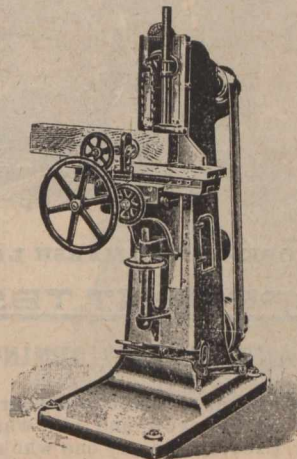
35 Clerkenwell Road, - LONDON, E.C., ENGLAND.

Contracts undertaken in all parts of the Country.
Inquiries solicited.

Liberal Commission to the trade.

Telephone: "No. 159 HOLBORN."

THE IMPROVED EXPERT



**CHAIN
MORTISER**

with which 300 mortises
are made in one hour.
No boring or core driving.
One operation only in
soft, hard or knotty wood.

The Improved Expert Chain Mortiser,
15 Barbican, LONDON, E.C., Eng.

Richard Moreland & Son,

LIMITED

3 Old St.,

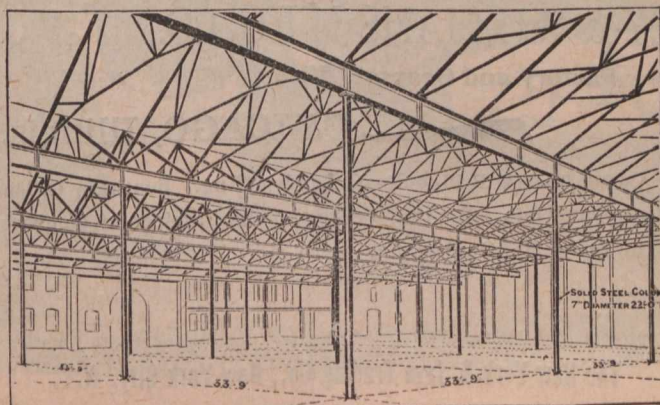
LONDON, E.C.,
ENG.

Manufacturers
of

SOLID STEEL COLUMNS & CONSTRUCTIONS

For Canadians under the
New Preferential Tariff.

Telegraphic Address: „EXPANSION. LONDON.”



This building was erected for Messrs. Harmsworth, owners of The Daily Mail, at Gravesend, England.

WHITAKER BROTHERS, LTD.,

HORSFORTH,
LEEDS, ENG.

Proprietors and Sole Makers of T. Whitaker's

PATENT STEAM CRANE NAVVIES.

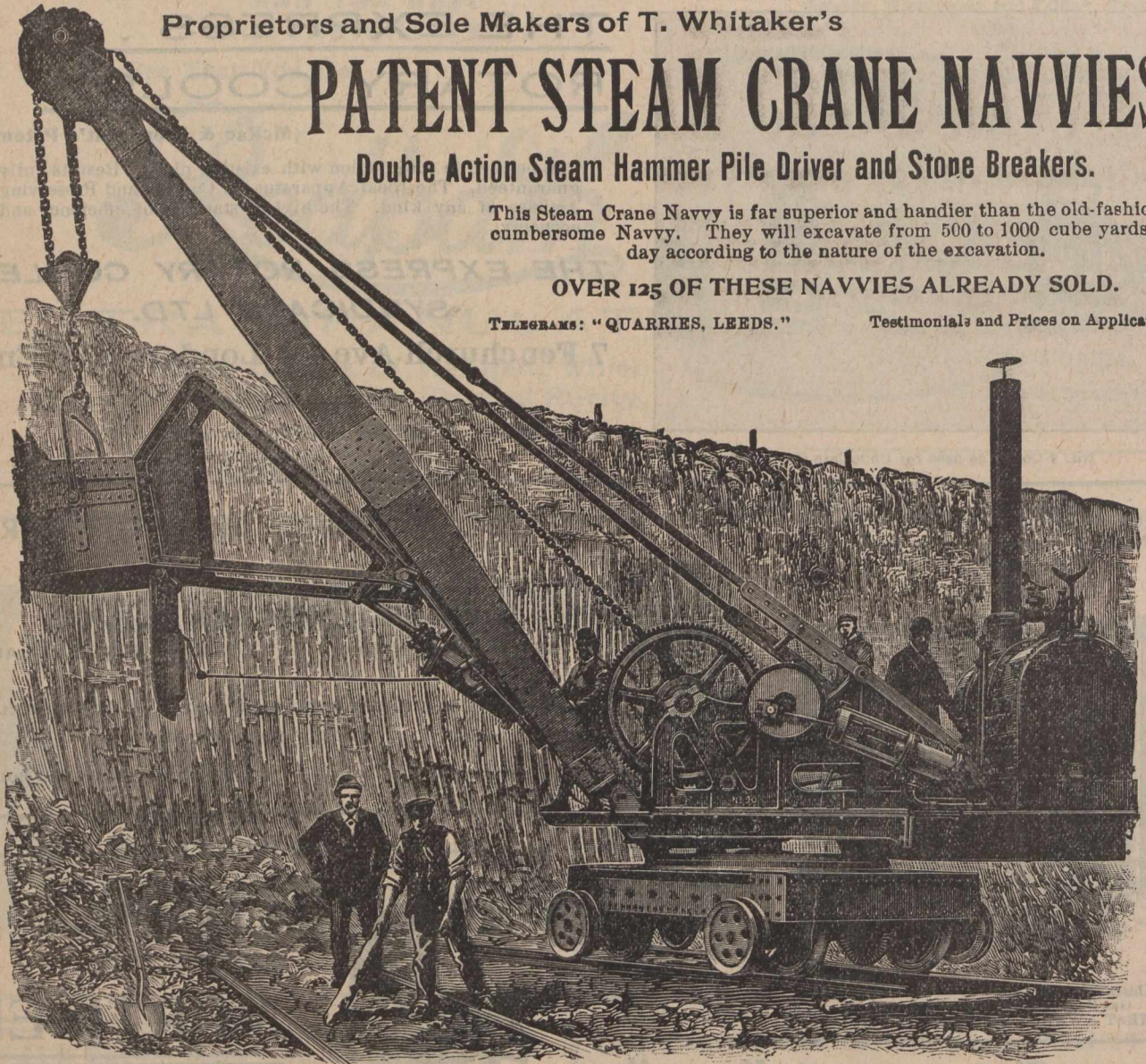
Double Action Steam Hammer Pile Driver and Stone Breakers.

This Steam Crane Navy is far superior and handier than the old-fashioned cumbersome Navy. They will excavate from 500 to 1000 cube yards per day according to the nature of the excavation.

OVER 125 OF THESE NAVVIES ALREADY SOLD.

TELEGRAMS: "QUARRIES, LEEDS."

Testimonials and Prices on Application.



AS AT WORK ON THE MARSH LANE TUNNEL CONTRACT, LEEDS.

LOOK FOR DIFFERENT TESTIMONIALS EVERY WEEK.

FELLING AND PELAW WIDENING.—NORTH EASTERN RAILWAY.

DEAR SIRS,

I have much pleasure in stating that I have used one of your Steam Navvies for a considerable time in the Excavation of a large Contract on the Pollock Estate, near Glasgow, and with which I was thoroughly satisfied with the execution of its work, and can with confidence recommend your Excavator to any one who may require such.

FELLING ON-TYNE, DECEMBER 20, 1894.

I am, yours faithfully,
DAVID SHANKS

Messrs. Whitaker Bros., L'd.

We make High Grade Family

SEWING MACHINES

For the Merchant's Trade

Write us for Prices and Terms.

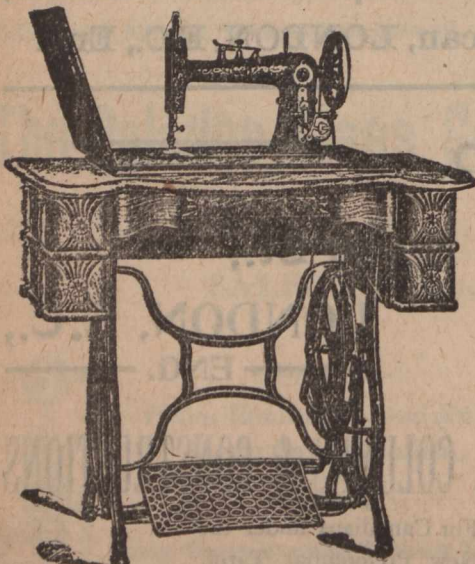
We can interest you.

FOLEY & WILLIAMS M'F'G. CO.,

Factory and General Office :

CHICAGO, Illinois.

European Office : A2 Southwark Bridge Road, London, Eng. Southern Office
121-123 W. 5th St., Cincinnati, Ohio. Representatives for the Province of Quebec:
H. & J. YOUNG, 111-115 Bridge St., Quebec, P.Q.



Representatives for the Pacific Coast, Asia and Australia,

The Pacific Hardware & Steel Co., San Francisco, Cal.

Representatives for the West Indies, Mexico, Central and South America.

The New York & Java Trading Co., New York City, N.Y.



Manufactured for Canadians 33 1/3 per cent. cheaper than any other country, under the New Tariff.

EVERYTHING

in the line of ...

JOB PRINTING

executed promptly at the office of the

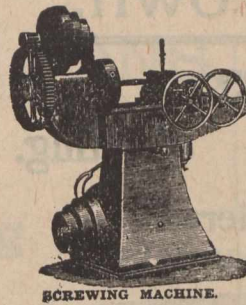
JOURNAL OF COMMERCE
171 St. James St., Montreal

Established 1837. Telegraphic Address. "Wm. Heap, Ashton-Under-Lyne."

WILLIAM HEAP & Co., LTD,

Oldham Road Engineers' Tool Works,
ASHTON-UNDER-LYNE, ENGLAND,

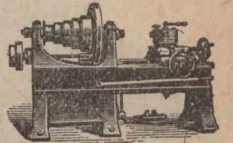
Engineers' and General Tool Makers.



SCREWING MACHINE.



CLYBURN SPANNER.



CAPSTAN LATHE.

Makers of Lathes, Drilling Machines, Shar'ng Machines, Slotting Machines, Milling Machines, Screwing Machines, Screwing Tackle, Clyburn Spanners, &c.

Also Roller Makers' Plant, Brass Finishers' Machines, and Bobbin and Shuttle Makers' Machinery.

Note.—In all communications please address with name in full.

Telegrams : "WALKER-HODGETTS, SALFORD."

"WALKER-HODGETTS

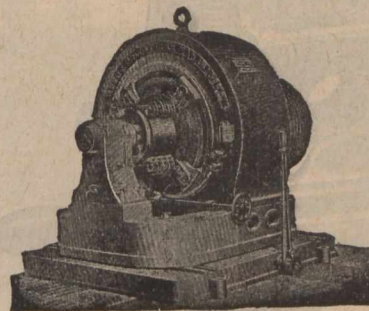
*Multipolar
Dynamos -*

WALKER & HODGETTS, LIMITED,

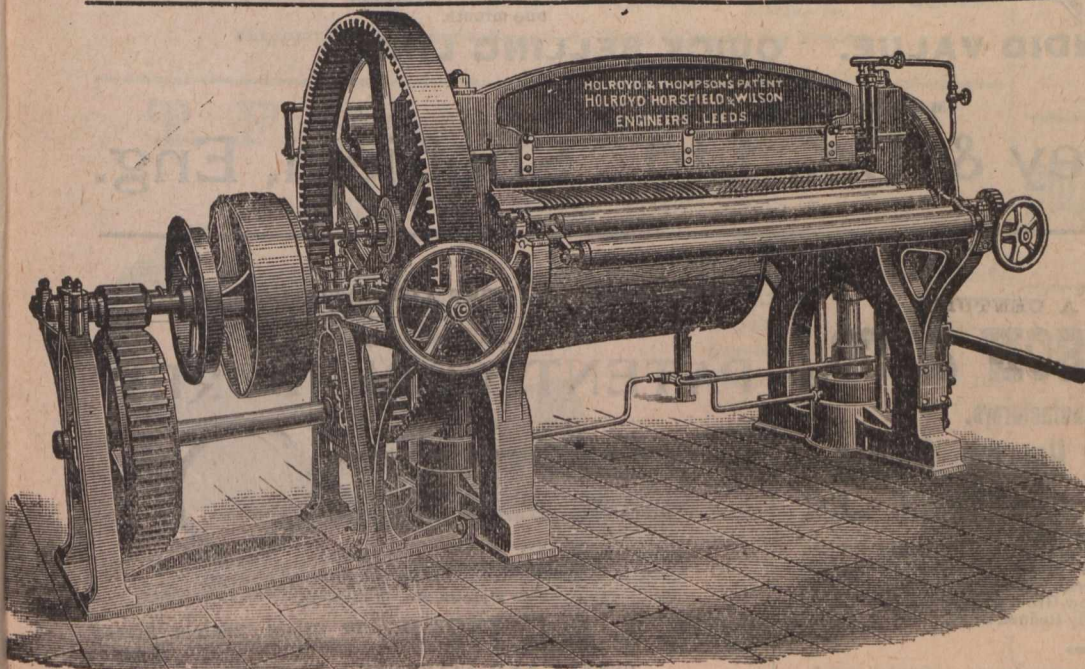
Manufacturing Electrical Engineers,

St. Simon's Electrical Works

SALFORD
Manchester, England.



Special prices to Canadians under the New Tariff.



Holroyd & Thompson's

PATENT

CLOTH PRESSING MACHINE.

Cylindrical. Continuous. Hydraulic.

MAKERS :

Holroyd, Horsfield & Wilson, LIMITED,

LARCHFIELD FOUNDRY,

Hunslet, Leeds, - England.

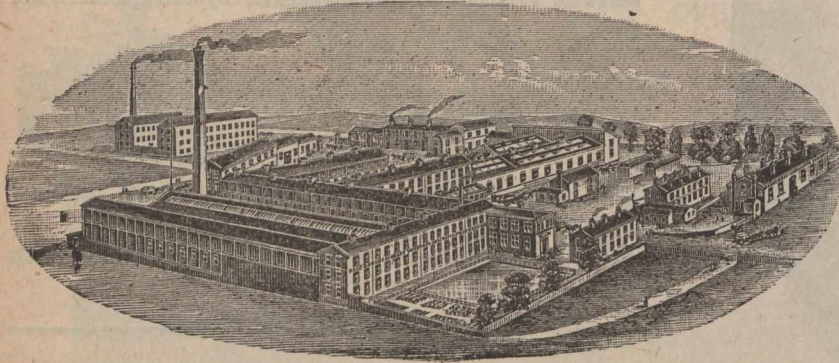
NOTE.—"Buy British Machines, 33 1/3 per cent. in favor of British manufactures under the new preferential tariff with Canada."

Telegraphic Address:
"HASTE, BRAMLEY, LEEDS."

Haste & Brown,

Hough End Tannery,
BRAMLEY, LEEDS, - Eng.

—Tanners, Curriers,-
Enamellers & Japanners.



Russet Lining Bellies and Shoulders, of Light Substance, Soft, Bright and Dry Finish.

ENAMELLERS and JAPANNERS of the finest goods in ENAMELLED and JAPANNED LEATHERS in SHOULDERS and HIDES, SEALSKINS and CALF SKINS in Black and Colours.

NOTE.—The "Eagle" Perfection Brand is the motto for the High-class Standard of Selection and Quality in these Goods.



Enamelled Shoulders. Enamelled Sealskins. Enamelled and Japanned Hides. East India Kips, Offal, etc., Waxed or Russet Kip Butts. Levant Kip Shoulders and Bellies. Levant Imitation Seal Grains. Split and Russet Shoulders for Enamelling. Japanned Shoulders (in black and colors). Japanned Seal Splits. Japanned Hide Splits. Waxed Kip and Calf Butts. Rough Kip Butts for Laces or Waxing purposes. Large assortments always on hand. Stained Hide and Kip Bellies, etc. to any shade and requirement.

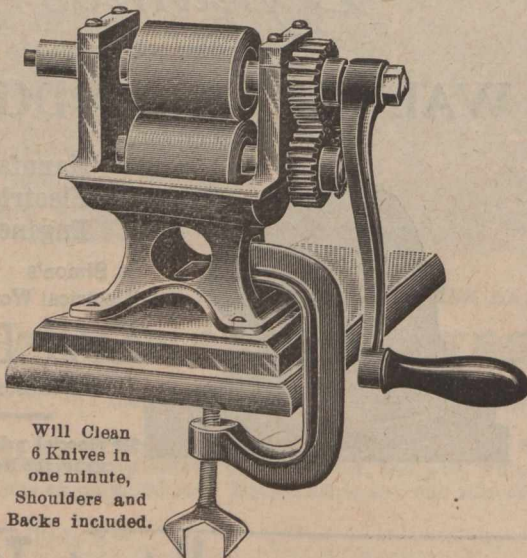
ARE YOU WANTING A REALLY GOOD KNIFE CLEANER?

TRY KNIGHTS PATENT.

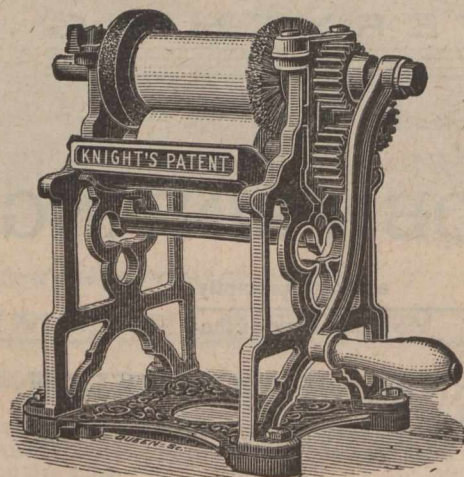
THE BEST MACHINE TO USE OR SELL.

Made in 5 Sizes for 12/6 to 30

KNIVES
POLISHED
LIKE
SILVER.



Will Clean
6 Knives in
one minute,
Shoulders and
Backs included.



Will clean 8 Knives or 8 Forks in
one minute.

NO
DAMAGE
TO
CUTLERY.

SPLENDID VALUE. QUICK SELLING LINE.

MANUFACTURED SOLELY BY

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

ESTABLISHED OVER A CENTURY.

GEORGE JOHNSON & CO.,

Cutlery and Razor Manufacturers,

Schwab's Razors, Full Hollow Ground.



Never requires Regrinding. Black handles 2s. per doz. Ivory handles, 50s. per doz.
Makers of the Celebrated "Seven Stars" and "Pipe and Dart" Razors, in great variety, with either Flat or Hollow-Ground Blades. Made from Highly Refined Steel.

29, Norfolk Lane, - - SHEFFIELD, ENGLAND.

BEST and CHEAPEST ADVERTISING MEDIUM.

Cheap Enough to give away.

PATENT CORK SCREW



Any name or firm printed on free of charge.

For Prices, &c., Apply to

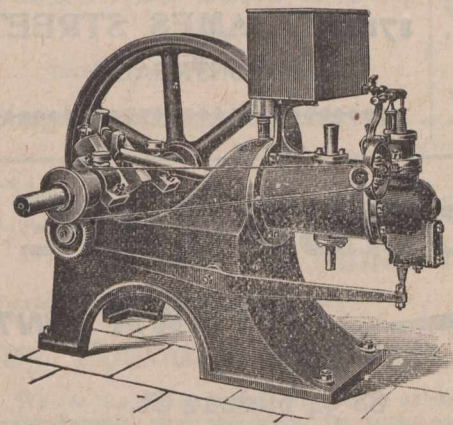
BECK & POLLITZER, 29 Upper Thames Street
LONDON, E.C. Eng.

USEFUL AND ATTRACTIVE PRESENT

OIL ENGINES.

JAMES B. PETTER & SONS,
Limited,

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



Manufacturers of
the Best

Oil Engines

On the Market, for Canadians,
under the new Preferential
Tariff, F.O.B. London.

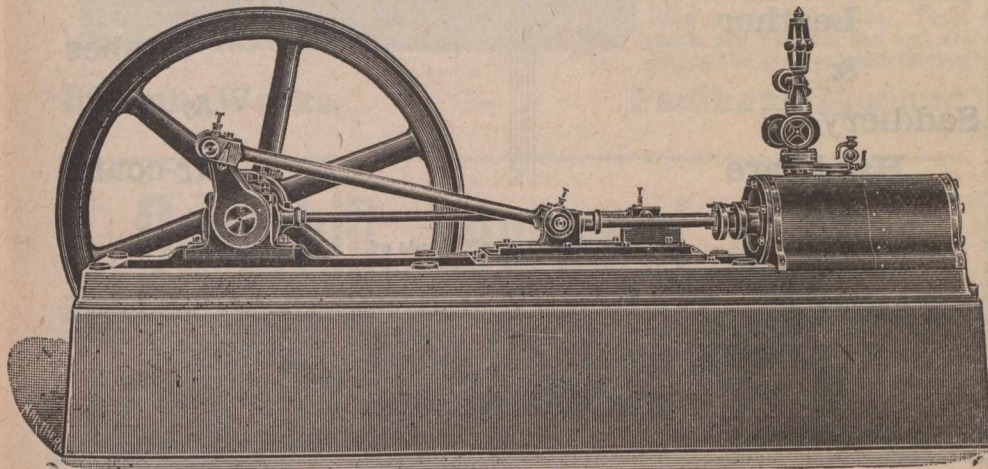
SEND FOR LIST.

Telegraphic Address : "CLABOUR," Guiseley, Eng. Nat. Tel. No. 7, Guiseley, Eng.

Improved Horizontal Engines.

Gold Medal Awarded.
Over 500 Repeat Orders Received.

Steak sizes 2 to 30 H. P. in Progress.
Send for List of References from 200 Firms.

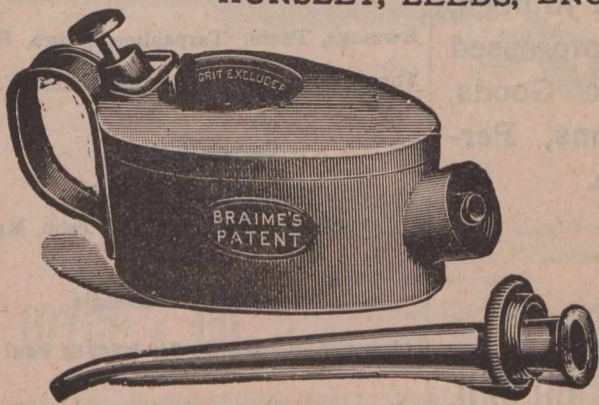


J. B. CLABOUR, Engine Works, GUISELEY, Near LEEDS, ENGLAND.

Shippers and Merchants Supplied. Best Value in the Trade.

T. F. Braime & Co., L't'd.,

Goodman Street
HUNSLET, LEEDS, ENGLAND.



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.



D. M. LONG.

Carpenter

—AND—

Builder,

104 Cathedral St.,
MONTREAL.

Estimates

Given for Buildings of every Description, including Dwellings, Stores, and Hotel and Bar-room Fixtures.

Tel. Main 3556.



... THE ...

JOURNAL OF
COMMERCE

BOOK & JOB DEPARTMENT.

Send for Estimates.

171 St. James Street,

— MONTREAL. —

Leading Manufacturers &c.

D. MORRIGE, SONS & CO.

MONTREAL and TORONTO.

Manufacturers' Agents and General Merchants,

The Canadian Colored Cotton Mills Co., Montreal,

MILLS AT

Cornwall, Hamilton, Merritton, Milltown, Gibson Cotton Mill, Marysville, Hamilton Cotton Co.

Shirtings, Gingham, Ticks, Cottonades, Oxfords, Denims, Flannelettes, Yarns, Awings, Dress Goods, Sheetings, etc.

THE PENMAN MANUFACTURING CO., PARIS.

Mills at Paris, Thorold, Port Dover, Coaticook, Ladies' and Gent's Wool and Cotton Underwear, Topshirts, Socks, Hosiery, Balbriggans, etc.

THE AUBURN WOOLLEN MAN'G CO PETERBOROUGH.

Tweeds, Beavers, etc.

WHOLESALE TRADE ONLY.

MEILINKS FIRE and WATERPROOF VAULT.

Is guaranteed to be absolutely Fire and Waterproof. Built of Steel Plate with extra heavy Iron Framework. Has combination Screw, Four Tumbler Safe Lock. Handle, Door Knob, Lock and Hinges heavily nicked.

The very best protection for your Deeds, Bonds, Mortgages and Valuables.

Made in three sizes at prices from \$11.50 up.

* MORTON, PHILLIPS & CO., *

Stationers, Blank Book Makers and Printers. 1755 & 1757 Notre Dame St., Montreal.

WANTED TO BUY

An Asbestos Mine. Address with full particulars,

Rochdale,

Care "Journal of Commerce" Montreal.

Leading Manufacturers, &c.

To Woollen Manufacturers

MESSRS. REICHE & Co.

Wool, Tops, Noils, Yarns, &c.

BRADFORD, Eng.

Represented in Canada by

JAS. A. CANTLIE,

22 ST. JOHN STREET, - - MONTREAL.

Samples and lowest quotations promptly supplied : Correspondence Solicited.

THE CANADIAN . . . JOURNAL of COMMERCE

Do you want any Printing this week? Our Job Department has every facility for turning out work promptly. Telephone, Main 238.

171 ST. JAMES STREET, MONTREAL.

S. & H. BORBRIDGE

OTTAWA ONT.

186 Sparks St.

88-94 Rideau St.

15-23 Mosgrove St.

Wholesale Branch at BRANDON, Man.

Wholesale
Leather
&
Saddlery-
Hardware

Wholesale
Robes
&
Fur-coats.

Manufacturers of all kinds of

HARNESS, SADDLERY, HORSE-BLANKETS:
KIT-BAGS, TRUNKS, BAGS, VALISE :
MOCCASINS, Etc.

T. Kerfoot & Co.

MANUFACTURING PHARMACEUTICAL CHEMISTS

Makers of all kinds of



Medicated Lozenges and Jujubes, Bouquet Lozenges, Compressed Tablets, Pills, Liquorice Goods, Effervescible Preparations, Perfumes, Counter Adjuncts.

ENQUIRIES SOLICITED.

LABORATORIES :

BARDSLEY VALE, nr. Ashton-under-Lyne, - ENGLAND.

And BARDSLEY HOUSE, 189 Holloway Rd., LONDON, N. Eng.

52525252 5252525252 52525252

MONTREAL

MERCHANTS AND MANUFACTURERS.

Awnings, Tents Tarpaulins, Flags, Etc
Thos. Sonne.....193 Commissioners St.

Carpet Beating.

The City Carpet Beating Co.,
11 Hermine St. H. N. Tabb, Mgr.

Dry Goods, Wholesale.

Alphonse Racine & Co. 840 & 842 St. Paul St

5252525252 52525252 52525252

**Canadian Colored Cotton Mills
Company.**

Cottonades, Tickings, Denims, Awnings,
Shirtings, Flannelettes, Gingham,
Zephyrs, Skirtings, Dress Goods,
Lawns, Cotton Blankets, Angolas,
Yarns, &c.

Wholesale Trade only Supplied.

D. MORRICE SONS & CO.,
AGENTS,
Montreal and Toronto.

BANK PRINTING.

Journal of Commerce,

Tel. Main 228. 171 St. James Street.

STORAGE
(FREE OR IN BOND)

J. A. FINLAYSON,
CUSTOMS BROKER,

418 to 417 St. Paul Street, Montreal

Bell Telephone Main 1808 P. O. Box 684.

Telegrams: "UNITY, PADIHAM."

The Unity Wood & Iron Co.

MACHINISTS, IRON and BRASS FOUNDERS,

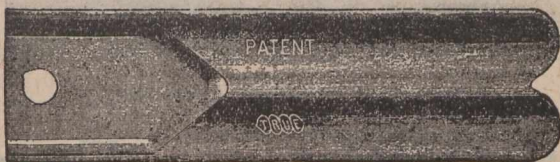
Patent Temple Makers and Patentees,

Guy Foundry, Padiham, Lancashire, England.

We are the oldest Temple Makers in existence, and have taken out more Patents
for Temples, and successful Improvements in Temples, than any other Firm.

PATENT "TRUE" TEMPLE.

With Steel Cap and
Patent Adjustable
Roller Bearers.



By far the best Roller Temple
yet produced, and superseding
Ring or Swiss Temples. Thou-
sands are now in use and are
giving the greatest satisfaction.

Station Works, - Padiham, England.

Caverhill, Learmont & Co.,

Wholesale **HARDWARE & METAL MERCHANTS,**

Caverhill's Buildings, St. Peter St.,

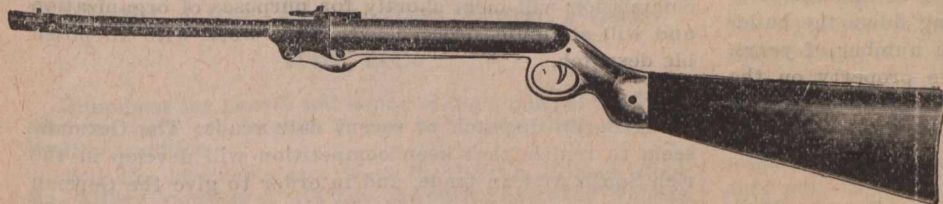
Largest and most complete stock of
SHELF HARDWARE in the Dominion.

MONTREAL.

Special 22 Rifle, Long Barrel,

**AT LOW
PRICE.**

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



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

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

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

GEO. GONTHIER,

Bell Tel.—Main 2113, Accountant & Auditor.

SOLE REPRESENTATIVE FOR THE PROVINCE OF

QUEBEC OF

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

11 & 17 Place d'Armes Hill, MONTREAL, QUE.

THE IMPROVED

Lancashire Steel Potato Peeler.

(Also for Apples, Carrots,
Turnips, Cucumbers, &c.)



Saves 1 lb. of Vegetable in 6 lbs., and Work done
in a quarter of the time.

Sole Makers.

R. E. COLLINGWOOD, - Rochdale, Eng.
Special prices to Canadians under the New Tariff.

Commercial Summary.

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

—The Imperial Bank of Canada is
about to open branches at Victoria, B.
C., and at Wetaskiwin, Alta.

—Oil has been discovered in large
quantities in the Island of Trinidad,
and is being worked under Canadian
auspices.

—In a recent trial trip on the Tyne,
the new torpedo boat destroyer Velox,
which is fitted with turbine engines,
attained a mean speed of 33.12 knots an
hour.

—A Liverpool paper says that a new
line from London to South Africa, in
addition to the present service from
Middlesborough, Glasgow, and Liver-
pool, will be arranged by Houston and
Co., at an early date.

—Germany's foreign trade for the
last six months shows her imports to
have been 2,840,000,000 marks (\$7,100,-
000), against 2,752,000,000 marks for the
previous six months. The exports were
2,286,000,000 marks, against 2,136,000,000
marks for the previous six months.

—According to official advices, Mani-
toba and the North-West are rapidly
making up for the lack of ac-
commodation for grain storage which
was experienced last year. In 1891
the total number of elevators in the
West (including five at Port Arthur)
was 426, with a capacity of 18,880,000
bushels. On July 1st of this year the
number of elevators had increased to
541, with a storage capacity of 23,100,-
000 bushels, an increase of over 4,000,-
000 bushels.

FERRANTI, LTD.

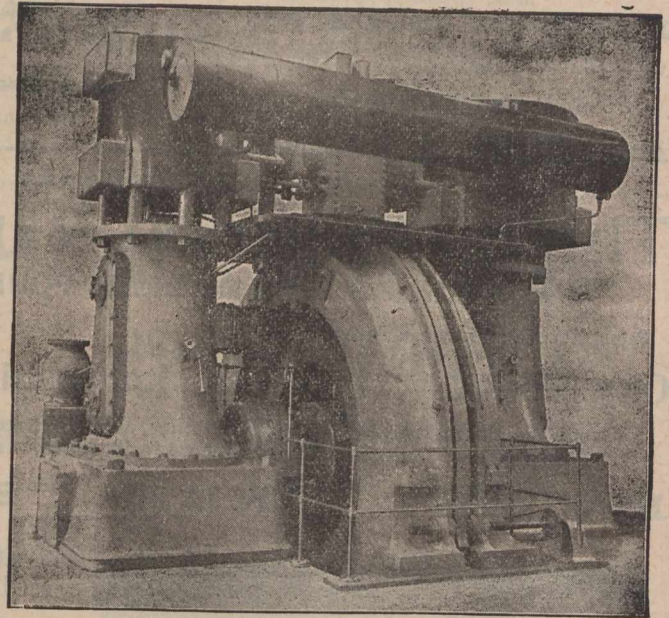
Electrical Power Distribution and Transmission Appliances.

Complete specifications and
particulars for

Engines,
Alternators,
Switchgears

Can be furnished for Power or Lighting schemes.
Write for descriptive pamphlets free on application.

Offices and Works :



Armature of Iron Type Alternator.

HOLLINWOOD, LANCASHIRE, = Eng.

—The young man, says the Buffalo Miller, who starts in business with no other assets than politeness, persistence, perception and principle is already well to do.

—The Winnipeg Industrial Exhibition closed on the 25th ult., with a very large attendance. It has been the most successful Fair ever held in Winnipeg, the estimated attendance for the five days being over 103,000. Many of the prize animals and exhibits go to Brandon for the Fair there this week.

—Among the additions to the Intercolonial Railway rolling stock will be twenty consolidated locomotives for special freight service, five passenger locomotives and two for switch work, the contract for these has been given to the Canadian Locomotive Company of Kingston. The Rathbun Company of Deseronto will build 150 platform cars.

—Two banks are, we are informed, about to open up branches on Spadina Avenue, Toronto. The Bank of Toronto will build on the southwest corner of Spadina Avenue and Queen street, and is now pulling down the buildings which have occupied the site for a number of years. The Bank of Hamilton has acquired the property on the northeast corner of Spadina and Queen, and will shortly commence to build. Both institutions will be a credit to the locality.

—It looks altogether probable, says the Toronto Mail, that an agreement will shortly be arrived at looking to the entrance of the Metropolitan Railway to the city. This will be the first link in the electric radial railway system, which has been under discussion for some few years, and of which the St. Lawrence market is supposed to form a part. Representatives of the Metropolitan will hold a conference with the Board of Control when it is confidently expected that the several points of difference will be adjusted satisfactorily to all concerned.

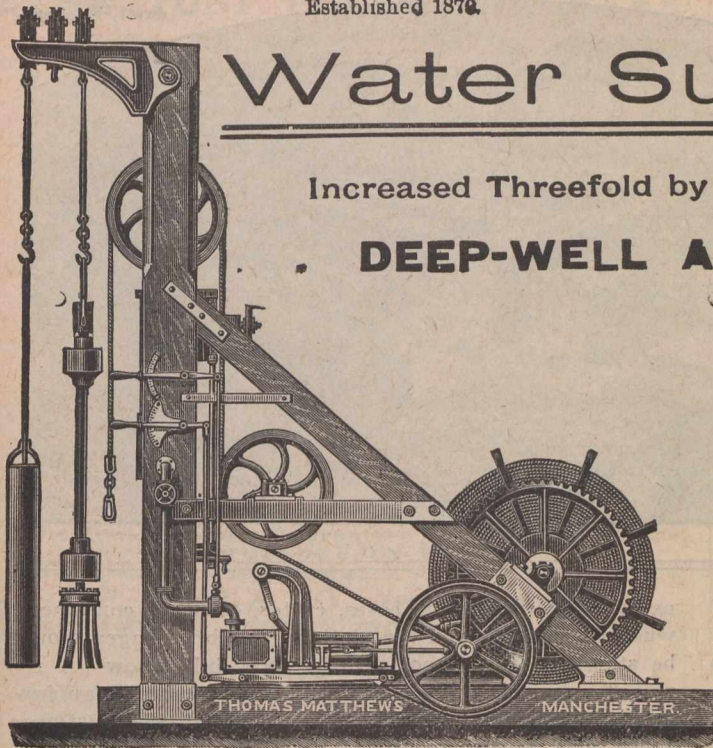
—At a meeting of the Trades and Labour Council on the 25th ult., says an Ottawa dispatch, a clause in the Executive's report, which was adopted, stated that it had been noticed with satisfaction that some leading bankers had expressed the opinion that a bank clerk was not a matrimonial safe investment except if his earning powers are rated at \$1,500 a year. The Executive consider that the bankers have taken a progressive view of the problem of living, which so many fail to appreciate when the recognition of employees' services is at stake.

—Mr. F. E. Leonard of London, Ont., has accepted the position of commissioner for the building of the Temiskaming Railway. This completes the commission, which consists of five business men, representing different sections of old Ontario. The other members of the commission are Mr. A. E. Ames, Toronto, President of the Toronto Board of Trade; Edward Gurney, Toronto; B. J. Folger, Kingston; and M. J. O'Brien, contractor, Renfrew. The commission will meet shortly for purposes of organization and will no doubt proceed with their work with all possible despatch.

—A Berlin dispatch of recent date reads: The Germans seem to realize that keen competition will develop in the rich South African trade, and in order to give the German exporter every advantage, a local paper urges the establishment of a German bank in South Africa, whereby German capital may be made entirely independent of the English banking and credit facilities upon which it must now rely. It is estimated that the German capital employed in South Africa at the present time amounts to 1,000,000,000 marks (\$238,000,000), of which some 900,000,000 marks (\$214,000,000), are invested in the Transvaal. The success of the German banking institutions in Brazil, Argentina, Chili, and in the Orient is cited.

Established 1870.

Telegraphic address: "ARTESIAN, Manchester.



Water Supplies,

Increased Threefold by THOMAS MATTHEWS' PATENT

DEEP-WELL AND BORE-HOLE PUMP.

Specially Adapted for all Trades Requiring Large Quantities of Water. Bore Holes any Size and Depth. Consultations in respect to Water Supplies. Careful Analysis made of Water from Bore Holes, and Reports as to their Suitability for Manufacturing Purposes. IMPROVED TUBE-DRIVEN WELLS. MILLWRIGHTING, STEAM ENGINES of every description, &c. Prompt Personal attention to Repairs and Breakdowns.

Thomas Matthews,

Hydraulic Engineer,

Pendleton, Manchester, England.

Special terms to Canadians under the New Preferential Tariff.

—A scheme is afoot, says the Johannesburg correspondent of the London Times, to attract unskilled white labor to the Rand, in view of the scarcity of native labor, and consequent depreciation of the mining industry. Mine owners believe the employment of white labor practical, for wherever it has been tried lately on a limited scale it has worked well. It is thought 100,000 unskilled workmen from Great Britain ought to be attracted by the prospect of \$1.25 a day as well as their board and lodging, from the time they reach South Africa. Companies are building three-roomed cottages, each to accommodate six persons, and it may be that a married man with a family will get a whole cottage. It has been suggested that the Home Government ought to provide free transportation to those willing to go. Many mine operators are ready to hire large numbers of white men.

—Lieut.-Col. Dent, the head of the British Army Remount Commission, who has been in Canada for the past

15 months, furnished figures of interest to horsebreeders. He said: "From April 1, 1901, to July, 1902, the purchase of horses, their keep, railway freight, and other expenses, has amounted to \$1,618,066. The approximate number of horses purchased in the various provinces was as follows: Ontario, 7,715; Quebec, 2,225; Maritime Provinces, 115; Northwest Territories, 886; making a total of 10,941 horses. Of these, 10,717 were shipped to Africa, and the remaining 224 were either sold or died before being shipped. In addition to the above purchased in Canada, we obtained 2,664 horses in the United States, which were shipped to Toronto by the Imperial Remount Commission in the United States. Of these 1,608 were shipped to England, 32 died while in Canada, and the remainder were sold by auction at Toronto, and Montreal, by order of the War Office. He added that in future 500 horses would be bought annually in Canada.

—An illustration of the efficiency of the new Dominion companies act, passed at last session, says an Ottawa letter, is the expeditious incorporation recently of the Read Lumber Company, Limited, with half a million capital. Under the former act the preliminary advertising alone occupied six weeks, and the application papers had to pass through three departments before an order in Council was granted authorizing the incorporation. This process frequently took several months to complete. Under the new act the Secretary of State's Department deals with all such applications direct, and without requiring unnecessary advertising. In the case in point the application was signed and filed on the 22nd ult., and the charter of incorporation was completed and issued on Thursday following, all within forty-eight hours. Hon. R. W. Scott deserves credit for the efficient and businesslike management of applications for incorporation under the new act, which is highly appreciated by the business community. The legal fraternity are much pleased with the working of the new act.

—The International Association of Underwriters of Boston, Mass., whose fifteenth annual convention has been in session at Crawford Notch, in the White Mountains, since July 8th, brought their proceedings to a successful close on Saturday evening last. The delegates represented 21 companies. The proceedings, says a Boston letter, included discussions upon uniform policies, conditional and unconditional policies, health insurance, the commercial traveller as an accident insurance risk, insurance legislation, formation of organizations of local agents, co-operation between companies in the adjustment of claims, fraudulent claims, uniformity in claim blanks, local medical examiners, the bureau of information, the nationalization of the word "immediate," as understood in relation to dis-

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

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

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

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

SOLE MAKERS:

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

Liverpool,

England.

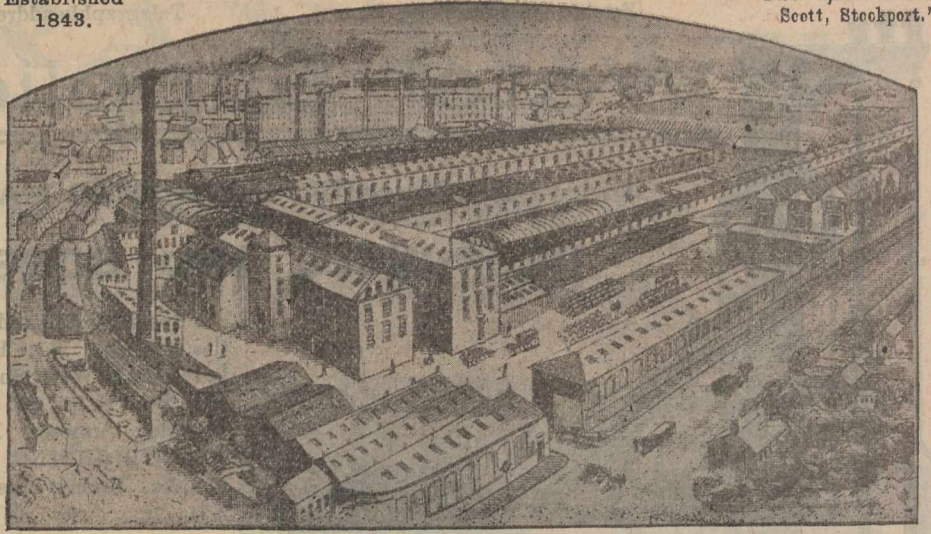
Hanson, Scott & Co., Limited.

HEMP, FLAX AND
JUTE SPINNERS,

Manufacturers of Hemp and Cotton
Twines.

STOCKPORT, - ENGLAND.

Established
1843.



ability following non-fatal injuries, and of the word "in" or "on" as relating to accidents in connection with public conveyances, in personal, accident policies, were subjects discussed at considerable length, and a committee of five was appointed to consider and report later in New York upon the advisability of the adoption by all companies of uniform wording covering these and similar clauses. The election of officers resulted in the return by acclamation of the old board, the only change being the promotion of Mr. C. H. Baker, Second Vice-President, to the position of First Vice-President, in succession to Mr. H. N. Kingsbury, and the election of Mr. A. L. Easumure of Toronto to the Second Vice-Presidency.

—Fire Insurance Decisions.—When a member of a mutual insurance company agrees in his application to be governed by the bylaws and rules "now in force or hereafter adopted by the said company," he will be bound by subsequently enacted by-laws of his company, the same as he is by those in force at the time his certificate of membership is issued; provided that such subsequent by-laws are reasonable in their nature, and properly adopted in conformity with authority conferred by the statute upon such company. *Farmers' Mut. Ins. Co. vs Kinney*, 90 N.W. Rep. (Neb.) 926.—Plaintiff insured his household furniture, including a piano belonging to his wife, with defendant. The policy provided that it should be void if the insured had or procured other insurance on the property without consent. His wife obtained additional insurance on the piano. He did not know of her act until after the property was destroyed. Rev. St., Art. 2967, provides that during marriage the husband shall have the sole management of the property of his wife. Held, that, as the wife had no authority as owner or otherwise to insure the piano, without her husband's consent, her act did not bind her husband or affect the policy issued by defendant. *National Fire Ins. Co. vs Wagley*, 68 SW. Rep. (Tex. Civ. App.) 819.—A fire policy was destroyed by the same fire that destroyed the property insured therein. Insured requested of insurer a copy of the policy, which was refused, and verbally notified the general agent of the insurer of the loss, furnishing at his request a list of the property destroyed, which was returned to him with the statement that a copy to be retained by the agent was unnecessary. The destroyed policy in fact required proof loss to be made in a particular way but this was not mentioned by the general agent when notified of the loss. Held, that the provision of the policy requiring notice of loss in a particular form was waived by the company. *Thompson vs Traders' Ins. Co. of Chicago*, 68 S. W. Rep. (Mo.) 889.

—In order to facilitate the Customs entry of goods imported from the United States into Canada shippers are advised by the Customs Department that the way-bills should show full information regarding name and address of consignee, marks and numbers of packages, and description of packages. Where goods are shipped in bulk the number of pieces, bundles, bushels, etc., is required. In the case of agricultural implements the number and description of each class of implement is to be stated,

except when packed in cases, crates, or other containers, when the number and description of such packages should be stated. It is important that way bills show the required information, in order that the "carrier" may furnish the reports required to be made at the Customshouse, and prepare manifests for transporting the goods in bond. It is required also that invoices from the exporter in the United States (and elsewhere) to the importer in Canada (which are usually sent by mail) shall truly show the whole and actual value of the goods, with the quantity and description thereof, "and the marks and numbers" on the packages in such a manner as to indicate truly the quantities and values of the articles comprised "in each" exportation package, the packages to be legibly marked and numbered on the outside when of such a character as to enable such marks and numbers to be placed thereon.

—We are informed from Halifax that the property of the gas company in that city was sold by the sheriff some days ago, and was bid in by W. M. Doull, of Montreal, representing the bondholders. An agreement had been

ESTABLISHED 1869.

Bottled Beer and Stout FOR EXPORT.



The "Compass" Brand

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

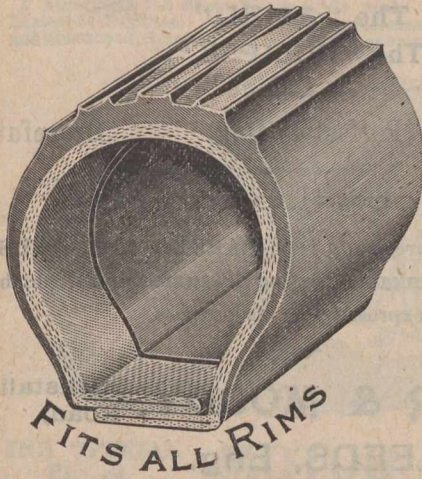
Also Exporters of
Mineral Waters
Devonshire Cider and
Specially Blended
Scotch and Irish
Whiskies, guaranteed
Five Years old. Buy
ing Agents wanted—
West Coast Africa
United States, Canada
and Newfoundland.

W. E. JOHNSON & CO.,

67-69 Leeds St., LIVERPOOL, Eng.

THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



THE LIABILITY to PUNCTURE is thus reduced to the LOWEST POSSIBLE MINIMUM.

IT HAS been APPLIED with PERFECT SUCCESS to Motor Cycles and Cars, HANSOMS and PRIVATE CARRIAGES of every description, for which special covers are made, and it lightens the labour of horses and adds materially to the comfort of passengers.

The Toni Tyres are Guaranteed for Eighteen Months, and can be F.O.B. London. All communications to be addressed to

F. TONI & CO., Tyre Manufacturers,
 20 HANWAY STREET WORKS, OXFORD ST.,
 LONDON, W.C., ENG.
 Telegraphic Address: "TONISMO, LONDON."
 Special Rates to Canadians under the new tariff.

reached with the bondholders that they should convey the property to the Halifax Electric Tram Company. The sale was to enable them to give a clear title. The two properties will be amalgamated when the Tram Company will control the electric and gas lighting of the city as well as operate the street railway. There were claims of about \$776,000 against the Gas Company and the bondholders' bid was \$200,000. The Electric Tram Company has been paying its conductors and motormen 15 cents per hour and defraying half the cost of their uniforms. This week a sliding scale will go into effect under which the men will receive 14½ cents per hour during the first year of service, 15½ cents the second, 16 cents in the third, 16½ cents in the fourth, and 17 cents in the fifth. The allowance for uniforms will be continued. Fifty per cent. of the men will receive the minimum wage and none of those now employed will be asked to work for less than 15 cents. Newcomers get 14½ cents.

—Port Arthur, Ont., advices of recent date refer to the "growing times" along the northern lakes. The Minister of Public Works, and party, it states, were taken in charge by the Mayor, Council, and Board of Trade, and on the steamer Superior were taken to inspect the new Current River water power, recently developed by Port Arthur, at a cost of one hundred thousand dollars. They next inspected King's cleaning and drying elevator. The Pigeon River Lumber Company's immense mills and the breakwater were also visited. The final visit was to the Canadian Northern recently completed elevator, and to the two-million bushel annex under construction. Mr. Tarte was highly pleased with all he saw, and promised to deepen the Port Arthur harbor to 21 feet, commencing the work forthwith. At noon at the Northern Hotel an address was presented from the Town Council and Board of Trade, emphasizing the necessity of commencing and completing as soon as possible the work of deepening the harbor to 21 feet. Mr. Tarte promised to keep pace with the national necessities in every way as far as the Government could help, with transportation facilities.

—From Ottawa we learn that nearly 33,000 new English sovereigns have just been brought into Canada, and they are likely to stay. They were minted in Australia at the Sydney mint and bear the King's head without the crown. They came to Canada under somewhat peculiar circumstances. When on the 25th June Col. Evans received only four hours' notice to entrain his men for Durban and home there was very little time to procure supplies. The principal thing which the commanding officer did at Durban was to go to the Standard Bank and present the last pay cheque of the regiment. A demand for ready cash to the amount of £32,600 almost swamped the bank, com-

W. E. W. Clay,

LOW HALL MILLS,

HOLBECK, LEEDS, Eng.



Manufacturer of **BABY CARRIAGES, PERAMBULATORS** and **MAIL CARTS** of the latest designs, under the new Canadian Tariff.

ing so suddenly. The manager had no bank notes, and told Col. Evans that he would have to take it in gold. Accordingly Col. Evans sent for a guard of five men with revolvers. The gold was transferred to a cab in charge of this guard, put on board the steamer, and when the Winnifredian was well out to sea the money was paid over to the men.

—Judge Snider's award in the toll roads arbitration, says a Hamilton, Ont., letter, was taken up recently by the County Council Good Roads Committee, which had to produce a check for \$430 before taking it up, the amount of the Judge's fees. His Honor fixed the prices to be paid for the various roads as follows: Hamilton and Stony Creek consolidation road, \$24,000; Barton and Glanford road, county pays \$15,000 for the Mount Hope division, and \$3,000 for the Mount Albion division; the city pays \$1,800 as its share; Hamilton and Nelson road, County of Wentworth pays \$10,104.34, and the County of Halton pays \$3,895.66; Ancaster road (not arbitrated on), county pays \$10,000. The price to be paid for the Hamilton and Port Flamboro road, \$1,000, was agreed on before the arbitra-

SASH ——— WEIGHTS



Manufactured for the Canadian Market under the New Tariff, by

C. H. Taylor & Son,

CYCLOPS FOUNDRY.

LEEDS, ENGLAND.

Established 65 years.

Telegrams: "SUBLIME, Liverpool.

DESSICATED COCOANUT.



JOHN SHORE & SON,

39 Old Hall St.,

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

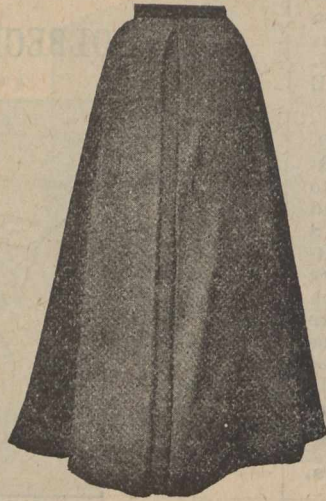
LIVERPOOL, Eng.



TRADE MARK.

Unshrinkable**Cycling . .****Skirts . . .**

"THE ERA."



The "ERA."
The "ARIEL."
The "ECLIPSE."

Simple.

Perfect Fitting.

Graceful

NO COMPLICATIONS.

These Skirts are made from BARKER & MOODY'S
Celebrated Unshrinkable Cycling Costume Cloths, which
are manufactured expressly for this purpose.

BARKER & MOODY, Kirkstall Road,
LEEDS, Eng.

Special rates to Canadians under the New Tariff.

tion began. The county offered \$50,000 for the roads in question last winter, but the owners asked about \$70,000. The total price to be paid for the roads amounts to \$63,104.

Telegrams: "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

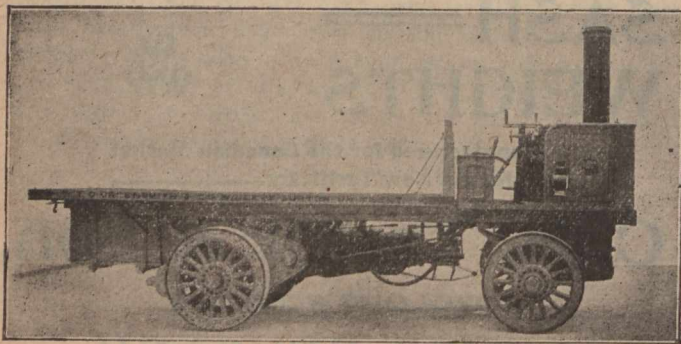
1st Prize, £100, Liverpool Self-Propelled Traffic
Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

STEAM WAGONS.



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

Special prices to Canadians under the
new preferential tariff.

—On Saturday last, says a Winnipeg letter, the C.P.R. published the latest crop report from its agents throughout the country, showing favorable weather, no damage, and bright prospects. The summary is very uniform in regard to weather and prospects, although it varies slightly in some few districts as to damage. In fact, only seven stations out of over a hundred mention any setback. These are: Damage by locusts at Sewell and Douglas; slight damage by rain and hail at Souris, Bois-sevain, Elva, Gainsboro', and Carman.—Alex. Laws, miller, Brandon, in an interview, regarding the crops, stated:—"The crops this year, nothing happening, will be a little above the average of last year in this vicinity. There will be 1,000,000 bushels of wheat in the country tributary to Brandon. The coarse grains are good, and also roots of all kinds. No sections of the West can equal those in the growing of all grain and root crops."

—We learn from London, Ont., that the Runians, Carson, McKee Co., departmental store, have placed their business in the hands of receivers for the benefit of their creditors. The receivers are Messrs. Andrew Darling, of Toronto, Geo. C. Gibbons, K.C., of London, and Mr. Finlayson of J. N. W. Campbell & Co., Glasgow. The business in the meantime is being carried on under the supervision of the receivers. It is understood that the liabilities will be at least \$75,000, and they may exceed this amount, but the creditors consider that the estate should show a good surplus. The present firm was formed in June of last year. A statement is being prepared, and as soon as it is read a meeting of creditors will be called. Canadian wholesale houses are largely interested, firms in Toronto, Hamilton and Montreal being creditors, while a number of old country houses are also creditors. There are over one hundred in all.

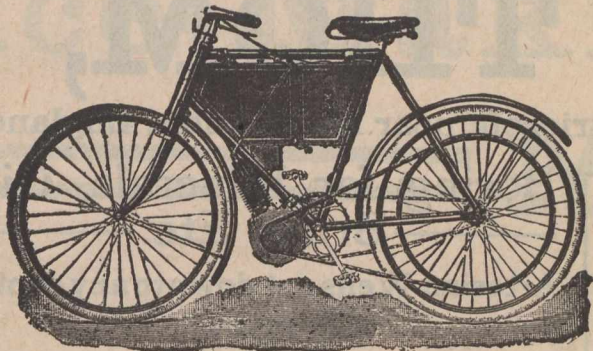
—Casualty Insurance Decisions.—Even if the burden was on the company to show that the employer had not been damaged by its failure to perfect the appeal, the presumption that the judgment of the lower court was correct would make a prima facie case to this effect. *Getchell & Martin Lumber & Mfg. Co. vs Employers' Liability Assur. Corp., Limited, 90 N.W. (Iowa) 616.*—A company which had insured an employer against loss for injuries to employes and had defended an action by an injured employe against the employer had the same responsibility in taking an appeal from a judgment against the employer as any other agent would have had in undertaking a like duty. *Getchell & Martin Lumber & Mfg. Co., vs Employers' Liability Assur. Corp., Limited, 90 N.W. (Iowa) 616.*

—Well drillers, acting for the United Gas & Oil Co. of Windsor, Ont., says a late letter, have struck a gas and oil gusher on a farm in Romney Township, two miles east of the Village of Wheatley. It is said to be a rich find, and is expected to give the company a new lease of life. The well will be completed with the company's pipe lines that run to Windsor. It is the belief of the company that

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,

MANUFACTURED BY THE

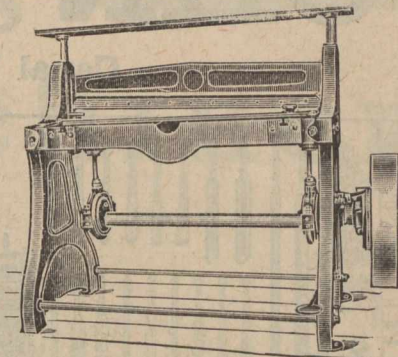
LEEDS MOTOR EXPERTS,

WALKER BROS., "PRIMO" WORKS.

Meanwood Road, LEEDS, Eng.

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Single Action Power Squaring Shears.

Canadians have 33 1/2 per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

there is a gas belt in the vicinity of the new well, and its agents have leased all the farms in the neighborhood, comprising upwards of 2,000 acres. The company has agreed to give each farmer 25 cents an acre per year if no drilling is done, and \$100 per acre if gas is struck. If oil is also found the farmer is to receive one out of every ten barrels that are taken from the well.

—The Westminster Gazette, discussing the new Canadian Pacific Railway service, which, it assumes, will unquestionably be carried out, says: While the new vessels as now proposed will be running within two years, the ultimate scheme involves establishing a new and thoroughly modern port, whose location is yet undetermined, eliminating the St. Lawrence passage and shortening the voyage materially. With the view of improving the time of the through trip to the Far East two new vessels of speed equal to those of the Atlantic lines will be added to the Pacific fleet, while ultimately 25-knot ships will be added to the service, which will be manned by naval reservists and constitute the most effective fleet of commerce destroyers and protectors in the world.

—Prof. Robertson recently paid a visit to the chicken fattening station at Bondville, Que., which has been in operation for four seasons. He referred to the improvement in the breed of birds in the surrounding district as a consequence of the establishment of the station. The cockerels and pullets hatched from the eggs of Wyandottes and Plymouth rocks during the past season were disposed of to the farmers. Eggs from these birds were in turn hatched in the incubators this year, and out of a total of 1,200 chickens produced at least 1,000 had some of the characteristics of the two thoroughbred species mentioned. For every 100 eggs placed in the incubators 75 chickens were hatched.

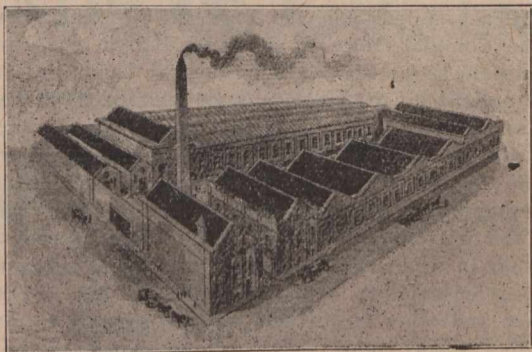
—A company consisting of Frank Carthness Sanders, Alfred William Belfry, Malcolm Macfarlane, Samuel Morley, Luke and George Hugo Maurer, has been incorporated by letters patent to take over and conduct the business of the Montreal Camera Supply & Novelty Co. and the Model Mop, Pail and Wringer Co., under the title of "The Montreal Novelty Company." Capital stock, \$5,000. Charles Edwin Read, G. H. Perley, Ottawa; Walter Gillespie White, New York, and F. W. Avery, and J. A. Laing, Ottawa, have been incorporated as the Read Lumber Company, with a capital of \$700,000.

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS AND ... MANUFACTURERS.

JUTE BAGS AND BAGGING.



JUTE SACKING & SHESSANS.

DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

Telegrams, "JUTE, Liverpool." A.B.C. Code, 4th Edition.

—The gale which prevailed in England Saturday is reported to have caused great destruction to crops throughout the United Kingdom. Incoming steamships report terrific weather on the Atlantic. The rough weather continued round the British coasts Saturday evening, and has been general throughout Europe. A cyclone occurred in the Liege district at Belgium Saturday. Navigation on the Liege and Maastricht Canal was stopped by fallen trees, and the greater portion of the crops were destroyed or hopelessly damaged. Enormous damage was done in the Town of Liege.

—The Paris, Ont., Plow Company, Limited, has been incorporated. The share capital is placed at \$250,000. The charter has been granted to Frederick Ward, of Batavia, N.Y.; John Penman, R. L. Murray, S. Appleby, P. G. Wickson, of Paris, and C. Barker and G. D. Clump, of South Dumfries Township. The company will manufacture plows and other agricultural implement.—The International Mining Company, Limited, with a share capital of \$1,500,000, has been incorporated by a number of Sault Ste. Marie men, including L. C. Holden, W. W. Snell, V. E. Metzger, M. J. Magee, and S. E. Fleming.

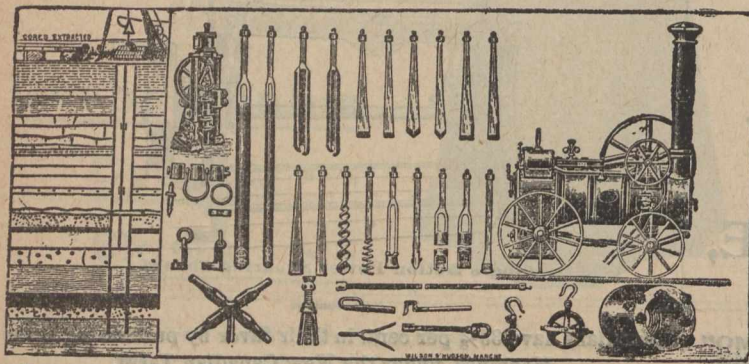
—Ottawa advices state that large numbers of shanty-men are leaving for the woods. Wages during the coming winter will run high. First-class logmakers are to receive from \$28 to \$30 per month; second-class logmakers, \$27

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.



Boring for Minerals, Oil, Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Pre-ferential Tariff.

to \$28; handy men, \$28; teamsters, \$27 to \$28; general hands, \$24 to \$26; road cutters, \$20 to \$23 and cooks, \$45. These figures, of course, include board. It is not long since the prevailing figure did not exceed \$15 or \$16.

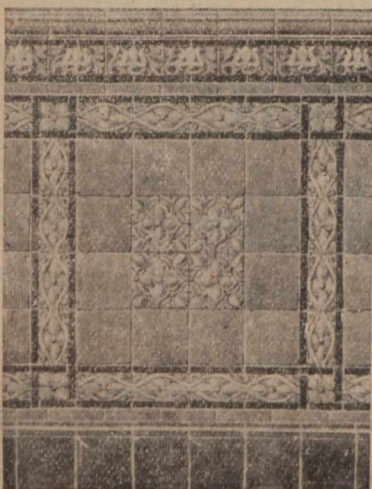
—Prof. Robertson returned recently to Ottawa from a visit to the Government Illustration Stations for the curing of cheese at Brockville, Ont., and Cowansville, Que., and reported that the cheese made in the month of July and cured at a low temperature have all the characteristics of fine September cheese. Comparing the cheese cured at a low temperature with cheese from the same factoris and of the same lots cured in the fluctuating temperature of the ordinary atmosphere, the cool cured cheese were found to have finer and richer texture, as well as a milder and more agreeable flavor. The loss from shrinkage in weight, in three weeks, has been one pound per cheese less in the cool temperature than in the ordinary curing room. In the case of cheese which experts counted faulty from being almost acid in texture and flavor or weak in body and slightly open in texture, as were some of the cheese cured in the ordinary curing room, the cool cured cheese of the same lots were found to be free from these defects. Flavors objected to by buyers and which lessen the value of cheese in the markets of the United Kingdom are seldom present, unless the cheese have been heated to a temperature above 60 degrees. Since about three-quarters of the whole quantity of cheese manufactured in Canada is turned out during the months of June, July and August, an improvement in the methods of curing during the hot weather will lead to a great improve-

ment in the trade. Taking everything into account, it is expected that from 15 to 20 per cent. more value will be realized from the milk during these three months than would be the case by the continued use of the curing methods which at present are general.

—Life Pointers from the Press.—As you sail over summer seas, think of these suggestions.—Have you told your prospective wife you will insure your life? Then commit no breach of promise.—The man with no policy is like a ship with no compass. See? Well, see one with your name on the face and the official signatures at the bottom. Then the voyage of life will be pleasant for you.—If you lead a strenuous existence you are a good subject for life insurance.—When the storm of life is over a life insurance policy is a rainbow in the sky of life for the bereaved family.—Worry is a wrinkle manufacturer. The uninsured man will have one of these factories working overtime if he neglects it until he can get no insurance on his life.—It is "better late than never," of course, but it's too late for life insurance when you are dead. Look alive and attend to it.—If you will not say anything good of life insurance, say nothing. It is good anyhow and there are millions of widows and children constantly saying so. And no one knows better what it is than an insurance man's widow. What will your's say?—If you think you are "a worm of the dust" and not worth insuring, be a glow worm and insure. Brighten up and be somebody.—A man who carries life insurance is a better man in every way than the man who carries none. And the insured man know it, too.—Get insured this very day, and never be a quitter till you are a "deader."

GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall
Decorations, Mosaics
and Faience.

Swan Tile Works,

Liverpool, E., Eng.

Special prices to Cana-
dians under the New
Tariff.

—New Canadian settlers are helping advertise the Dominion while arranging to increase its production. A recent London cable states that in the House of Lords Lord Burghilere (Liberal) asked Lord Onslow, Under Secretary for the Colonial Office, if he could inform the House regarding the alarming statements that Canadian land was being bought up by Americans, of whom 200,000 were said to have emigrated to Canada this year. The Under Secretary said he thought Lord Burghilere's figures were incorrect. In 1901 the number of Americans who emigrated to Canada was 17,987, while to the most recent date this year the number was 24,100. The Under Secretary also said that in western Canada land was being taken up with unexampled rapidity, not only by Americans, but by Englishmen and other Europeans, which bids fair to make the Canadian wheat fields an important factor in the wheat supply of the world. Lord Rosebery asked for the figures of the emigration from Canada to the United States, but Lord Onslow was unable to supply them.

—A Chatham, Ont., correspondent writes: We have to report a healthier bean market since two weeks past. The advance from the low point of a month ago is something like 25 to 30c per bushel, and dealers' sales this week show

Ice-Making Machinery

FOR ALL

Refrigerating Purposes.

Benjⁿ Goodfellow, Limited,

HYDE, near MANCHESTER,

ENGLAND.

Special estimates to Canadians under the New Tariff.

\$1.25 to \$1.27½ per bushel f.o.b., Chatham freight for primes, and 10c a bushel more for handpicked, with stocks now scarce, and no receipts worth mentioning from the country. Large sales at part of the advance have taken place. Excessive wet with cold weather has injured growing beans 50 per cent., it is thought. Feeling very strong, farmers are holding any left of last crop.

—The Mark Lane Express, in its review of crop conditions, says that wind and rain threaten serious damage over a considerable portion of the wheat area of the United Kingdom. Barley has benefited by the weather, and

SLADE & Co., Ltd.

THE ROYAL
TOFFY WORKS,

LEEDS, ENGLAND.

Manufacturers of
the finest

HOME
MADE
TOFFY.

33⅓ per cent. in favor of Canadians, under the
New Tariff.

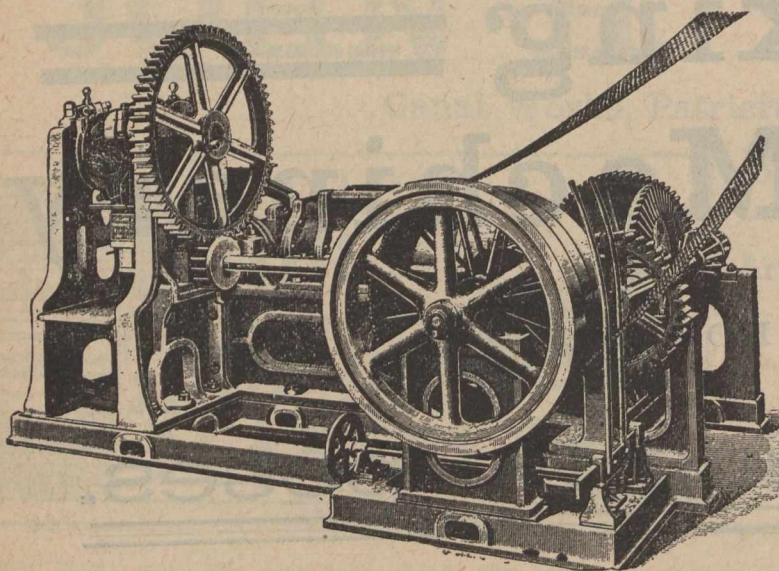
oats have not suffered. The French wheat yield is above the average in the most important provinces, the total crop being estimated at 42,000,000 quarters. Rye is not above the average, but oats are from 5 to 10 per cent. above. A big wheat crop is reported in Hungary, and more than an average yield is expected in North Germany, Saxony, Bavaria, and Silesia.

—Sir Alfred L. Jones, president of the Liverpool Chamber of Commerce and head of the firm of Elder, Dempster & Company, is reported as stating that if the offer of the Canadian Pacific Railway Company to establish and operate a fast weekly passenger steamship service between Canada and England was accepted by the Government, the Liverpool lines of steamers would be exposed to competition which would render it impossible for them to carry on a lucrative trade.

—A distinguished German engineer maintains that the time is approaching when the appearance of an ordinary railway train will be altered beyond recognition in order to diminish the atmospheric resistance. Fast trains, he predicts, will resemble a long steel serpent with a sharp point like a ship's prow; steel armor will cover the cars and to reach within six inches of the rails. He calculates that this will reduce the atmospheric pressure nearly half.

—The president of the Dominion Iron and Steel and the Dominion Coal Company reports that in addition to pig-iron, the Steel Company have made during July about ten thousand tons of steel, at a cost of one-half of that when the manufacture started in February, and that the net earnings for the first four months of the company's year, namely, March, April, May, and June, show an increase of \$300,000 over last year.

Telegraphic Address:
"ALEXSON, LEEDS."



Patent Combined Stiff-Plastic Brickmaking and Pressing Machine.

Brick, Tile and General Clay Working Machi- nery

Herbert Alexander & Co.
LIMITED.

Queen's Engineering Works:

Water Lane,
LEEDS, Eng.

—Reports of sprouting wheat are frequently heard from various sections of Middlesex County, Ont., and adjacent districts. Farmers who have cut their grain find it sprouting in the stock. Uncut grain shows the same condition in places. Farmers have had difficulty in cutting their wheat, especially on clay land, and some have resorted to cradling, a slow process where the crop is large.

—A shipment of Welsh anthracite coal is reported on its way to New York from Cardiff for use on the engines of the Manhattan Railway Company. A small quantity of Welsh anthracite was brought there a week or two ago as an experiment, but the size was unsuitable. The second shipment is of the size known as broken anthracite, the size generally used in the elevated engines.

—The farmers of Essex County, Ont., says a Windsor letter, who were fortunate enough to go into sugar beet culture this year will, in all probability, be better off than those who have other kinds of crops. The heavy rains have not materially injured the beet plants, and the prospects are for an abundant crop. All the beets have been contracted for at fair prices.

—The Austrias refiners of petroleum have effected an organization for export purposes. It is announced that they intend to invade France, Germany, Switzerland, and Italy, and wrest those countries, if possible, from the American company which now supplies their demands for petroleum, and that they also propose contesting certain markets with Russia.

—The Board of Rapid Transit Commissioners, New York, at a recent meeting unanimously accepted the bid made by the Belmont-McDonald syndicate for the construction of a tunnel under the East River to Brooklyn. The syndicate offered to build the tunnel for \$2,000,000, and the terminals for \$1,000,000 additional.

—The directors of the Sandwich, Windsor and Amherstburg Railway have, we are told, decided to extend their lines to Amherstburg, Ont., at once. The Townships of Anderson and Sandwich West have settled upon the bonuses which they are to give, and the franchise in Windsor has been determined on.

—Reports to the Fisheries Department indicate that the British Columbia sealing schooners operating on the Japan coast and in the vicinity of the Copper Islands (Russian territory) have had four catches. The weather, however, was terrible, 40 Japanese schooners being lost in one gale.

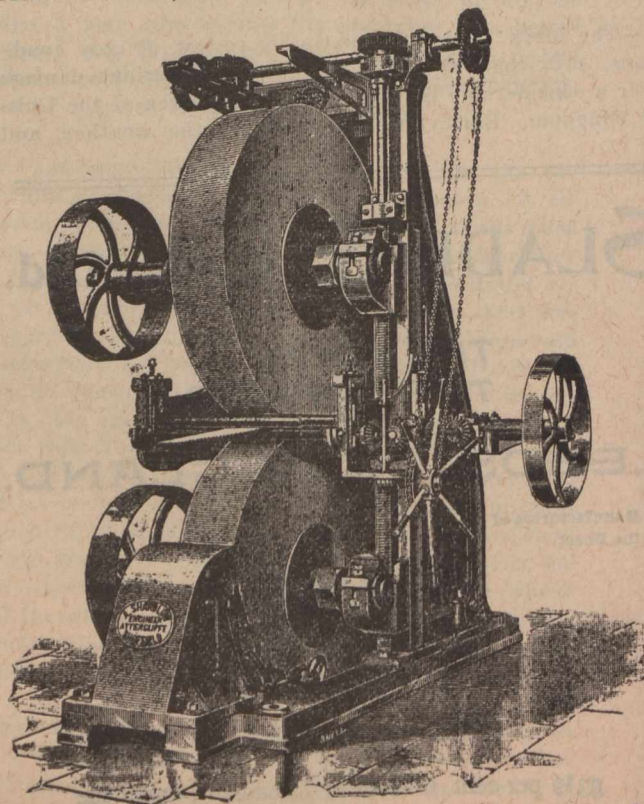
—European capitalists are financing a prospecting expedition which has gone to the most eastern point of Siberia on the coast of the Behring Sea. The district is said to be rich in gold, and its geological formation to be the same as that of the Klondike.

—A Kingston, Ont., letter reports that the Lacey & Smith mica mine at Sydenham has been discovered to be the finest mine of this class in the world. A new bed of great value has been turned up, and pieces seven feet long have been taken out.

—Dundas, Ont., is, we are told, to have a new industry to be known as the "Valley City Fruit Co." Mr. Blasdel is organizing the company to take over his factory, install

The Improved Long Saw Grinding Machine

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



Joseph Booth & Bros., L'td.,

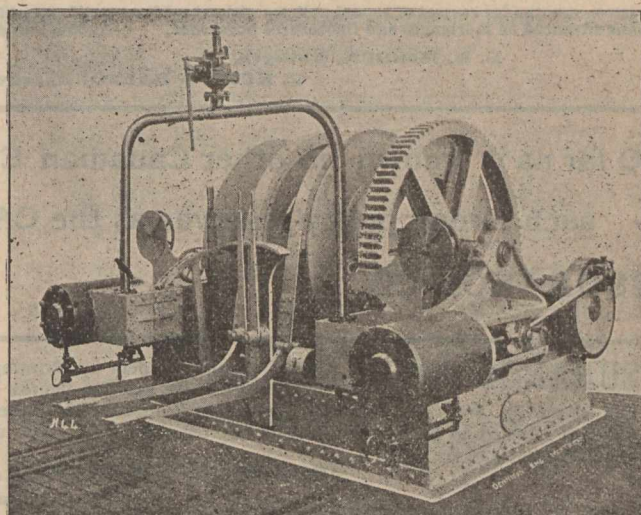
ENGINEERS
and **MANUFACTURERS,**

Rodley, Near Leeds, - - England.

Manufacturers of

Steam Hydraulic Cranes
and Lifting Machinery,

Under the New Canadian Tariff.



modern machinery, manufacture all kinds of fruit products and cater chiefly to the western market.

—A substantial recognition of the material prosperity which has come to the Eastern Townships of Canada through the improvement of dairying there has been made by the Eastern Townships Bank in doating the sum of \$500 as prizes for cheese and butter at the Exhibition to be held in Snerbrooke from August 30 to September 6. The first prize in each case is \$100. The competition is open to the Dominion. Details of information can be obtained from Mr. W. M. Tomlinson, Secretary, at Sherbrooke, Que.

—George T. Pendrith & Co., dealers in machinery, have assigned to E. R. C. Clarkson. The claims of the 54 creditors which have been filed with the assignee amount to nearly \$25,000. A statement will be presented at a meeting, it is expected, of the creditors, which has been called for this date. The heaviest claim is that of the Brodie estate of Guelph, which amounts to \$17,874. It is understood that offers of a settlement have been refused.

—Ottawa's new city directory has been issued and gives the population of Ottawa at 73,196. There are 25,240 individual names in the directory. The Dominion census places the population at 59,400.

CROSS & CO.,

(FREDERICK ESCOTT & HENRY CROSS.)

Trade  Mark.

Manufacturers of

THE "CROSS" BRAND. Table Stationery.

Dish Papers,
Dessert Papers,
Ham Frills,
Cutlet Frills,
Souffle Cases, &c.

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

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

Cuts will appear as soon as received.

Made in London from
British Material
By ...
British Workpeople Only.

LIGHT **LIFU** CARS.

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



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

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

REGISTERED OFFICES :

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

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.
HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$50,136,000
 Investments in Canada, 14,930,000
 [WORLD WIDE POLICIES.]

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

D. M. McGOUN, Manager.
 J. HUTTON BALFOUR, Secretary.

SO far as is known no other Canadian Company holds such strong policy reserves as the **CANADA LIFE ASSURANCE CO.**

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.,
 171 St. James Street, MONTREAL.

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND 1901

Capital and Accumulated Funds, :: \$42,990,000

Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds	6,655,000
Deposited with Dominion Government for the security of policy-holders	238,000

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



Insurance.

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

Established in 1781. Canadian Branch Established in 1866.

No. 164 St. James St.
 MONTREAL, P. Q.

PATERSON & SON,
 Agents for the Dominion

City Agents:

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

Caledonian... INSURANCE CO.
The Oldest Scottish Fire Office.
 Canadian Head Office, MONTREAL.

R. WILSON-SMITH
 FINANCIAL AGENT.

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

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

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

BELL TELEPHONE BUILDING,
MONTREAL.

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

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
 JAS. BOOMER, Manager.
 T. D. RICHARDSON, Assistant-Manager.

EVANS & JOHNSON, Resident Agents, MONTREAL.
 1723 Notre Dame St.

THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, AUGUST 1ST, 1902.

A FAST ATLANTIC LINE.

Improvements have been coming so fast of late years, not so much on water as on land, that even the proposed operation of a line of steamers plying weekly between a Canadian port and Great Britain, having a speed of 23 knots an hour, thereby bringing the Dominion within some three days' sail of the Motherland, has not caused any summer hats to be thrown in the air. No; but, on the contrary, we read daily of individual interests voicing their objections, some because of fear of a diversion of traffic, some because certain ports are in remote danger of being passed by or not reached, while others who profess to a clearness of perception sufficient for such pur-

The Imperial Life ASS'CE CO'Y OF CANADA.

Will offer a most advantageous contract to a good representative in each of the following places:

Sherbrooke,	Knowlton,	Richmond,
St. Johns,	Stanstead,	Coaticook and
Huntingdon,	Waterloo,	Drummondville.
Farnham,	Granby,	

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

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

poses claim that a line giving such a speedy service will not, nor cannot pay because there is not enough traffic. This last contention is made appear the more plausible by the statement that the fast lines now operating to New York barely pay in face of a population of seventy-five millions outside the door.

Taking the latter point first we may say that a fast Atlantic service, as outlined at a meeting of the Montreal Board of Trade a few days ago, would have not only the population of the United States, but that of Canada as well, to reckon on for a passenger service. The best time being made to and from U.S. ports has failed to arouse any such enthusiasm as would the completion of

Mutual Reserve Life Insurance Co.,

FREDERICK A. BURNHAM, President.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND...

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

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

Capital and Accumulated Funds exceed, - \$16,000,000 00**ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.****CANADA BRANCH:****Cor. St. James and McGill Streets, - MONTREAL.****T. L. MORRISEY, Manager.**

the proposed Canadian service, simply because the time limit has been lessening so gradually that each record during the past decade has been an expectation rather than a surprise. But with almost one-third of that record time dispensed with on this proposed line, how long would the advertisement of such a speedy trip across the Atlantic be in reaching every home on every continent where news is received? Thousands who never travelled beyond the continent would be eager to accept such advantages as this would create. A point has also been brought up that the majority of travellers would not prefer such speedy vessels, deeming them unsafe. How many who travel overland five hundred to three thousand miles to-day take the slow accommodation trains in preference to the limited express? Before the days of swift electric street cars the slow horse cars were patronized, yet who would prefer them now?

In proportion as these improved transportation facilities have created patronage so will a fast Atlantic passenger service as proposed create patronage that cannot be either seen or heard of to-day. Illustrations of this order are being daily brought to the surface. A merchant will not buy a certain line of goods because he sees no outlet. No such goods are worn in his vicinity and he has never been asked for them. Yet, on being prevailed on to take a few webs and advertise and show them, he is astonished to find people coming for them who tell him they were not hitherto aware that he dealt in such fine quality.

The grand advertisement Canada would receive through the inauguration of this service would place her speedily in the path for which she was by nature

designed, and the vast fertile lands of the West and North would be brought under cultivation with much greater speed thereby making additional and improved transatlantic facilities more speedily a necessity, each feeding the other and increasing the profits they would separately enjoy. The fast Atlantic passenger service must come. The sooner the better.

ONE OF THE GREAT LIGHT COMPETITORS.

The efforts made to introduce in Canada not many years ago the use of a patent metallic "mantle" which rendered incandescent a lighted gas jet, thereby greatly increasing the light power, were well received, especially in Montreal where what is known as the Auer Light and, for some time, the Drexel Light, came largely into use. The increasing favour shown to the simpler and more agreeable electric light, owing to gradual reduction in cost, has meantime caused it to so outrun some other systems that it has been found by one of the rival foreign mantle companies impossible to maintain the customary rate of returns to the proprietors. The late annual report of the Welsbach Company of Vienna, whose system is probably best known in the United States, shows, little change from the rather unsatisfactory returns of the last two years, to say the least of it. There is, as we gather from the London Economist, the same diminution in profits, depreciation in the value of materials and stock in hand and the losses in connection with the purchase of subsidiary concerns. The consequence is that the net profit amounts only to about \$120,000, as compared with \$330,000 and \$600,000 in the two previous years respectively. The profits received from the Austrian company for the past year amounted to \$230,000, while as before stated, the amount available in the Welsbach accounts is only \$120,000. That, however, is after carrying \$100,000 to suspense account, providing \$16,000 for compensation to the late directors, and writing off nearly \$40,000 for loss on the Kern Burner, and \$36,750 income tax for two years. The law and incidental charges amount to \$81,800, as compared with \$62,700, so that the company has not so far derived benefit from the abandonment of the infringement litigation. It is, of course, more than ever apparent that the company is burdened with an amount of capital altogether out of proportion to the volume of its business or its profit-earning capacity, even under more favourable conditions than it has recently enjoyed. The present directors quite recognise this and the necessity for writing down the purchase consideration, which stands in the balance-sheet at \$16,810,000. Apart from the shares in the Austrian company, a very large portion of this is represented by almost worthless patents, and for which, as the auditors are careful to point out, no depreciation has been provided. The directors entirely agree with the advisory committee, "that the company is greatly over-capitalised, and that at the earliest possible date the capital should be adequately written down." But they suggest that "any definite action should stand over until a better estimate can be made of the probable earnings of the company under the new conditions." That, as our contemporary says, "is a perfectly reasonable request, and the present board cannot,

of course, be held responsible for the present unfortunate position of the undertaking, since they took office as a complete board only on February 10th, while the accounts are made up to March 31st. They have an admittedly difficult task in front of them, and while the situation cannot well get worse, the shareholders will be well advised to exercise patience, as time alone can demonstrate whether the change of policy and the system of management inaugurated by the board will, after the necessary reduction of capital has been effected, resuscitate the fortunes of the undertaking, and put it in a position to earn dividends on the remnant of its capital."

VALUE OF GOOD QUALITY.

When Adam picked the choicest fruit in the earliest garden, even at a great sacrifice, there was, perhaps, something more of a lesson in it for the host of traders who have succeeded him than pulpit orators have divulged up to the present day. In the endeavour to "please all, both great and small," the majority of retail dealers make the mistake which is responsible for two-thirds of the petty annoyances to which their daily lives are subject, and at least one-half of the failures which ultimately follow.

A merchant who keeps in stock only goods of first quality has many advantages over his competitor who deals in everything that will stand measuring, weighing, handling or superficial inspection. In the first place the dealer in good goods is compelled to keep these goods in first-class shape, because he values them for the money invested in them and, like a fifty dollar suit of clothes, he is going to take good care of them, even though his habits are by nature careless and unadapted to looking after details. As a consequence this dealer will keep his store and his stock in better appearance than the dealer who handles all grades; and just because he does he is distinguished in business and when good quality is sought regardless of cost this man gets the trade.

Yet, in opposition, instances beyond number might be cited where dealers opened up storekeeping with the avowed intention of keeping nothing but the best, and were soon forced, or rather taught by what they considered actual experience, to keep also the cheapest and lowest grades to be found on the market. But in these instances how far did experience guide them? Was the experience they gained correctly interpreted? Was it of sufficient length to use it as a guide against the advice of those who had spent the best years of their lives behind the counter and had learned through mature experience how to best judge human nature? Without going many miles away, we can point to a case which may serve as a basis for what we here claim: that a dealer who handles only good goods will make his business outlive that of the apparently more progressive, who handles all grades.

In a local manufacturing town the leading grocery store, which did a jobbing trade to some extent by supplying small groceries—some whose owners did not look upon the large concern as really injuring their trade—had among its patrons a lady who keeps a small shop, (a miniature departmental store) on the outskirts of the

town. This customer would, on her several visits each month, always inquire regarding the leaders advertised; but on no consideration could she be forced to buy anything savouring of low quality. She would have the choicest goods or none. After some years it was found that this customer was buying gradually larger bills and really holding some of the custom which the large concern had prized. Inquiry among some of these brought out the fact that the best quality goods which this lady had been selecting were being retailed at a margin of eighteen to twenty-two per cent., figures considerably less than were marked on the same goods by the jobbing concern, which sold the low quality goods at a close margin and was making up on the better grades. Nor could this lady's trade be taken. Keeping only the best, her customers had been taught to rely on what they obtained and they would not be coaxed away.

There are some commodities, however, which require what is termed educated taste, to properly relish, chief among these being cheese. This staple is made in many varieties, each distinct yet each pure and worthy of being deemed choicest quality according to its method of manufacture. Yet many inferior grades of cheese are being sold exclusively by seemingly first class grocers, the only apparent reason for this preference being that they can be bought and sold a cent or two below the choicest quality. In certain sections of Montreal it is claimed by persons of decided tastes that it is an actual impossibility to get a pound of what they term really first-class cheese. It is told of a popular restaurateur in this city having through some mysterious way got hold, not long since, of a cheese which, for genuine "taking and holding" flavour was all that its "whole" name could imply. To some dozens of his friends, whom he had heard tell "cheese stories," he sent a liberal slice, and it is told that the next thing he knew he was having more calls for "more of that same brand of cheese" than he could supply if he had been in possession of the factory.

However, as "there's no accounting for tastes," no one will dispute the statement that the appetite has, in many instances, to be cultivated before it can accept particular foods. There are many that never succeed in overcoming their distaste for that best of vegetables, the tomato; a profound distaste is felt by others for the odorous onion; some blench at the sight and smell of the innocuous clam, and will have none of its treacherous relative, the lobster. Others there are that with difficulty foster a liking for olives and olive oil. It is always a pity when the appetite is squeamish and refuses to accept the fruits of the earth in their season, but when it comes to a distaste of meats that are gamey, and cheese that owes its aspect, odor and taste to rank putridity, there are those that think such objections well founded. An insufferable odor, such as would raise the gravest suspicions as to the sanitary condition of one's kitchen, is not what a sane person would wish to fill the dining-room with, one would think; yet the limburger and other such half-decayed cheeses are esteemed choice morsels, and the people who eat them voluntarily offend the sense of smell and introduce dangerously "ripe" morsels into their stomachs, with the air of supping on ambrosia. The Dietetic and Hygienic Gazette in an article quoted by the American Kitchen Magazine says of such cheeses: "What is the matter with the cheese? Simply this, that it has come to be an almost universal belief that coagulated casein and butter fat, which are its constitu-

ents, must be "cured." This "curing" process is chiefly accomplished by time. It is not considered fit to eat until it is old enough and rank enough—from gradual processes of decomposition—to be buried. The average palate has been gradually educated to relish cheese after it has undergone butyric-acid fermentation, and is, in fact, putrid. This is plain English, and it flies in the face of reigning authorities on gustatory standards. Certain brands of the stuff, as roquefort, limburger, and several other varieties, sell at enormous prices simply because they represent the ideal degree of rankness—putridity. This butyric fermentation has its proper bacillus, and, in case of the special varieties present in limburger and other delectable brands, the characteristic odor is vile enough and strong enough to bar attempts at counterfeiting or substitution. The flavour comports with the smell, and either one would cause a respectable canine to drop his astonished tail and sneak out of the rankest soap factory or tanyard on the face of the earth.

Every normal stomach rebels at it, and every normal palate repudiates it at sight, taste or smell. Years ago when all the small dairymen made little cheese for their own use, if not for the market, they began to eat it before it was a fortnight old, ate it as freely as they did bread, and never thought of it as being difficult of digestion. Nor was it."

Up in Western Ontario, in a little obscure village, a general merchant is to-day doing a prosperous business, who began there over forty years ago with barely sufficient to make a fair showing. The motto on this man's wrapping paper, from the first day to the present has been: "Quality, not quantity is our leading feature." The cut represents a balance scales with the former outweighing the latter. To this principle that merchant always adhered and from an humble beginning is long since in possession of many fruitful acres in addition to ownership of a spacious store and modern surroundings. Good goods at fair prices will always win.

THE LIFE ASSURANCE SIEVE.

Pouring water into a sieve represents a large portion of the business done by the American Life Assurance Companies as is shown by the following table published by the New York Spectator:

TEN YEARS' GROWTH AND WASTE LIFE ASSURANCE, (1892-1901).

Name of company.	New business issued and paid for.	Lapsed insurance.	Surrendered insurance.	Total lapses and surrenders.**	Per cent. of lapses and surrenders to new issues.	Gain in insurance in force	Per cent. of gain to new issues.	Per cent. of increase in insurance in force (1892-1901.)
Aetna Life, Hartford ..	\$203,379,016	\$57,022,688	\$20,674,299	\$77,596,987	38.20	\$76,371,066	37.55	61.14
Berkshire, Pittsfield, Ma.	63,709,334	18,774,023	13,948,696	32,722,719	51.36	25,112,702	39.42	81.54
Conn. Gen., Hartford ...	20,575,438	5,527,609	2,893,832	8,421,441	40.93	9,075,149	44.11	97.24
Conn. Mutual, Hartford.	101,430,863	24,111,317	14,659,912	38,771,229	38.22	8,637,089	8.52	5.57
Equitable, New York ..	1,371,517,230	510,594,597	310,540,181	821,134,778	59.87	374,382,168	27.30	46.51
Germania, New York ..	95,864,771	32,816,521	15,915,876	48,732,397	50.83	24,488,081	25.54	40.21
Home Life, New York ..	85,485,369	33,819,439	15,156,502	48,975,941	57.29	27,484,893	32.15	85.46
Manhattan, New York ..	83,625,970	46,831,559	8,484,398	55,316,957	66.15	5,129,331	6.13	8.68
Mass. Mutual, Springfield	168,095,119	40,286,654	26,118,622	66,405,276	39.50	76,579,056	45.56	110.14
Mutual Benefit, Newark.	298,159,054	43,120,881	77,765,510	120,886,391	40.54	108,118,911	36.26	59.03
Mutual Life, New York.	1,554,255,821	580,317,471	211,951,592	792,269,063	50.97	546,204,272	35.14	78.62
Nat. of Vt., Montpelier..	133,283,692	35,550,559	28,004,887	63,555,446	47.68	57,203,702	42.92	111.36
New England, Boston ..	146,696,157	22,165,189	23,581,953	45,747,142	39.20	38,816,125	33.26	44.43
New York Life, N.Y. ..	1,739,947,850	497,137,246	152,033,209	649,170,455	37.31	736,286,121	42.32	117.04
N. W. Mut., Milwaukee.	567,838,082	111,980,549	41,333,460	153,314,009	27.00	299,030,247	52.66	108.47
Penn Mut., Philadelphia.	285,904,513	78,546,411	20,743,091	108,289,502	37.87	138,298,141	48.37	133.30
Phoenix Mut., Hartford.	87,670,815	27,945,130	8,189,140	36,134,270	41.22	38,770,409	44.22	143.05
Prov. L. & T., Philadel..	140,395,795	38,497,960	19,529,615	58,027,575	41.33	56,123,350	39.97	65.37
Prov. Sav., New York* ..	235,270,057	22,566,520	7,667,913	30,234,433	12.85	24,155,690	10.27	34.67
State Mu., Worcester, M.	92,900,668	13,146,636	17,043,648	30,195,284	32.50	48,248,224	51.94	123.17
Travelers, Hartford	140,905,008	41,913,634	11,689,034	53,602,668	38.75	54,413,248	38.62	88.03
Union Cent., Cincinnati.	246,155,559	99,553,940	9,760,409	109,314,349	44.41	110,778,300	45.00	193.48
Union Mu., Portland, M.	75,306,787	32,171,531	4,371,874	36,543,405	48.50	22,295,554	29.61	72.74
United States, New York	74,255,109	51,591,899	5,771,291	57,363,190	77.25	545,960	0.73	1.32
Washington, New York ..	93,895,927	53,084,314	17,534,855	70,619,169	75.21	10,474,982	11.15	20.71
Aggregates (25 cos.)	\$8,076,524,005	\$2,519,074,277	\$1,093,368,799	\$3,612,443,076	44.73	\$2,889,537,878	35.78	75.33

*The bulk of this company's terminations are by expiry, amounting in the ten years to \$146,261,644.

**This column has been substituted for two in The Spectator, showing total amount and amount per \$1,000 paid for surrenders.

The table shows that out of \$8,076,524,005 of new business secured and placed on their books in the ten years from 1892 to 1901, the above 25 companies only retained \$2,889,537,878, they having lost \$3,612,443,076 by lapses and surrenders. That is, 44.73 per cent. of the new business acquired slipped through their sieves

like water. Eight companies lost from 50 to 75 per cent. of their new business by lapses and surrenders, three of them by lapses alone. The three giants obtained \$4,665,720,901 of new business between 1892 and 1901, of which they lost by lapses \$1,588,049,314, and by surrenders \$674,524,982, an aggregate loss of \$2,262,594,296, which equals 48.5 per cent. of the total new business issued. The above returns have a close bearing upon the question of expenses for it is manifest that there must be an enormous waste of labour and other outlays in conducting a life assurance business of which 44.73 per cent. slips away after being secured by lapses and surrenders. When it is considered that a very large proportion of new business yields a trifling profit in the first year, much of it none at all, the waste of effort and expense in obtaining such a vast mass of very transient business is enormous.

A SCANDAL TO CANADIAN JOURNALISM.

The greatest reproach of a free Press is the opportunity it affords to a malignant slanderer for attacking a rival whose success is an intolerable provocation.

A Toronto weekly has recently fallen foul of this Journal without our having directly or indirectly made any reference to our assailant, or his publication. We, however, have achieved a considerable degree of success in a field wherein the slanderer has utterly failed to secure any footing. Enraged by jealousy, he has endeavoured to deprive us of a business, some of which he sought to secure, and ignominiously failed.

The only way to secure such business as a newspaper proprietor aims to acquire is, to offer a fair equivalent for whatever is charged for the opportunity of calling public attention to the goods an advertiser has for sale. This equivalent consists of a wide circulation amongst the classes who purchase such goods, and a public reputation which, to some extent, is a guarantee that the firm offering such articles for sale is reputable and trustworthy. Business men are shrewd judges; they do not sow good seed on barren sand, or throw it away where it is certain to be wasted.

Now, the "Journal of Commerce" proudly claims to have received the emphatic endorsement of the business community, which is demonstrated by its advertisements having steadily increased in volume for years, until now they are three times their extent in earlier days. While our business has thus been expanding, our angry contemporary's columns have not only remained as narrow as they were twenty years ago, but his paper has lost a class of supporters whose withdrawal is a clear proof that some of our most prominent traders regard his journal as of no value as an advertising medium. Hence his villainous attack upon this Journal, which has brought him within the range of the criminal law. We say this advisedly, because the charges made against this Journal have been made without any provocation on our part; they have been framed solely with a malicious intention to do us injury, to damage our reputation and business, and to do such hurt as can only be inflicted by cowardly and malign mendacity.

Our assailant having no circulation in England has taken this Journal and sent direct from his office in Toronto a copy of his infamous slanders to the firms in Great Britain who have used our columns to draw the attention of Canadian buyers to their goods. Every

honest man must regard such tactics with disgust. Such methods are inspired by the same vicious spirit as leads those it inspired to the penitentiary.

During a quarter of a century this Journal has remained under the sole control of its founder, and has prospered. In the same term the journal which has been utilized to publish attacks upon us, has changed hands several times, the latest quite recently, so, possibly, some very fresh, very verdant new proprietor, has signalized his entrance into journalism by running amuck at a rival. Such a debut promises a speedy exit from the stage, for it is a sorry exhibition of utter incapacity for such journalistic work as commands public respect.

Our contemporary will find that success in the journalistic sphere cannot be won by endeavouring to stab a competitor with a poisoned weapon, the very use of which is a distinct proof of a lack of brains, of experience, of honour, of self-respect, of regard for the decencies of journalism, and of reverence for the law of the land.

Our enterprise in making a vigorous effort to enlarge the trade of Great Britain with Canada has met with gratifying success. We have direct assurances from firms in the Old Land that our paper has introduced them to buyers on this side from whom they have received satisfactory orders. That some firms have been less successful is quite natural, as, in some lines of goods the Americans have secured a foothold in Canada which it will take time to loosen. Trade relations are not either established or broken off in a day, or even months. But our contention is, that the market of Canada offers wide opportunities to the manufacturers and merchants of Great Britain. But to capture the market demands patient effort, study of Canadian conditions, and a readiness to meet those conditions by supplying the precise class of goods that are demanded by Canadian buyers. The Government of Canada grants a rebate of duty to the extent of one-third on all goods sent from Great Britain which are wholly or to a large degree the produce of the Old Land. This Journal has done more than any other paper, indeed more than all others combined to inform the British people of this great advantage. Had no more been done than is, or has been, in the power of our furiously raging contemporary, the preferential tariff of Canada would have been a dead letter from its inception. But the advertising which the tariff has received by our explanations had led to a considerable increase in the trade between England and Canada, not merely in the way of British exports, but also of British purchases of Canadian products, for the liberality of our treatment of British goods has aroused the gratitude of the people in the Old Land and moved them to desire to reciprocate such liberality by preferences of Canadian goods when buying.

We must ask our British friends and our contemporaries of the British Press, not to judge Canadians or Canadian journals by the disgraceful outbursts of malignant mendacity which have been indulged in by our unfortunate and decrepit Toronto contemporary. Failure, discredit, are hard to bear. They seem to have deprived our assailant of his reason, and, if his slanders were justly punished he would be deprived of his liberty for a year or two and compelled to learn the art of picking oakum, or acquiring some handicraft more adapted to his very narrow talents than conducting a respectable weekly journal.

WHAT CANADA BUYS—(4.)

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

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

DUTIABLE GOODS—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.		Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
BOLSTERS AND PILLOWS—								
Great Britain	\$347	.....	\$181	\$54.30	.....	\$166	\$33.20
United States	2,012	.....	2,012	603.60	.....	.....	.....
Total	2,359	.....	2,193	657.90	.....	166	33.20
BONE, MANUFACTURES OF—								
Great Britain	3,290	.....	2,502	518.40	.....	705	94.06
British West Indies	10	.....	10	2.00	.....	.....	.....
Newfoundland	10	.....	10	2.00	.....	.....	.....
Austria-Hungary	26	5.20	.....	.....	.....
China	51	.....	51	10.20	.....	.....	.....
France	2,633	.....	2,667	533.40	.....	.....	.....
Germany	1,547	.....	1,547	309.40	.....	.....	.....
Japan	11	.....	11	2.20	.....	.....	.....
United States	6,570	.....	6,491	1,298.20	.....	.....	.....
Total	14,122	.....	13,405	2,681.00	.....	705	94.06
Books—Printed Periodicals and Pamphlets, N.E.S.—								
Great Britain	156,616	.....	16,253	1,625.30	.....	142045	9470.57
Newfoundland	225	.....	225	22.50	.....	.....	.....
Austria-Hungary	8	.....	8	80	.....	.....	.....
Belgium	1,218	.....	1,218	121.80	.....	.....	.....
China	17	.....	17	1.70	.....	.....	.....
France	36,173	.....	36,051	3,605.10	.....	.....	.....
Germany	6,921	.....	6,964	696.40	.....	.....	.....
Japan	39	.....	49	4.90	.....	.....	.....
United States	526,881	.....	526,511	52,651.18	.....	.....	.....
Total	728,098	.....	587,296	58,729.68	.....	142045	9470.57
NOVELS OR WORKS OF FICTION, &c. not including juvenile and toy books—								
Great Britain	21,861	.....	3,767	753.40	.....	18080	2410.90
China	6	.....	6	1.20	.....	.....	.....
France	2,416	.....	2,416	483.20	.....	.....	.....
Germany	285	.....	285	57.00	.....	.....	.....
Japan	26	.....	26	5.20	.....	.....	.....
United States	65,495	.....	65,112	13,022.40	.....	.....	.....
Total	90,089	.....	71,612	14,322.40	.....	18080	2410.90
BANK NOTES, BONDS, BILLS OF EXCHANGE, &c., &c. and other printed matter, N.E.S.—								
Great Britain	8,587	.....	344	126.40	.....	8115	1893.77
China	81	.....	81	28.35	.....	.....	.....
France	25	.....	35	12.25	.....	.....	.....
Germany	790	.....	790	276.50	.....	.....	.....
Switzerland	11	3.85	.....	.....	.....
United States	55,531	.....	55,318	19,361.13	.....	.....	.....
Total	65,014	.....	55,579	19,802.48	.....	8115	1893.77
POSTERS, ADVERTISING BILLS AND FOLDERS—								
	Lbs.		Lbs.			Lbs.		
Great Britain	908	264	512	154	76.80	490	122	49.00
France	1,312	208	1,312	208	196.80	.....	.....	.....
Japan	5	10	5	10	75	.....	.....	.....
United States	91,507	22,490	91,752	22,509	13,763.09	.....	.....	.....
Total	93,732	22,972	93,581	22,881	14,037.44	490	122	49.00

BRITISH MANUFACTURE

Send for a complete set of Catalogues. **TWIN LENS CAMERAS**, for plates, films or roller film (daylight loading) with full size finders, giving exactly what will be seen on the Plate.

THE ZYLO CAMERA

A Film Camera de Luxe, carrying 24 films of any make without backing or notching.

THE LONDON STEREOSCOPIC COMPANY,

THE PIONEERS OF AMATEUR PHOTOGRAPHY.

STAND or FIELD CAMERAS of the Best Make. STEREOSCOPIC CAMERAS, in Great Variety.
The LARGEST STOCK of every requisite for Photographers of any house in England.

106 & 108 Regent Street and 54 Cheapside, E.C.,
LONDON, ENGLAND.

Established 50 Years.

ARTICLES IMPORTED.

ENTERED FOR HOME CONSUMPTION.

Countries.	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Books, &c.—(Con.)—Labels for cigar boxes, fruits, vegetables, &c., N.E.S.—								
Great Britain	11,637	.....	630	220.50	.....	10,907	2545.04	.....
China	14	.....	14	4.90	.....	.....	.....	.....
France	273	.....	219	76.65	.....	.....	.....	.....
Germany	15,979	.....	16,255	5,689.25	.....	.....	.....	.....
Japan	40	.....	40	14.00	.....	.....	.....	.....
United States	37,446	.....	37,163	13,007.05	.....	.....	.....	.....
Total	65,389	.....	54,321	19,012.35	.....	10907	2545.04	.....
MAPS AND CHARTS, N.E.S.—								
Great Britain	6,937	.....	431	86.20	.....	6367	849.00	.....
France	241	.....	241	48.20	.....	.....	.....	.....
Germany	2	.....	2	40	.....	.....	.....	.....
United States	9,041	.....	9,041	1,808.30	.....	.....	.....	.....
Total	16,221	.....	9,715	1,943.10	.....	6,367	849.00	.....
ADVERTISING PAMPHLETS, &c., &c.—								
	Lbs.		Lbs.			Lbs.		
Great Britain	41,366	10,476	15,697	3,599	2,354.55	26464	7008	2646.53
Belgium	121	36	121	36	18.15	.....	.....	.....
China	10	1	10	1	1.50	.....	.....	.....
France	2,223	617	2,296	621	344.40	.....	.....	.....
Germany	4,028	1,931	3,630	1,340	544.40	.....	.....	.....
Holland	129	33	154	33	23.10	.....	.....	.....
Japan	68	121	68	121	10.20	.....	.....	.....
Mexico	7	5	7	5	1.05	.....	.....	.....
Portugal	18	5	18	5	2.70	.....	.....	.....
Spain	24	5	24	5	3.60	.....	.....	.....
Switzerland	5	28	10	42	1.50	.....	.....	.....
United States	235,923	53,597	235,182	53,553	35,277.47	.....	.....	.....
Total	283,922	66,855	257,217	59,361	38,582.62	26464	7008	2646.53
CHROMOS, CHROMOTYPES, lithographed, printed or stamped on paper for advertisement purposes, N.O.P.—								
Great Britain	400	145	12	3	1.80	388	142	38.80
Germany	2,556	400	3,038	983	455.70	.....	.....	.....
United States	1,908	781	1,908	781	286.20	.....	.....	.....
Total	4,864	1,326	4,958	1,767	743.70	388	142	38.80
PRINTED MUSIC, BOUND OR IN SHEETS—								
Great Britain	10,918	.....	2,233	223.30	.....	8685	579.14	.....
Belgium	42	.....	42	4.20	.....	.....	.....	.....
China	2	.....	2	20	.....	.....	.....	.....
France	93	.....	93	9.30	.....	.....	.....	.....
Germany	1,156	.....	1,156	115.60	.....	.....	.....	.....
United States	21,055	.....	20,839	2,083.91	.....	.....	.....	.....
Total	33,266	.....	24,365	2,436.51	.....	8685	579.14	.....

JOHN BARKER & SONS, LIMITED.

Park Street Iron Works, - OLDHAM, Eng.

Original Inventors, Patentees and
Sole Makers of

Barker's Self-Landing & Delivering Hoists

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

Makers of all kinds of

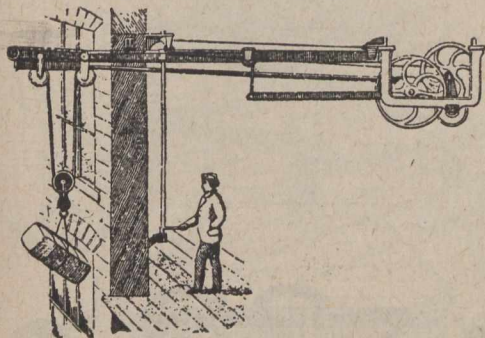
CAGE HOISTS and LIFTS to work by
Hydraulic. Electric. Gas or Steam
Power Many Thousands Supplied.

... ALSO OF ...

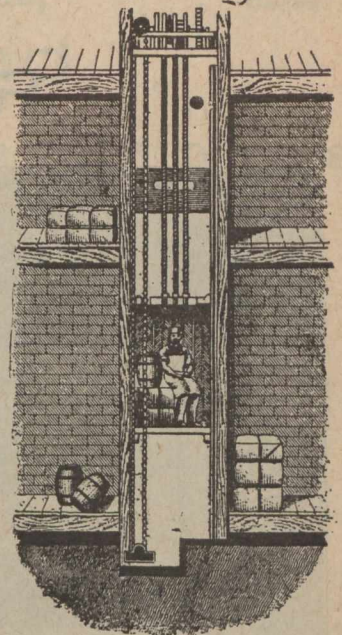
.. **OVERHEAD TRAVELLING and Other CRANES** ..

Barker's Patent Self-Closing and Lock
ing Doors for Hoist Well Openings.
All kinds of Mill Gearing, Machine
Made Wheels, Shafting, &c

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



Barker's Patent Self Landing and
Self Delivering Hoist.



Cage Hoist.

WIRELESS SERVICE IS NOW PROMISED.

The Westminster Gazette announces that a company has been formed with a nominal capital of £175,000, which has been privately subscribed, for the purpose of operating the Armstrong-Orling system of wireless telegraphy. The paper says it is informed that this company will begin operations on a large scale almost immediately. Two factories will be erected in Buckinghamshire, England, and in France, at places which have already been selected. Everything in connection with the new scheme, down to an illustrated catalogue and price list, is ready. The Gazette says:

"A perusal of an advance proof of the catalogue suggests the possibility that everyone will be enabled within six months to buy for a moderate price a handy wireless telegraph and telephone apparatus for private installation and use. It will be the simplest matter to connect all the rooms in a house or to connect a house with the city. Patents have been taken out by the Armstrong-Orling people, whose system differs in many important respects from that of Signor Marconi."

This development, it is said, is the outcome of experiments made at Hughenden in the autumn of 1901, when electrical impulses were sent through the ground without wires, and without the high poles used by Marconi. Among the experiments was one on the steering gear of a torpedo lying at a distance of 500 yards in a ditch filled with water. The torpedo was moved at will to the right or left by pressing or releasing the lever of a small transmitter, into which the electrical current of a small battery had been conducted. In a similar manner an electric lamp raised on a high pole far out in the fields was lighted and extinguished. In all cases the electric current was generated by an ordinary Bunsen carbon and zinc battery, and then led into the ground through a transmitter, which was kept in a case no larger than a good-sized cigar box. Thence the impulses speedily travelled to their destination, where the receiver was waiting. In both the transmitter and receiver are imbedded the secrets of Armstrong's and Orling's inventions. Last autumn one or two miles seemed to be the limits of telegraphing through the ground. Since then Armstrong and Orling, with eleven Swedish assistants, have enormously increased the power of the transmitter and the sensitiveness of the receiver.

The Westminster Gazette says it is informed in their behalf now that they can telegraph or telephone fully five

miles, and by the time the company is in working order they expect to be prepared to sell an apparatus with which everyone will be able to telegraph or telephone anywhere within at least twenty miles. The ground is always used as a conductor. All that is needed is to connect the telephones in a room with a transmitter or receiver by means of a short wire with the nearest gas or water pipe, which will carry the current to and from the earth. The walls of houses do not form any obstacle.

The officers of the World's Best Navy
will have **THE BEST CUTLERY!**

That is why their

**Carvers and
Bread Knives**

Are bought from

Frank Mills & Co.,
HANOVER WORKS,
DIVISION STREET, SHEFFIELD, Eng.

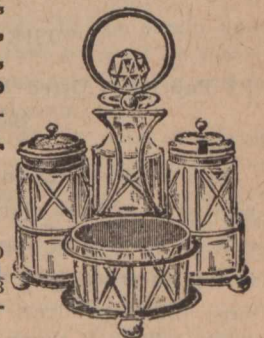


We are also supplying an immense and growing number of Ironmongers with every description of **TABLE CUTLERY AND PLATE.** We have very special lines in

**Cabinets, Fish Eaters,
Desserts Spoons,
Forks, Salts, Cruets,
Tea and Coffee
Services, &c., in ex-
tensive assortment.**

**Razors Scissors,
Pocket Knives.**

These goods are supplied to
Canadians at a reduction of 33 1/3
per cent. less, under the new Pre-
ferential Tariff.



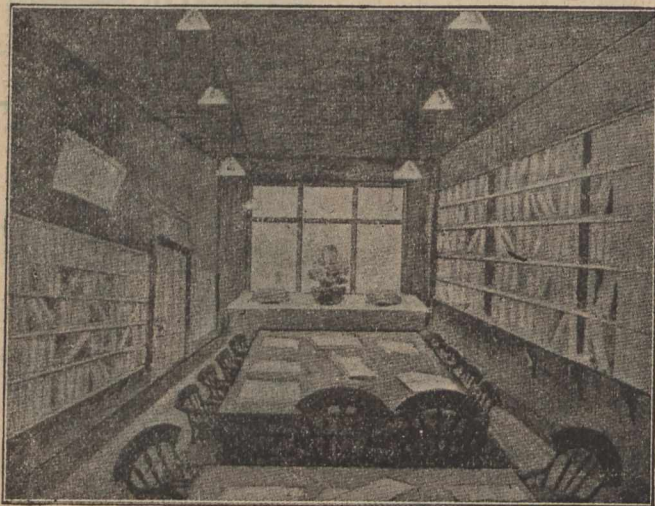
Telegraphic Address: "UNION," St. Helens.

Established 1837.

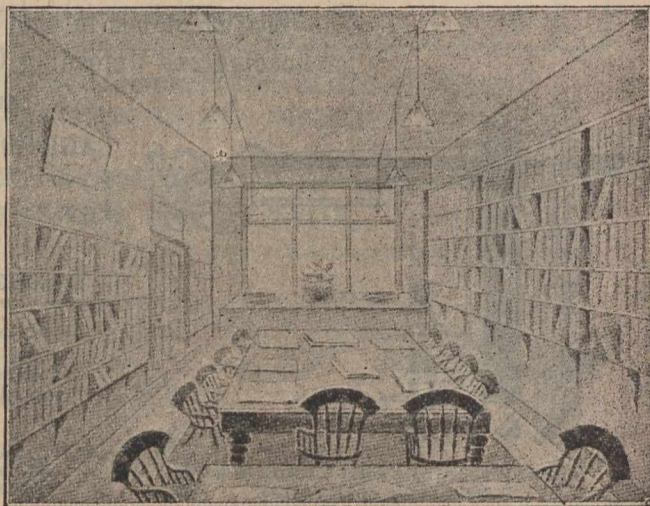
Union Plate Glass Company,

LIMITED,

REFRAX GLASS.



Interior of Room Lighted with Ordinary Polished Plate Glass.



Interior of Same Room Lighted with Refrax Glass.

**POCKET NOOK,
ST. HELENS,**

Lancashire, England.

When telegraphing at a greater distance than twenty miles the Armstrong-Orling Company is still forced to use the air as a conductor of the shooting electrical sparks from station to station. This requires high poles at both ends, but they say that these poles will be only one-tenth the height of those used by Signor Marconi in order to be effective for the same distance. They also say that they are able to send 100 letters in the same time that it takes Marconi to send six.

They say their "relays" or an appliance used for catching or receiving the electrical impulse shot through the air from station to station, is far more sensitive than any ever previously invented, and is fifty times more sensitive than Thomson's syphon recorder. It is so sensitive that a dry battery consisting of a piece of zinc of microscopic size and an infinitesimal piece of carbon will work it. In a test with Marconi's Siemens "relay," the latter with eight volts recorded electrical impulses at 1,699 miles. The Armstrong-Orling people say that their "relay" with only one volt worked even at 1,299 miles.

According to advance proofs of the price list the charge for transmitters for sending Morse signals short distances will be £10 and for long distances £15, in addition to a royalty of £1 per year. A complete telephone outfit for short distances will cost £4 per year and a royalty of £1. The prices of the relays are left blank for the present, but will be filled in later on.

THE PAYING TELLER.

[A Paper by Alfred M. Barrett of the Western National Bank, New York.]

In any consideration of the several departments of bank service by a bank clerk, it would be invidious to describe one as of greater importance than another. Especially is this the case where all the departments are, in a measure interdependent, as are the branches of a bank's work. Still, if there is any one to which the distinction should be given, I think it is the one which is the subject

of my paper. Fortunately, in treating of this matter, I can discuss the paying teller's department from the standpoint of an outsider. For, though once of, I am now outside, of that department.

I may be asked why I consider the paying teller's department so important. My reasons are manifold. It is the department which, next to the executive of the bank, is brought most into personal relations with the customers. A great deal of the work of the receiving department is done by mail; the loan clerk and the discount clerk see only those of the bank's customers who have paper or collateral to negotiate; the correspondence work is done mainly at a distance, and the bookkeepers are not always in evidence, though upon their work hinges almost every banking transaction. The paying teller, however, is brought in direct personal contact with nearly every depositor of the bank. Secondly, on no other department of a bank does there rest greater responsibility. A mistake made here is in nine cases out of ten fatal to the interests of the bank. If an error is made in the receiving teller's department or the loan department, or any other of the departments, it is in most cases susceptible of correction. Not so with the paying teller's department.

The account of a failing house may be over-certified; a forged endorsement may be paid; a stop-payment overlooked—and the bank in either case must be the loser. An overpayment to an irresponsible messenger, though seldom made, sometimes occurs, and is irreparable.

Thirdly, the paying teller's duties call for the exercise of qualifications of no mean order.

Theoretically, the functions of a bank are to receive moneys, hold them on deposit, and pay them out at the convenience and on the demand of the depositors. In actual practice, however, there are many refinements on this theory, so that sometimes these proper functions of a bank seem to be almost secondary. In fact, under the present advanced system of credits, one might conceive of a bank which, if we except its legal reserve and clearing-house requirements, might almost do business without the use of real or even fiat money.

We can imagine a bank whose entire capital has been paid in in checks; whose deposit bonds have been paid for

Butterworth & Dickinson,

TELEGRAPHIC

ADDRESS:

"Globe Burnley,"

Globe and Saunder Bank Iron Works,

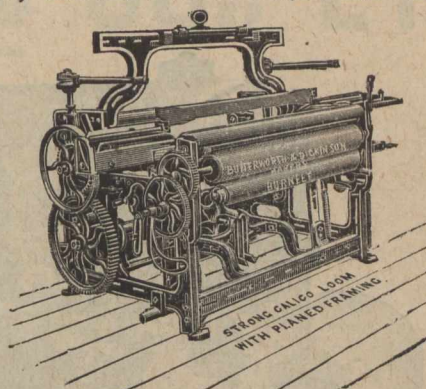
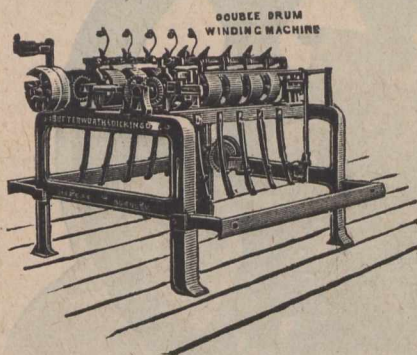
Burnley, England.

A. I. and

A. B. C.

Codes.

Makers of all kinds of

LOOMS & PREPARING MACHINERY for COTTON, LINEN & WORSTED GOODS.


Cop, Ring-Bobbin and Hank Winding Frames Self-stopping and Sectional Warping Machines. Cylinder and Hot Air Slasher Sizing Machines. Looms of various Types, Strengths and Widths, for weaving Light Medium or Strong Goods, Plain, Twill, Satteen or Serge. Drop-Box and Revolving Box Looms for Checks, Oxfords, etc. Dobbies, Plaiting Machines, Hydraulic Piece Presses, Malleable Iron Flanges for Warpers' and Loom Beams. Enquiries will receive immediate attention. Estimates given F.O.B., Liverpool.

Up-to-date Machinery of the best construction. Low Prices. Prompt Delivery.

by checks; whose line of deposits is of the same instruments, and whose payments are made by certificates of deposit or cashier's check—a bank, in fact, using but little if any currency beyond its legal reserve and clearing house funds, in its daily business.

In effect, however, although we may have advanced to a considerable distance along these credit lines much of the work of the teller, especially of the paying tellers, is with actual money, or at least paper representatives of coin. Bankers are still attached to the money bench or bank from which their title is derived, and deft fingers are still required for the counting of the vast sums passing over the benches or counters of a modern bank. If we consider the actual handling of bills and coin, the counting and recounting, the bunching, and labeling, and sorting, an enormous amount of manual work is done daily in the paying teller's cage.

The handling of the actual currency is, however, only a small part of the duties of the paying teller. In fact, these are so many and so varied that the mere enumeration of them would make a chapter in itself. The individual capable of adequately meeting all their demands must be a many-sided man. He must combine in one person, safety, as well as celerity; mental alertness, as well as physical smartness; an even disposition, perfect equanimity of temper, and tact of a high order. In a bank of any size in a city like New York, it may well be said of the paying teller, borrowing a phrase from military parlance, that he is "on the firing line" all the time. From the moment he opens his window at ten o'clock in the morning until the close of banking hours for the public at three p.m., it is a constant "rush" for him and his assistants, and like the advance line of a military force, he must be ever on the lookout for surprises.

The paying teller should be thoroughly familiar with the bank's depositors. When checks are presented over the counter to be cashed or certified, he cannot, ordinarily, stop to enquire whether or not the depositor's account is good for the amount of the check. Such inquiry made in the presence of the person presenting the check might lead to the inference that the depositor did not stand any too well with his bank and thus harm readily be done. A woman's reputation or a professional man's standing may be ruined by a shrug of the shoulders or a wink at the proper time; in the same way, a man's credit may be impaired by an apparent momentary hesitation on the part of his banker to immediately honor his draft, hence the

importance of the paying teller's studying and knowing in a general way something of the sort of account each depositor keeps with the bank.

The paying teller must have a knowledge of commercial or banking law. While, of course, the officers of the bank are its court of last resort, many important questions must be decided upon the moment by the paying teller without appealing to the officers. Questions as to the proper payee of a draft; of raised figures; legality of form of drafts; forged endorsements, etc. come to the teller at first hand. He may or may not pass upon them without the counsel of higher officials but the knowledge of when to act and when to refer such questions is almost as important to the bank's interests as making the judgment in the first place.

In most of the city banks, the paying teller may be said to have reached the extent of his promotion. Beyond his tellership there is no advancement. Having found a man fitted for the duties of paying teller, the tendency is to keep him in that place. Paying tellers may be said to be like poets, "born, not made." The importance of the position calls for special qualifications, and the possessor of these, acquired through long experience in bank work, is so valuable in his own place that the officers of the bank keep him there. While thus to circumscribe his ambition and limit his horizon seems at first glance unfair, it is only part of the tendency toward specialization in the business world. It has the advantage, also, that it tends towards the protection of the teller in his place in spite of changes in management, now of such frequent occurrence in banks. The teller is a specialist—the product of long experience and training—and cannot be lightly set aside at the whim of a director or the behest of a special interest.

Not only must he be deft-fingered, but the strain upon his mental activity is so incessant that he must be just as quick of wit, and even of temper, as he is delicate and facile of touch in handling paper and coin.

I think I can best give an idea of the work devolving upon the paying teller by describing the daily routine of his department in one of the large banks of this city, where work has been systematized in a way to make business proceed with despatch, and without loss of accuracy.

In this particular institution (as perhaps in all banks), the first duty of the teller upon his arrival in the morning is to get his cash out of the vault. By cash I mean his drawer money, which runs from \$50,000 to \$100,000, and

Telegrams :—Theorem Patricroft, Codes :—A. B. C. 4th Edition and Engineering.

The Gardner Oil & Gas Engines, L. GARDNER & SONS LIMITED.

Patricroft, Manchester, England.

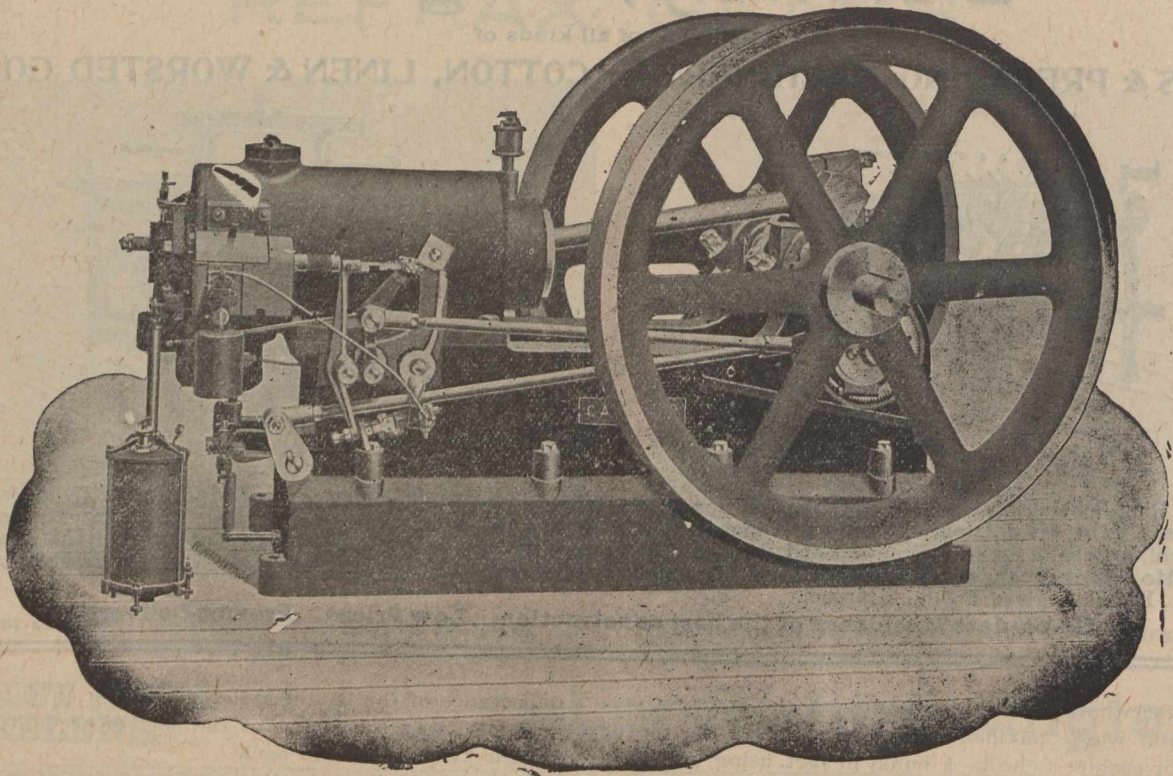


Photo of 20 B. H. P. Oil Engine.

Engines from $\frac{1}{2}$ B. H. P.
Horizontal and Vertical,
Tube Ignition with Ignition Valves.
Electric Ignition.

More than 2000 Engines Sold and Working Successfully in all Parts of the World.
200 Engines Always in Progress.

87 QUEEN VICTORIA STREET, E. C.

Makers of :

Gardner Oil Engines—Petroleum.
Gardner Gas Engines—Town or Producer Gas.
Gardner Spirit Engines—Gasoline, Benzoline.
Gardner Alcohol Engines—Methylated Spirit.
Gardner Launch Engines—Oil, Spirit or Alcohol.

LONDON OFFICES AND SHOWROOMS,

covers an average day's necessities in coin and bills for over-the-counter payments. Right at this point, at the very outset of my description of the routine work of the department, I want to call attention to this paying teller's cash and its significance as regards the confidence reposed in, and the responsibility resting upon, the paying teller. His cash box is absolutely under his control. It is, and must be, accessible only to him. The paying teller and his bondsmen are responsible for this cash, hence it must be under his control. There must be no divided or joint responsibility, for very obvious reasons.

(To be Continued.)

UNITED STATES FINANCES.

The Banking House of Henry Clews & Co. New York, writes under date July 26, 1902: Considerable activity has developed on the Stock Exchange. Conspicuous manipulation was largely responsible for the astonishing advances in many of the leading stocks, such as Rock Island, St. Paul, N. Y. Central, Illinois Central, and L. & N., which touched new high record prices. These spasmodic jumps were accompanied by reports of various impending deals, the consummation of which is likely to be facilitated by the favorable conditions induced through good crop prospects. Many of these plans have been held back for suitable opportunities, and all sorts of rumors are to be expected but should be received with some reserve. A movement based on such reports may not be of the most substantial character, hence abrupt reactions may be ex-

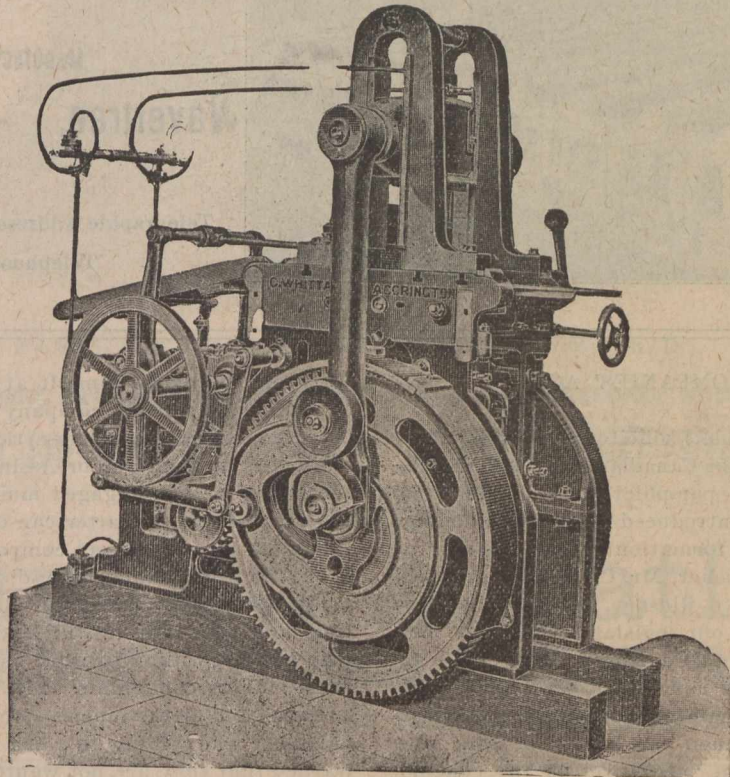
pected to frequently occur; more outside buying has been in evidence and appears readier to follow good leadership than at any time this year. A gradual and steady advance usually enlists considerable outside following; but erratic movements as witnessed on Wednesday and Thursday are apt to injure a real bull market. So long as these tactics are continued we can only advise realizing on such pronounced rallies. London sold on the advances, much to general surprise, as foreign buying promised to be a feature of strength. There is a stronger undertone to the market than for several months, and judicious leadership would no doubt render possible not only continued activity but a wider and more profitable distribution of stocks. There are enough uncertainties in the market, however, to induce caution, although specialties promise to be well taken care of by those who have important negotiations under way. Prices are likely to be largely influenced by these deals and the possible shifting of control.

Gold exports need cause no concern. We usually send more or less gold to Europe at this season, and thus far, since January 1st, we have only shipped about \$20,000,000 from this port against \$30,000,000 the same time last year. As a matter of fact, there is little likelihood of further important shipments. Money will probably be scarcer and in better demand on this side of the Atlantic than on the other. Our banks are well loaned up and reserves are low, not only here but in the interior. The European banks are carrying ample reserves; and at some of the foreign markets, especially in France, there is an abundance of loanable funds. A good deal of French money is now being loaned in this market; and, while the conversion of French rentes is likely to cause more activity in Paris, there is no prospect of a disturbance in the Paris

..Clay-working Machinery..

Manufactured by

C. WHITTAKER & CO., LTD.



Dowry Street
Iron Works,

ACCRINGTON Lancashire, England.

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

money market or an early recall of the French funds now in use here. With the three great banks of Europe holding over \$40,000,000 more gold than a year ago, with Transvaal supplies steadily increasing and with no special speculative activity in sight, there is little reason to expect gold shipments so long as money continues in good demand here at profitable rates. Large sums of foreign capital are loaned in this market, and repayment later on may compel gold exports, but these are likely to be deferred until after the harvest, and the outlook now is that breadstuffs and cotton will go forward freely enough to largely liquidate these obligations, and so lessen our payments in gold. Very shortly there will be a better supply of future grain and cotton bills, and this year the exchange market will not be called upon to suffer the \$60,000,000 loss in corn exports which had to be endured last year.

The general business situation continues eminently satisfactory. There are no signs of serious reaction, and, on the contrary, there are increasing indications that we are to have a good fall trade. The best element of confidence is the crop situation. Corn is making splendid progress, and everything now points to a bumper crop of 2,500,000,000 bushels. There will also probably be ample crops of wheat and cotton. The importance of this to the farmers, the cattle raisers and the railroads cannot be overestimated. If expectations are realized we shall not only have good business results from the West, but railroad returns may be expected to make much better

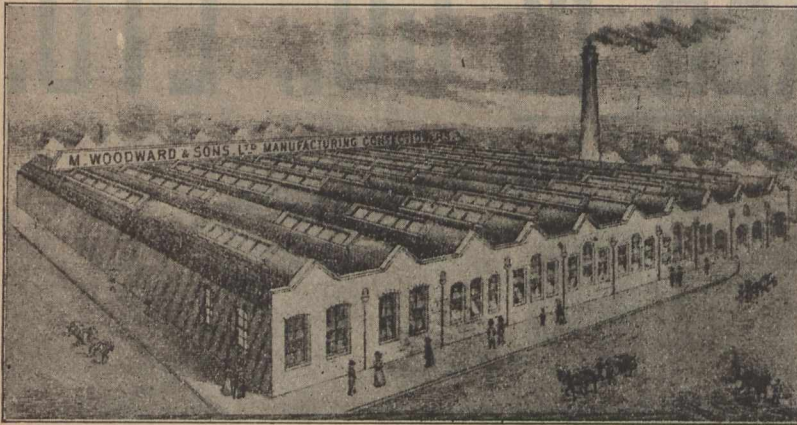
reports than they did last year when they suffered from the corn damage. In the industrial field prospects are not quite so brilliant. Prices are high—often high enough to check the free placing of orders and costs of production have risen materially owing to the advances in wages and in raw materials; so that manufacturers, while finding a free outlet for their goods, are obliged to meet steadily diminishing profits. Needless to say, the aggressive attitude of labor added to these drawbacks renders the manufacturing outlook less rosy than one or two years ago. This fact is amply demonstrated by the smaller profits reported by some of the large Trusts in their latest statements, and adds force to the suggestion that speculative operations on the long side of the industrials are increasingly hazardous. The iron and steel trade continues to be an exception, owing to the marvelous demand for steel for construction purposes and new uses generally. Of course this steel boom must end, but apparently it has not yet run its course, and many of the mills are sold six months ahead. Nothing so forcibly illustrates American growth as our accomplishments in steel. Verily, we are becoming a nation of steel in temper as well as physically.

—The British Government has decided to send parties of Boers to Canada and Australia to study agricultural methods.

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT



Manufacturing Confectioners,

Manufactory and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

THE CANADA COMPANIES' ACT.

Messrs. Morris, Holt & Gaudet, solicitors, Montreal, have prepared, at the request of the Canadian Bankers' Association, a timely annotation in pamphlet form of the Companies' Act, 1902, which has introduced so radical a change into our law regulating the formation of corporations by Letters Patent. As the publisher, Mr. C. Theoret says, the old precautions having proved illusory, it was considered best by Parliament to bring our legislation into line with the English and American Company Law. It remains to be seen now the new rules work here, but the importance of a thorough acquaintance with them by corporate bodies and business men can hardly be over estimated. The qualifying term "necessive" in the concluding paragraph of the publisher's notice is the first intimation we have of the coinage of a new word for the language.

THE WESTERN HARVESTERS.

With the time again near when the fruitful West offers work and good wages to some 25,000 extra hands, many who even do not care to toil early and long will be looking in that direction with a view to accepting the numerous other and easier positions which the opening of a new country create. As a means of preventing a recurrence of complaints in past harvest seasons by some who went West and didn't get work, the railway authorities are endeavoring to solve the problem by the introduction of new ideas. Heretofore, the harvesters could go to any point on the main line of the Canadian Pacific east of Moose Jaw from Ontario points for \$10, and return for \$18 on presentation of a certificate from a farmer showing that they had worked for at least thirty days. Last season there was congestion at a number of places in the west, and men complained that although they had been promised work there was no employment for them when they arrived at their destination.

The farm laborers' excursions this year will start on August 18, and tickets will be sold up to August 25, good going only to the end of that month. It is probable that in a few days the railways will officially announce these dates. The plan adopted for the handling of these excursionists, however, differs materially from the arrangements that in the past were considered satisfactory. The tickets will be sold only as far as Winnipeg. These arrangements have been made by the Government and the Canadian Pacific Railway for the engagement of those who desire to work as farm laborers. The excursionist, there-

fore, has to engage himself at Winnipeg, and after doing so report the railway company's agent there, when he will be given a free second class ticket to his destination, provided it is in Manitoba or Assiniboia. The farmer to whom the harvester has engaged must certify that he has hired the man before the latter can obtain the ticket. The reason given by the railway company for adopting this course is that it insures immediate distribution of the men to the points where they are required at once, and avoids congestion, and also that it will lead to the discovery of those who are not willing to work as farm laborers, and prevent them making complaints which have no foundation in fact. Artisans and clerks, unless strong and accustomed to manual labor and willing to work hard as farm laborers, are warned that they are not wanted on the farm laborers' excursion.

ACCESSORIES OF DRESS.

Now the newest collars are all white, of the finest muslins, and again, handwork must needs ornament them. There has been such a quantity of artificial, or rather, imitation, lace used, that women of refined tastes have made it a rule not to use imitation lace at all. Better to go without it, they say, than not to have the best. Still there are some gowns and some ties which require real lace, and the fascinating old barbs and ties, that were in fashion in the time of our grandmothers are now greatly in demand. There are, however, some very good ties to be had in the better class of imitation laces, which are also very good in style.

Gloves are shorter than they were for general wear. The ones with two buttons, and even the one-button length for the long sleeves, and with the preference in favor of wash kid—more expensive to start, but, as their name implies, capable of being constantly kept clean. There are, to wear with elbow sleeves, which still continue in favor, long gloves of glace or spade in all the light colors. White is preferred, although with a light gray gown or a very light tan it is a fad of this season to have the gloves of the same shade. To wear with tailor gowns or for the ordinary street gown, a heavy tan kid is considered quite the best and smartest. Gloves are worn larger than they were, a fashion especially adapted to warm weather, but also practical for the heavier kinds. For evening wear or with smart reception gowns for afternoon, the smaller size, or, rather, the close fitting glove, is considered better style. They should be made as simply as possible. Any eccentricity in gloves is considered bad form.

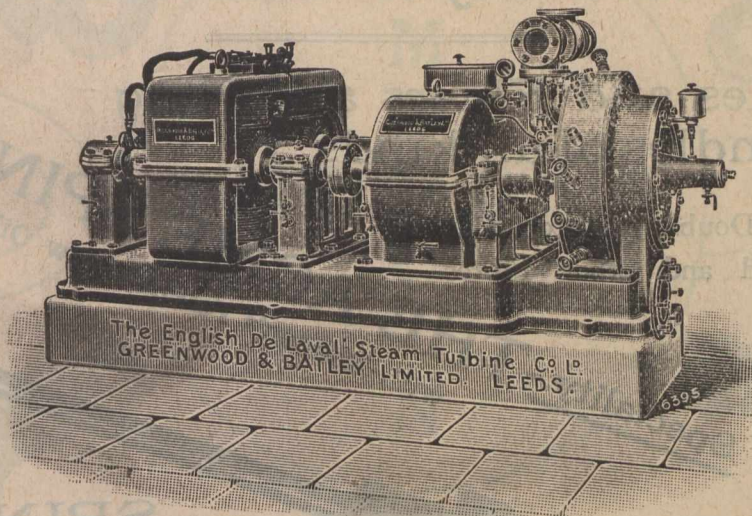
Machines in use, 2402

HP. 71,786.

Made from 1½ to 300 HP.

The De Laval Patent Steam Turbines, Turbine Dynamamos. Turbine Pumps & Fans,

Agents for Australasia:
JAMES BARTRAM & SON, Melbourne



Agents for Egypt:
ALLAN, ALDERSON & CO., Alexandria and Cairo

No. 6395. 100 B. H. P. TURBINE DYNAMO. TYPE K. K. D.

Sole Licensees for Great Britain and all Colonies and Dependencies, China, Japan and Egypt:

THE ENGLISH DE LAVAL STEAM TURBINE CO., Ltd., Leeds, Eng.

SOLE SELLING AGENTS:

Greenwood & Batley, Ltd.,

ALBION WORKS, LEEDS, Eng.

To whom all Communications should be Addressed,

Belts are fastened with most expensive buckles—rhinestone, gold, silver, jet, and all the various materials that are used for buckles. They fasten ribbon, silk and leather belts, and the silk elastic with satin finish, which is still in fashion this season.

Shoes have changed somewhat this year as regards style. The heels are so much higher, there is so much more curve under the instep, and the toes are so much more pointed. The low heels and broad soles on the common sense plan will never go out of style for people who want to walk and who are more or less conservative.

SPLENDID CROPS IN THE WEST.

Crop reports received by the Canadian Pacific Railway Company from its agents throughout the country show favorable weather, no damage and bright prospects. The report is very uniform in regard to weather and prospects, although it varies slightly in some districts as to damage. Following is a summary:

Main line—Favorable weather, bright prospects and no damage at Marquette, Poplar Point, High Bluff, Portage la Prairie, Burnside, Bagof, MacGregor, Austin, Carberry, Brandon, Griswold, Oak Lake, Virden, Hargrave, Moosomin, Wapella, Broad View, Grenfell, Sintaluta, Regina, Pense, Moose Jaw; damage by locust at Sewell and Douglas.

Miniota branch—Favorable weather, no damage, and bright prospects at Starbuck, Elm Creek, Rathwell, Holland, Glenboro', Stockton, Methven, Carroll; damage by rain and hail at Souris.

Napinka section—Favorable weather, no damage and bright prospects at Pilot Mound, Crystal City, Clearwater, Holmfield, Killarney, Ninga, Whitewater, Deloraine, Napinka; slight damage by hail at Boissevain.

Estevan section—Favorable weather, no damage and bright prospects at Hartney, Lauder, Melita, Pierson, Carrievale, Oxbow; slight damage by hail at Elva and Gainsboro'.

Carman branch—Slight damage by hail at Carman.

Favorable weather, no damage and bright prospects are also reported from the following points: Edmonton branch—Didsbury, Olds, Innisfail, Red Deer, Lacombe, Ponoka, Wetaskiwin, Leduc. Prince Albert branch—Lumsden, Saskatoon, Hague, Rosthern, Duck Lake, West Prince Albert, Lariviere section—La Salle, Morris, Morden, Thorn Hill, Darlingford, Lariviere. Arcola branch—Pipestone, Reston, Manor, Carlyle, Arcola. Teulon branch—Stony Mountain, Stonewall, Teulon. Emerson branch—Emerson, Dominion City. Gretna branch—Gretna, Altona. Portal section—Portal.

Mr. F. W. Thompson, Vice-President and General Manager of the Ogilvie Flour Mills Co., interviewed respecting his visit to this Province, said: "I have just returned from a trip through southern Manitoba, and am more than pleased with the general appearance of the whole country. From the reports of our experts, who have just completed a thorough inspection of the entire crop district throughout the whole country, and from what I myself have seen, if the present conditions are maintained, the yield promises to exceed that of last year. It is, of course, not possible to make any definite estimate at this particular time, but certainly, judging from that por-

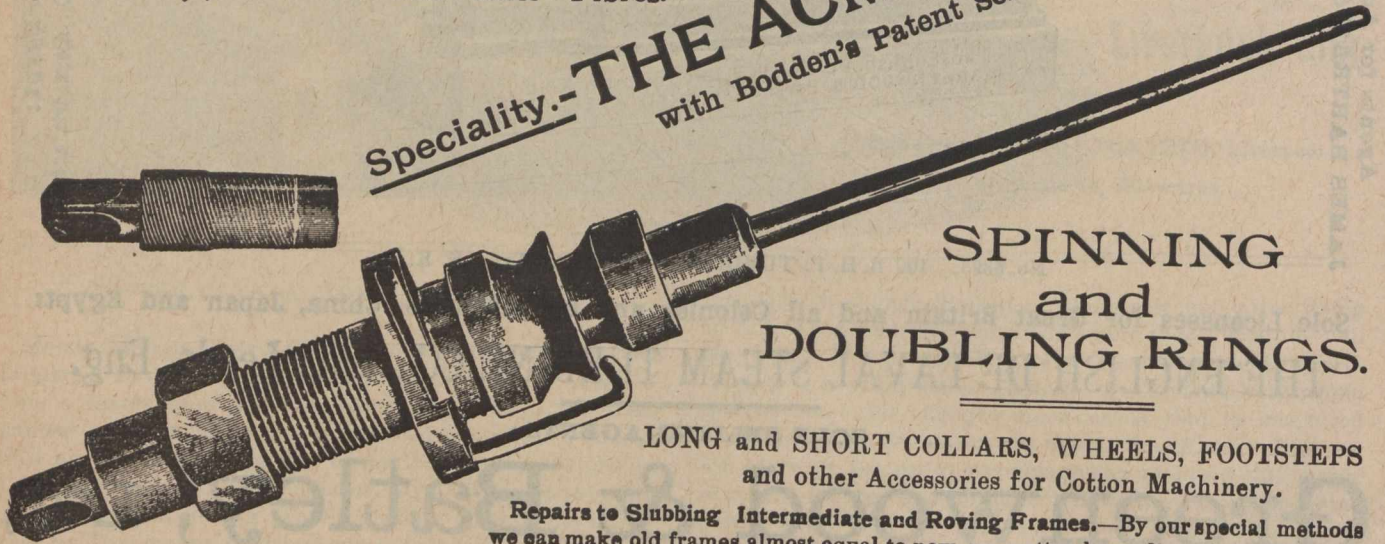
WILLIAM BODDEN & SON, Limited.

Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring Spindles of all kinds

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

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



SPINNING and DOUBLING RINGS.

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

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

Hargreaves Works, - - Oldham, England.

☛ SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF. ☛

tion of the country I have just been over, I feel warranted in the belief that we are on the eve of another most bountiful harvest. I had the pleasure of meeting a great many of my farmer friends from all over the country, and they were practically unanimous in their opinion that their own crops and others in their own particular district were equal to, if not better, at the present stage than any previous year, excepting possibly that they are possibly about a week or ten days later, but with a continuance of the brilliant and forcing weather, it is surprising what rapid progress can be made in overcoming this feature. The harvest will, I think, be pretty general by the 1st of September; in the usual early districts probably about the 20th of August."

NOVELTIES IN STRAW HATS.

Since it has been proven that man is submissive to whatever shape of straw hat has been decreed by Fashion, so long as that hat will keep him cool, we are not expected to rest content with the idea that the Panama (knock-about) is to remain with us, whether in its present four to forty dollar price, or after it "takes a tumble." No. There is another shape on the way and to it or with it we must, it appears, shortly bow. The following from Paris tells its sad story: At a time when frequent fluctuations in temperature leave Parisians undecided as to what kind of a hat to don, Baron de Segonzac's innovation deserves attention. He was seen on the Boulevard Haussman the other day wearing a yellow Italian straw conventional stovepipe. President Loubet is famous for the art he

exhibits in the selection of hats, which invariably become the fashion, but the baron's latest is equally suitable for ceremony or negligee, for a southerly or for an east wind.

DAIRY PRODUCE.

A private London circular, date July 18th, treating of the dairy produce situation, says: Butter.—Hot and dry genuine summer weather has prevailed during the past week, and on specially dry soils there are signs of the commencement of pastures burning up under the torrid sun. The hot weather is reducing the supply of the evening milk, owing to the cows being worried by flies during the day. There is a better tone in the market for Canadian butter, and prices will probably advance 1s to 2s per cwt., although at present they are about the same as for the corresponding week of last season. The imports of Canadian butter are in excess of those of last year, while from the other transatlantic source of supply, viz., United States, they are far less than they were then. Choicest Canadian creamery on the spot brings 96s to 98s, while saltless makes 100s to 102s. For the twelfth week in succession the Copenhagen Official Quotation remains unchanged at 90 kroner. It is very difficult just now to understand the present position of the market. Last year at this time there was a very great shortage of home-made butter, owing to the severe drought which prevailed, yet prices were, if anything, below the present figures. Now the pastures are excellent, and the import of butter is

INSULATORS



ESTLER BROTHERS,

25 Laurence Pountney Lane,

Telegrams: "ISOLABLE, LONDON."

Cannon Street, LONDON, E.C., Eng

much greater than last year. *In a word, we have larger home supplies and larger imports along with higher prices and a firm market. Is this owing to large quantities of Russian being bought for cold storage purposes? Russian arrivals, however, just now are less than last year. For the last four weeks the total imports of Russian were only 55,373 cwts. against 62,010 cwts. for the same weeks in 1901. There does not now seem much probability of a return to lower prices before next summer, as in August values generally advance.

Cheese.—There is a good active demand for Canadian cheese, and the supplies are not yet sufficient to reduce values, notwithstanding that over 4,000 tons were received from Canada last week. Choicest goods are making 48s to 49s per cwt. C.i.f. prices are closer to landed prices than they have been for some months and unless landed prices rise, c.i.f. terms must fall. Corresponding week, 1901, Canadian choicest sold at 47s to 48s and finest at 44s to 46s.

FIRE LOSSES.

Greenwood, B.C., July 28.—Fire destroyed the dry goods store of George F. Williams, located in the centre of the principal business block, and in close proximity to the new Windsor Hotel. Loss, about \$100,000.—Ottawa, 22.—Residence of Stephen Martin, on the Montreal road, totally destroyed. The loss is about \$6,000 partly covered by insurance.—Belleville, Ont., 28.—During a thunderstorm on Saturday night the barn of Virgil Thompson of Ameliasburg, was struck by lightning and totally destroyed. The barn was well stocked with hay, grain, etc., and the loss will be heavy; partly covered by insurance.—Ottawa, 24.—The store and dwelling house of Joseph Milks, Parker's Station, Eardley Township, Que., destroyed. The loss was about \$3,000, including \$1,800 on the stock, with \$1,400 insurance.—Fuller's coal sheds at Carrievale, N.W.T., and a box car were burned to-day.—Montreal, 27.—The lighting system of the city was partially paralyzed, and damage to the amount of \$3,000 was done to the station on Queen street of the Royal Electric Company. The switchboards, the floor and a large portion of the plant were destroyed. The fire is supposed to have been caused by the crossing of wires.—London, Ont., 24.—The steeple of the First

Methodist Church was struck by lightning and set on fire. Damage by lightning, fire and water, \$2,000.—An unoccupied two storey frame house and barn on the first concession of Westminster, owned by Mr. A. C. Baker, were struck by lightning and destroyed.—A barn in the southern suburbs of the city was also set on fire by a flash, and, with its contents, was destroyed.—Hamilton, 24.—During a thunderstorm yesterday afternoon Mr. Peter Gordon's barn, Governor's road, Ancaster Township, was struck by lightning and destroyed. It was a large modern structure and contained a big quantity of hay.—Mattawa, Ont., 24.—Lightning struck Messrs. Leblanc Bros.' saw mill, sash and door factory, and, notwithstanding a pouring rain and the full force of the fire department, everything was destroyed by fire. The Mattawa Electric Company's power plant also suffered heavy damage.—Forest, Ont., 24.—James Stewart, living on the twelfth concession of Plympton, had his barn struck by lightning and burned. Insured for \$250.

HABITS ABOUT TEA AND COFFEE.

If they are looked at in a proper light, statistics are by no means dull reading, and may supply some most interesting facts and subjects for speculation. The returns of the imports into the kingdom of tea and coffee, says a London paper, open up some curious questions. The average Englishman drinks in the course of the year six times as much tea as the average American or German, and very nearly 100 times as much as the average Frenchman. On the other hand, the Englishman does not drink coffee, and only gets through in a year about a twentieth part of that which the average German consumes. This liking for tea as compared with coffee in contradistinction to the taste of all the rest of the world cannot be put down to our much abused climate, for the same law holds good in the colonies. Wherever the Englishman goes he drinks tea if he can get it, and he usually sees that his supply does not run short. It is not a matter of taste but of temperament. The Englishman is always more or less at work and in a hurry, and has no time to waste making coffee as it should be made, if it is to be drunk without nausea. A handful of tea thrown into a pannikin of boiling water,

"RED HAND"

ROOFING

Foundation Felts.
Inodorous Felts.
Slaters' Felts.

ARE UNEQUALLED

TRADE MARK

ON EVERY YARD

ON EVERY ROLL

FELTS,

Dry Hair Felts.
Silicate Cotton
Patent Hair Fabric.

THE WORLD OVER

Manufactured by
D. ANDERSON & SON, Ltd., Lagan Works, Belfast, IRELAND
Hand-books with your Specialties, Name and Address, free.
LOYALTY TO THE TRADE IS OUR MOTTO.

will brew a very excellent drink, but a handful of coffee treated in the same way would prove detestable. To make tea is easy, to make coffee takes trouble, and the Briton adopts that drink which is easiest to make.

THE LATE JOHN MACDOUGALL.

Many friends in Montreal, especially among the business community, will regret to hear of the death of Mr. John Macdougall, formerly, for many years, identified with the wholesale dry goods trade in this city, which took place on Friday evening last, at the old family residence, "Hillside," near Picton, Ont., of apoplexy. The deceased gentleman, who was in in his 54th year, and had retired from practical business some years ago, was a native of Inverness, Scotland, a descendant of an old Highland family, and on the female side of one of the early English settlers in South Carolina. Mr. Macdougall, who was unmarried, leaves a brother, Mr. Duncan Macdougall, of Picton, and a sister, Mrs. M. S. Foley, wife of the editor-proprietor of the "Journal of Commerce," of Montreal. The remains were brought to this city for interment in the family lot in Mount Royal Cemetery.

EXTRACTION OF FISH OIL.

A new process of extracting fish oil has been invented by E. R. Edson, of Cleveland, Ohio. Through experimenting and study, Mr. Edson has evolved a process which makes the offal of fish almost as valuable as the fish itself. At the end of a long, but rather simple process, fish oil is produced. In the reduction of fish offal, a vegetable process is used. By means of steam and compressed air the vegetable matter is reduced to pulp. The last drop of oil is extracted, after which the residue is sold to the farmers. That there is profit in the business is indicated in the claim of the inventor that 8 per cent. of the offal from a sheephead fish is pure oil. A ton of offal would yield about 160 pounds of oil. The ordinary capacity of a reduction works per day would be 100 tons, giving a yield of 16,000 pounds of oil. The cash result with oil selling at four cents a pound would be \$640.

UNDER THE DIFFERENTIAL TARIFF.

The extracts from the Government returns continued from week to week in our pages furnish some idea of the progress being made by British manufacturers in availing themselves of the privileges afforded by the Canadian Government under the Differential Tariff. The figures on the right hand columns give the value of exports from the United Kingdom during the fiscal year ended June 30th, 1901, under the new tariff. A comparison will show that although much is being done, there is great room for improvement.

LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Camden—Cathe. O'Neil, vs Jas. Kehoe, \$5,000 damages; Eastnor Tp.—Union Bank of Canada vs N. B. Moskier et al, \$65; Havelock—Isabella B. Rogers vs Terence Smith, \$1,003; Ottawa—Gazette Printing Co. vs Sutherland Cameron et al, \$625; Toronto—Equity Fire Ins. Co. vs Merchants' Fire Ins. Co., \$961; Amabel Tp.—Union Bank vs Robt. Russell and T. M. Tomkins, \$3,175; Aylmer—Margt. E. Church vs Hannah V. and Arthur Cook, \$816; Jennie L. Davey vs Hannah V. and Arthur Cook, \$341; Bracebridge—C. W. Anderson & Son vs Cathe. Walker, \$997; C. W. Anderson vs J. A. Walker, \$2,356; Cornwall Tp.—W. Manson vs Marilla Coulthart et al as assignee, \$510; Goderich—H. F. Mooers vs Goderich Elevator & Transit Co., Ltd., \$2,538; Meadowvale—C. W. Anderson & Son vs Allan Craig

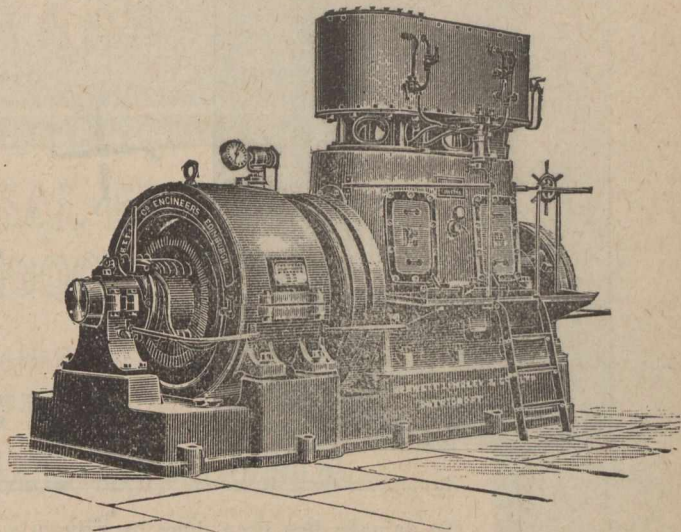
BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester England.

Manufacturers of High-Speed,
Enclosed Type,**STEAM ENGINES,**

For Driving Dynamos Direct.

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

SOUND & RELIABLE BRITISH MANUFACTURE

et al, \$849; Ottawa—La Banque Nationale vs F. W. Bindon et al, \$355; F. W. G. Johnson vs J. C. Kelly, \$333; Seymour Tp.—W. W. Armstrong vs Arthur Haig, \$1,062; Sherborne—W. C. Sparks vs George Tutt et al, \$2,000 damages; Toronto—R. S. Williams & Sons Co., vs W. H. McFarlane et al, \$323; Williamsburg Tp.—Janet Watson vs S. Casselman, \$1,325; Montreal—D. F. Campbell vs L. M. Lyon \$1,414.

WRITS ISSUED—MANITOBA & N.W.T.

Medicine Hat—J. Drinnan, \$6,120.

WRITS ISSUED—BRITISH COLUMBIA.

Moyie—L. A. Rickres, \$1,164.

JUDGMENTS RENDERED—ONTARIO.

Medora Tp.—R. Fawcett agt Robt. Hamill, \$520; Waterloo—L. S. Weber agt C. A. Rittershause, \$3,031; Winchester Tp.—J. H. Meikel agt D. J. McKercher, and wife, \$3,254; Brantford—J. N. Peel agt W. G. and Sarah Barton, \$1,039; Lucan—Lily F. Taylor agt S. A. Doupe, \$1,200; Murillo—J. Abell Engine & Machine Works Co. agt Robert Fenton, \$625; Ottawa—Carling Brew. & Mtg. Co. agt Henry Smith, \$450; Toronto—Farmers' L. & S. Co. agt Frederick Hardy, \$395.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Roland—D. G. Thiesen, \$3,801.

JUDGMENTS RENDERED—NEW BRUNSWICK.

St. John—F. F. Sutherland, \$6,361; W. S. Potts, \$424.

EXECUTIONS—QUEBEC.

La Baie du Febvre—N. F. Bedard agt J. N. Duguay, \$524; Montreal—W. Kissock agt Fred. Creathern, \$298; De. J. O'Sullivan agt Walter Martin, \$732; G. DeSerres agt Dan. Dineen et al, \$187.

CHATTEL MORTGAGES—ONTARIO.

Bowmanville—Jas Gale et al to Sarah Gale, \$1,772; Jas. Gale et al to Sarah Gale, \$1,772; Chatham—W. W. Turner to Dominion Drug Co., \$1,702; Hamilton—Frank Guyett and wife to E. A. Kuntz, \$3,600; Kalendar—Robt. Bryden to Murphy, Gordon & Co., \$2,600; Niagara—Elizth, McMil-

lan to S. Campbell, \$553; Oro—Harriet and J. H. Clark to W. B. Tisdale, \$600; Ridgetown—Alex. and D. Leitch to T. Craig, \$2,160; St. Catharines—A. B. Demill to A. B. Howard, \$1,240; Toronto—J. S. King to A. L. Smyth, \$1,043; Wm. Sprinks to O'Keefe Brew. & Mtg. Co., \$1,924; J. J. Walsh to J. W. Hirst, \$15,000; Tottenham—E. & F. Donald to Toronto Brew. Co., \$805; Brantford—W. J. Barton and wife, to J. N. Peel, \$1,079; Dundalk—G. G. and E. T. Wood to A. Wilson, \$902; Durham—Eliza A. and John Darling to W. S. Bryers, Barkwell & Co., \$1,326; Georgina Tp.—J. W. Reettle to Sawyer and Massey Co., \$776 Hamilton—Saml. Wilson and wife to Grant Spring Brew. Co., \$2,000; Malden—Isaac and Lydia E. Fryer to Sawyer and Massey Co., \$625; Ottawa—Capital Sand and Brick Co. to Bank of Commerce, \$1,543; Port Hope—W. G. Gibson to J. B. Dow, \$720; Toronto—J. J. Clarke to Cosgrave Brew. Co., \$7,500; J. J. Clark to L. Reinhardt, \$7,500; John McCue to Cosgrave Brew. Co., \$5,000; J. M. McCue to M. E. Korman, \$5,000; J. M. McCue to Bridget McCue, \$1,000; Windsor—J. C. Peters to Walkerville Brewing Co., \$1,730;—Brantford Street Railway Co. to R. S. Schell, \$3,503.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

Cypress River—F. W. McGill, \$1,000.

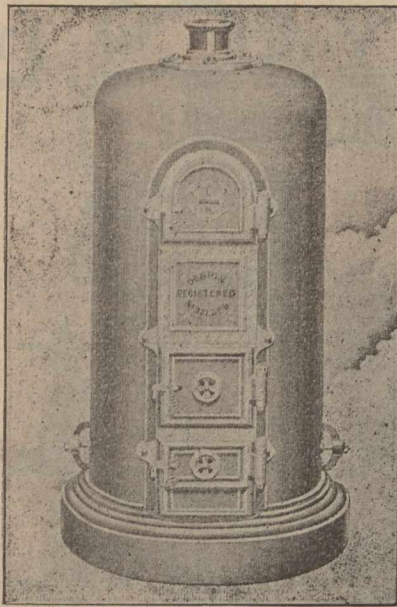
BILLS OF SALE—ONTARIO.

Goderich—W. H. Smith to J. Smith, \$3,500; Hamilton—John Kerner to S. Wilson, \$5,500; Ingersoll—Thos. Porter to G. A. Jonson, \$1,500.

BILLS OF SALE—BRITISH COLUMBIA.

Van Anda—Malloy & Larkin, \$3,000; Vancouver—Vancouver Transfer Co., Ltd., \$7,400

—The following crop report has been sent us by a traveller in Ontario: Hastings County.—Grain of all kinds looking well, and promises a bountiful harvest. Hay is a very heavy crop; corn not an average.—Northumberland County.—Judging by present indications, crops in this district will be considerably over the average as regards quality and quantity. Hay crop heavy. Corn beginning to rot.—Durham County.—Crops are all good, with the exception of corn.—Ontario County.—Crop good. Fall wheat very heavy; somewhat rusted. Spring grain all good, and considerably above the average. — Halton County.—Crops in



Telegrams :—"Lumby, Halifax, Eng."

BOILERS

FOR ALL PURPOSES.

All Wrought WELDED without rivets, and without seams for Hot Water or Steam.

Lumby, Son & Wood, Ltd.,
HALIFAX, ENGLAND.

Finest Catalogue in the Trade Post Free. Prompt Deliveries.
Special terms to Canadian buyers under new Preferential Tariff

general are good. No damage has been done by rain in this vicinity.—Wentworth County.—Crop prospect good for an abundant yield. Grain and hay crop will exceed the average. Peaches are plentiful. Apples and pears a good crop. Some reports of wheat sprouting owing to rains.—Lincoln County.—Hay heavy; corn not very good. Other grain's promise well.—Haldimand County.—Crop in the vicinity exceptionally good; hay very heavy and badly damaged by the excessive rain. Later reports speak of considerable damage by hail storms and wet weather in some of the above districts.

—Officials of the railway mail service, says an Ottawa report, tested on the line of the Ontario and New York Railway a contrivance for catching and delivering mail pouches at flag stations. The invention is a more convenient method of picking up and dropping off mail bags where a train does not stop. Heretofore mail officials have done the work by throwing off one bag and taking the other off a hook. The appliance is the invention of Mr. George R. Moore, of Erie, Pa. Part of the mechanism is attached to the mail coach and the rest in a box-shaped structure erected at the flag station. The mail pouch to be left is taken from the car and deposited in the box, while the other pouch is automatically removed from a crane and placed in the car. The benefit of this method is considerable as far as the mail bag that is left is concerned. The greatest difficulty has been found in safely delivering the mail bag, the only method being to throw

it off. The new method will also be a protection against rough weather.

—Two powerful ice-breaking ferry boats have been purchased, and the first will arrive at the "Soo" to go into commission early in August. A third boat will be added at the opening of navigation in the spring. These have already been licensed by Canadian and American inspectors, each to carry 1,000 passengers, to have engine capacity of 1,000 horse power, and be able to break a channel through 24 inches of ice. Railway officials are confident they will have no difficulty whatever in maintaining satisfactory winter service. The boats will be used in connection with the new railway service of the two "Soo's" to transfer cars across the rivers, and will be modern in every particular.

—The Docks Committee, says a Bristol cable, has recommended that the Council erect warehouses for the use of the Imperial Tobacco Company (the English combination), at a cost of £90,000. The Imperial Tobacco Company has decided to import its tobacco direct to Bristol instead of through a Liverpool agency.

—Branches of the Union Bank of Canada have been established at Altona, Man., and at Medicine Hat, N.W.T.

—The United States is importing 6,000 or 8,000 tons of steel and iron daily.

WHO DISCOVERED MUSKOKA? (Knoxon'ian in the Toronto "Presbyterian.")

It is pretty generally understood that a man named Christopher Columbus discovered America. But who discovered Muskoka? Future Macaulays—if we are ever able to raise a Macaulay—will have to wrestle with that question. Some will say the honour must be given to Mr. A. P. Cockburn. Whether Mr. Cockburn discovered the great playground or not he certainly has done more than any half dozen men to make it known, and also to make it, in our opinion, the best summer resort in America. Some people say that Prof. John Campbell, W. B. MacMurrich, K.C., and a few other enterprising Ontario boys paddled around the lakes many years ago and came to the conclusion that nature intended that region for a grand national playground. No doubt Prof. Campbell, being highly gifted with the faculty for historical research, could settle the question of discovery if he would. But the learned professor is a singularly modest man and would hardly say he and his companions discovered Muskoka, even if he knew they did. Not long ago we heard, on what we believe excellent authority,

that the honour of discovering Ontario's great summer resort really belongs to Justice MacLennan. Long before there was a railway or steamboat in that region the Judge made a circuit of the Muskoka lakes in an open boat and spent his vacation there. The learned Judge, like Prof. Campbell, is a modest gentleman, and quite likely he may never pose as the discoverer of Muskoka. Well, whoever discovered the playground, it is a good one. For lovely islands, and pure air, and as a producer of restful feeling it stands unrivalled among summer resorts. One of the chief attractions of this playground is that it always seems new. Go the twentieth time and you like it as well as the first time. Of course we are speaking of the effect Muskoka produces on normal specimens of humanity. There are people who never want to go to the same place twice. As a rule the place never wants to see such people more than once. All the northern country, embracing Lake Simcoe, Lake Couchiching, the Muskoka lakes, the lakes around Huntsville, Burk's Falls, to Ahmic Harbour, Parry Sound and Penetanguishene, is one of the best rest-

ing places on the continent. One can scarcely go wrong in that region if he wants a good rest. People come in large numbers from all parts of the United States, and the number of visitors continually increases. If there is only one thing in this world that a typical American citizen knows when he sees it, that one thing is a good summer resort. The number of Americans who come to Northern Ontario every summer shows that they consider our Ontario playground first-class.

Holidays are now a part of our yearly life. Most people have found out that they can do more and better work when they take an occasional rest. Holidays were once considered a luxury. Now they are a necessity to every man who wishes to keep up with the procession. Ontario people should be profoundly thankful that they have so many resting places that may be enjoyed at a reasonable expense. Let us enjoy them with thankful hearts and at the same time not forget to sympathize with those to whom days of rest never come.



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

FINANCIAL REVIEW.

Montreal, Thursday E'vg.,
31st July, 1902.

This day ends the wettest July on record, one, too, of the coolest. July weather is a big financial factor, it means millions more or less to this country. The loss by excessive wet has been enormous, but, on the whole, the entire crop of the Dominion is likely to at least equal in value that of 1901, which left a handsome surplus of profit in the hands of farmers in various Provinces, of which the increase in bank deposits gives evidence. The Bankers' Magazine, London, Eng., gives the increase in value of securities since the war ended as £30,000,000 (\$150,000,000) which, if realized, and so applied, would make a material reduction in the national debt. The Imperial revenue to end of year, 30th June last, shows large increases all along the line, much to the discomfort of the croakers. The earnings also of English railways for last half year were \$5,000,000 above those of the previous half year. This,

and cheaper coal mean an increase in British railway dividends. British trade keeps good, with a bright outlook. Our friends in the old land will continue to be graciously allowed to send goods to Canada by the Toronto organ of the anti-British trade party. Consols stand at 95 9-16, which is 2½ points above same date, 1901. Mr. Morgan has broken out in a fresh place by offering debentures for \$5,000,000 of the United Collieries Co., of Lancashire. There is a feeling arising in Great Britain that bodes mischief to the Colossus of monopolies. If this develops and deepens Mr. Morgan will find that he is "up against" the people of the old land and they will make him feel small before they have done with him, despite his vast wealth. The British public detests such monopolies as the Morgan merger; they have hailed with enthusiasm the offer of the Canadian Pacific Railway to provide fast steamers. The public revenue of Canada for year just ended was \$56,303,694, which is \$5,600,000 in excess of 1900-1. The Union Bank, Halifax, will issue

new stock for \$205,900 to buy out the Commercial Bank, Windsor. The Provincial Bank has declared a dividend of 1½ per cent. for current half year. The Imperial Bank new stock of \$500,000 will be issued at 185 pro rata to shareholders as on 31st July. The local stock market has seen a bear movement started which has possibilities of mischief to the over sanguine. On Tuesday, Canadian Pacific started at 137½ and worked down to 135½. It has since been fluctuating between 135½ and 137½, the New being 133½. Dominion Steel, common, has sold freely at from 66 to 66¼; and preferred, 98¼; Nova Scotia Steel, 112; Heat and Power, 101; Richelieu, 109; Dominion Coal, 135; Detroit Railway, 85 to 86; Toronto Railway, 121¼. Bank stocks: Merchants have sold at 154¼; Commerce, 160¼; Montreal, 256½; Imperial, 252; Dominion, 254¼; Toronto, 250; Hamilton, 234½; Ottawa, 216; Ontario, 132.

Another million of gold goes out of New York today to Europe although the grain shipments are so nearly due. Paris, exchange on London, 25f. 16c.;

YORKSHIRE RELISH

THE MOST DELICIOUS SAUCE IN THE WORLD
 The only Cheap & Good Sauce. Beware of Imitations
 Sold in Bottles 6d, 1/- and 2/- each.

Proprietors, **GOODALL, BACKHOUSE & CO., LEEDS.**

AGENT FOR CANADA

ENGLAND.

CHAS. GYDE,

20-22 St. Francois-Xavier Street,
MONTREAL.

Berlin, 20m. 48½ pf. In New York call money is 2½ to 3; and trade paper, 4½ to 5. Local sterling exchange, 60's, 93, and demand, 98. Money rates remain unchanged.

—Ottawa Clearing House—Week ending 24th July, 1902: Clearings, \$1,902,476; balances, \$629,365.

The following is a comparative table of stocks for week ending July 31st, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

Banks.	Shares.	Average same date 1901.		
		sold.	Highst.	Lowst.
Montreal	31	257½	256½	250
Ontario	42	131½	131½	122½
Molsons	114	215	214	205
Toronto	10	250½	250½	.....
Merchants	27	154¾	154	150¼

Ottawa	21	214	214	.....
Quebec	1	117	117	.....
Miscellaneous.				
Can. Pac. Ry.	3255	138¼	135½	107¼
Do. New	3005	134¾	132½	.....
Montreal St.	75	273	272	291
Mont. Power xd..	905	101	99½	93½
Toronto St.	590	122¼	121½	109
Toledo Ry	4905	34¾	32	.....
Twin City	1957	125	123¼	93¼
Do. new.	158	120	118	.....
Rich. & Ont..	464	109¾	108¼	118
Com. Cable	150	164	163¾	180
Bell Tel.	35	168	167	172½
Do. new	11	160	160	.....
Dom. Cotton	60	62	61½	92
Payne	1000	15	15	12
Dom. Coal, com.	700	137	135	40
Ogilvie pref.	162	124¼	124	.....
Laur. Pulp.	500	100	100	.....
B. C. Pk. Assc.	200	103	102½	.....
Detroit U. E.	EL5750	86	84¼	.....

Dom I. & S., com	9702	67½	59	29
Do. pref.	437	98¼	95	80¼
Nova Scotia Co.	400	112	109	.....
Bonds.				
Montreal St.	5200	107½	107	.....
Ogilvie	15000	114	114	.....
Dom. I. & S.	73500	92	90	80

**MONTREAL WHOLESALE
 MARKETS.**

Thursday, July 31st, 1902.

The closing days of July brought about weather conditions which, while earnestly prayed for, have caused the average citizen whose thoughts lay in the direction of a summer resort, to argue strongly in favor of an immediate move with that intent. Business, while fairly good in some lines, looks in a general way as though it might dispense with a proportion of those who are working under difficul-

Cable Address: EILLS, Liverpool.

EILLS & COMPANY, LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

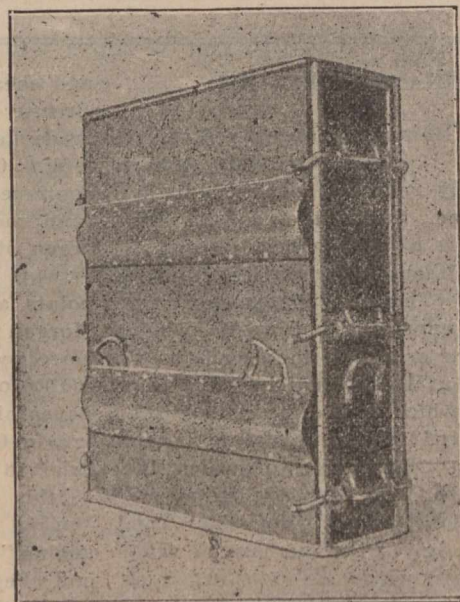
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rateto Canadians under the New
 Preferential Tariff

SOAP FRAMES

PATENTS—No. 5107/98 ; No. 10362/99.



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

Easily Erected. Self-Gaulking. 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

BRAY'S "SPECIAL" GAS BURNERS.

Highest Efficiency: Suitable for all Pressures

For inside fittings as shown in woodcuts. High Pressure, 15-10ths to 25-10ths. Low Pressure, 5 10ths to 15-10ths or 18-10ths, which please specify when ordering.



UNION JET.
Sizes, 2 to 8.



BATSWING.
Sizes, 2 to 8.



SLIT UNION.
Sizes, 2 to 8.

Geo. Bray & Co., Gas Burner Manufacturers,
Bagby Works, Leeds, England.

ties to do well what is to be done. Building is in active progress throughout the city; and the transformation scenes along the river from the canal down to Maisonneuve tell of thousands of men who are being kept employed. New street car lines are giving employment to hundreds of labourers, while already good men are being picked up for outside structural work. No man need be idle in the province who will work for \$1.50 per day or over, so that with the heavy demand for harvest hands about setting in, the country shows prosperity in its truest sense for there is work at good wages for all.—There were but few changes in values during the week. Linseed oils took a drop of 6c. Turpentine declined 2c. Butter and cheese are a fraction lower. Flour and feed are in good local demand and

steady as to price. Hardware is unchanged. Groceries are quiet as usual at this season. Leather is dull locally but export trade is of the usual volume.—Crop conditions in the West are all that could be desired and prosperity is smiling on the happy farmers of Manitoba and the Northwest. The recent heavy rains throughout Ontario and Quebec contrary to generally prevailing opinion, do not appear to have done much damage to crops, with the exception of hay, which was cut, and which the continuous wet weather prevented from being cured. It has, therefore, in most cases, rotted on the ground, and 75 per cent. of it is estimated to be more or less damaged. The injury to the grain crop seems to be confined mainly to the soft white wheat, which the rains have prevented from being harvested,

and which is sprouting in consequences. This will not, it is stated, prevent it from being milled or fed, but it will affect the quality of the flour, as the nutritive value is less for breadmaking and general use.

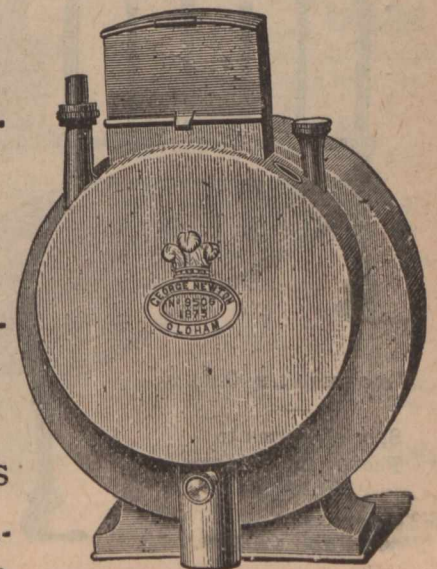
BUTTER.

The market is showing a much quieter feeling with easier business all round. There is a difference of opinion between buyers and sellers as to actual values. The market is claimed by some to be making 20 to 20½c for finest creamery, while buyers, on the other hand, claim they find no difficulty in securing any desirable lots at 19c to 20c. These prices show a decline of ½c on the week. Demand has not been keen and with large arrivals stocks are showing quite an accumulation. In dairy butter there is considerable less business passing

GEORGE NEWTON, LTD.

GAS METER =
MANUFACTURERS.

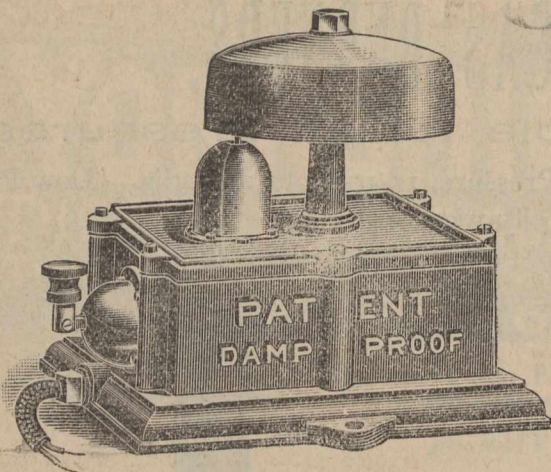
OLDHAM,
ENGLAND.



Special quotations
under the new Canadian
• Preferential Tariff,

WATERTIGHT ELECTRIC BELLS.

DUST TIGHT.



GAS TIGHT.

Table pattern
with Key**Mercier's Patents Limited.**

SALFORD, Manchester,

England.

Telegrams: "WENHAM."

C. & A. MUSKER, LTD.,

LIVERPOOL, ENGLAND.

MANUFACTURERS of every DESCRIPTION of

Hydraulic & Electric Machinery.

Dock Machinery, Presses,
Coal Tips, Capstans,
Pumping Engines, Lifts,
Intensifiers.

Accumulators, Valves, Tube
Stavers, Dynamos,
Power & Lighting Plants,
Motors, Cranes.

Hydraulic Machine Tools, Steam Motor Wagons,
Concrete Flag Making Machinery.

Telegraphic Address: "Muskers, Liverpool."

and buyers seem to have the advantage of the market by fully $\frac{1}{2}$ c lb. Finest Western is quoted at $16\frac{1}{4}$ c to $16\frac{3}{4}$ c, with Eastern Townships selling in a jobbing way at 19c to 20c. Medium to fair qualities, 15c to 16c. The market is better supplied; production

still very large and the general outlook is for a lower market in the near future.

CHEESE.

The market has a somewhat heavy appearance and last week's advance has been checked. Finest Western is offering to-day at $9\frac{3}{4}$ c to 10c with no buyers at the outside figure. Eastern is worth $9\frac{1}{4}$ c to $9\frac{1}{2}$ c. The supply is increasing and large quantities are going into cold storage. Producing markets: Woodstock, Ont., July, 30.—Ten buyers were present at the meeting of the cheese board to-day; and bid $9\frac{1}{2}$ c quite freely for the cheese boarded. Salesmen held for $9\frac{3}{4}$ c, and as they refused to accept less not a sale was registered on the market. The offerings comprised the make of the last two weeks of July, and were 847 boxes of white and 1,546 boxes of colored cheese. —Stirling, Ont., 30.—At the cheese board to-day 990 cheese were boarded. Sales: 315 at 9 9 16c; 180 at 9 9 16c; 210 at 9 9 16c; 210 at 9 9 16c; balance refused at $9\frac{1}{2}$ c.—Russell, Ont., 30.—At the regular meeting of the Russell cheese board to-night 500 cheese were boarded. Price bid, 9 9 16c. No sales.

EGGS.

Though supplies show a small increase over last week the market remains about the same with a satis-

factory business passing. Straight lots are worth 15c to $15\frac{1}{2}$ c dozen; and best fresh, for export, 16c to 17c. It is stated that Russian eggs are now selling on the English market for $13\frac{1}{4}$ c which would make it seem quite unlikely that Canadian stock should, at present figures here, try to compete.

FLOUR AND FEED.

Values hold steady under a good local demand all round. The inquiry for feed keeps up unabated, notwithstanding the heavy growth of grass, hay, etc. With another heavy yield

MOON RIVER.

In addition to the several publications issued by the Grand Trunk Railway System for the information of tourists and travellers, regarding the many charming districts in the "Highlands of Ontario," still another comes to hand, just off the press, entitled "Down the Moon River." The Moon River is a tributary to the Muskoka Lakes, in fact the outlet of this delightful water-way, and empties into the Georgian Bay, after passing for several miles through some of the most beautiful scenery in that region. This little booklet is a description of the trip by canoe down the river and is full of sound facts which will interest the tourist and angler. The illustrations give one an idea of the geological features and character of the country. A copy may be had for the asking by applying to The Grand Trunk Railway System, Montreal.

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. F. FINISTER, Crown Street,

LEEDS, ENG.

Assembly Works,

MANUFACTURER
OF

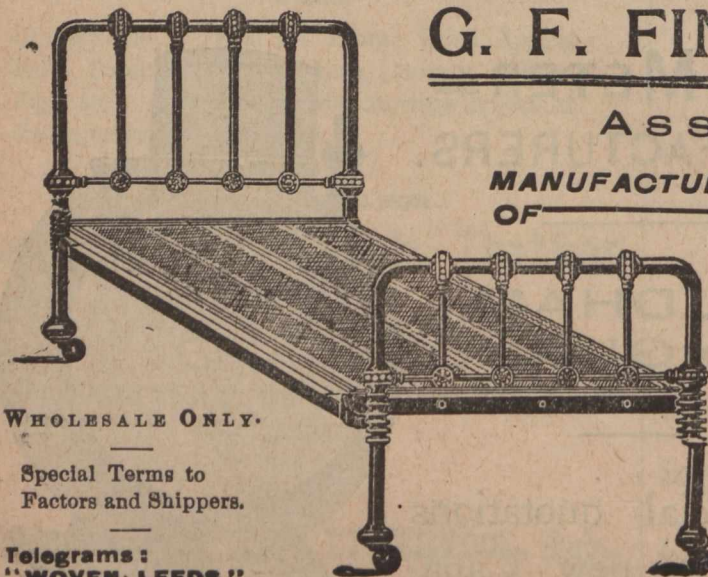
BEDSTEADS.

Folders, Chair-Bedsteads, Wire Spring Mattresses,
and Coppered Diamond Spring Mattresses.

WIRE MESHES FOR MATTRESS MAKERS.

Angle Irons and Dovetails for Wood Bedsteads.

Special terms to Canadians under the New Preferential Tariff.



WHOLESALE ONLY.

Special Terms to
Factors and Shippers.Telegrams:
"WOVEN, LEEDS."

IDDON BROTHERS,

INDIA RUBBER
ENGINEERS,

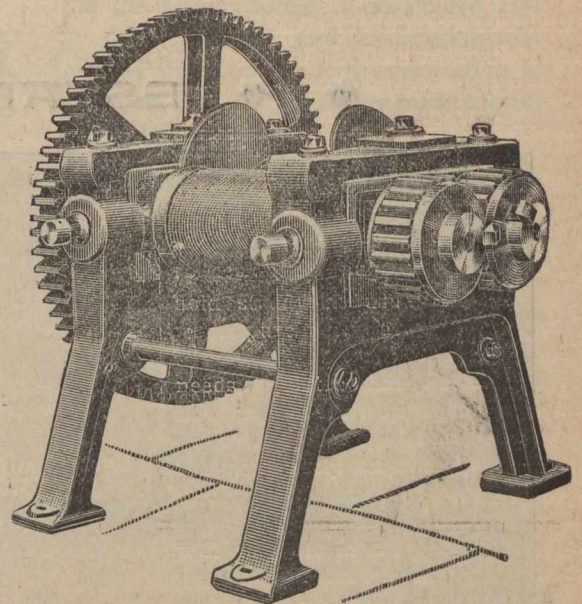
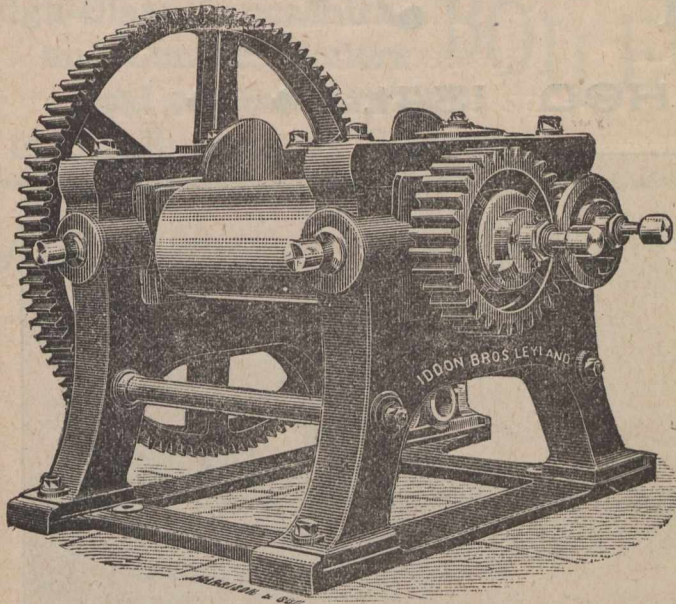
Brookfield Iron Works,

Leyland, near PRESTON, England.

ENGINEERS and
RUBBER MACHINISTS,

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

Specialities: — All kinds of Rubber Machinery.



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

of wheat and other grain in Manitoba and the Northwest now assured, Canada is proving her position to be first for any and every person of sufficient intelligence to till the soil and make good use of what it so freely and liberally yields. Weather conditions con-

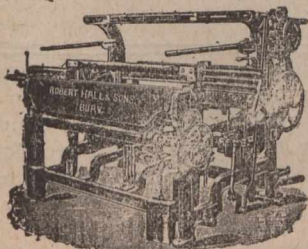
tinue most favorable for the maturing of wheat, which promises to be the greatest crop in the history of Manitoba and the Territories. Edmonton reports as follows: Over a week without a break in the most magnificent weather has improved the crops sur-

prisingly. There is now very little complaint as to crops being either light or backward. Wheat is in the bloom, and oats and barley are in head. The warm, clear, breezy weather is doing thousands of dollars' worth of good work every day. There are less weeds

Telegraphic Address: "Hall, Bury."

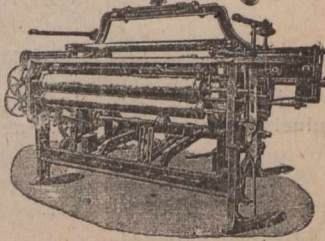
ROBERT HALL & SONS BURY LTD

No. 4 MEDIUM LOOM FOR FANCY FABRICS.



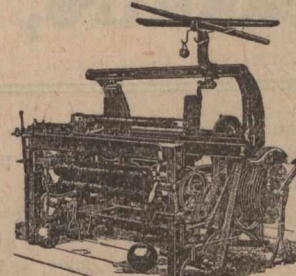
POWER LOOMS OF EVERY DESCRIPTION. ALL KINDS OF PREPARING AND FINISHING MACHINERY FOR WEAVING PURPOSES.

OVERPICK No 5c LOOM TO WORK 1 SHUTTLE



ROBERT HALL & SONS, BURY, NEAR MANCHESTER.

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



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

TELEGRAPHIC ADDRESS "HALL, BURY"

BURY,
near Manchester,
... England

Specialties in

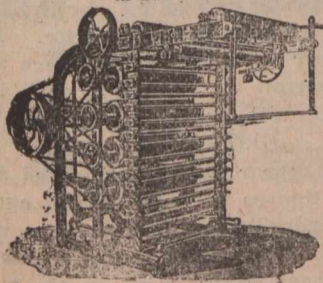
Weaving...
Machinery

OFFICE:
3 HOPWOOD AVENUE,
MARKET PLACE, MANCHESTER.
Every Tuesday and Friday.

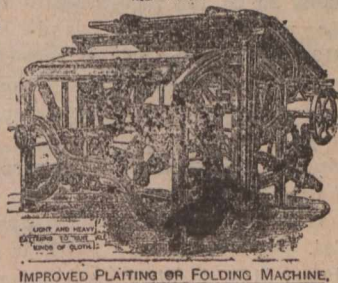
Attendance at Manchester Royal Exchange, No. 8 Pillar every Tuesday and Friday.

Complete lists of Machinery made on application.

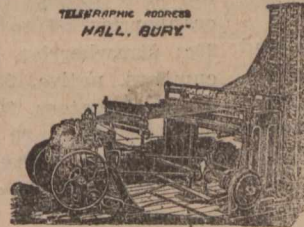
Special prices to Canadians under the new Preferential Tariff.



RAISING MACHINE



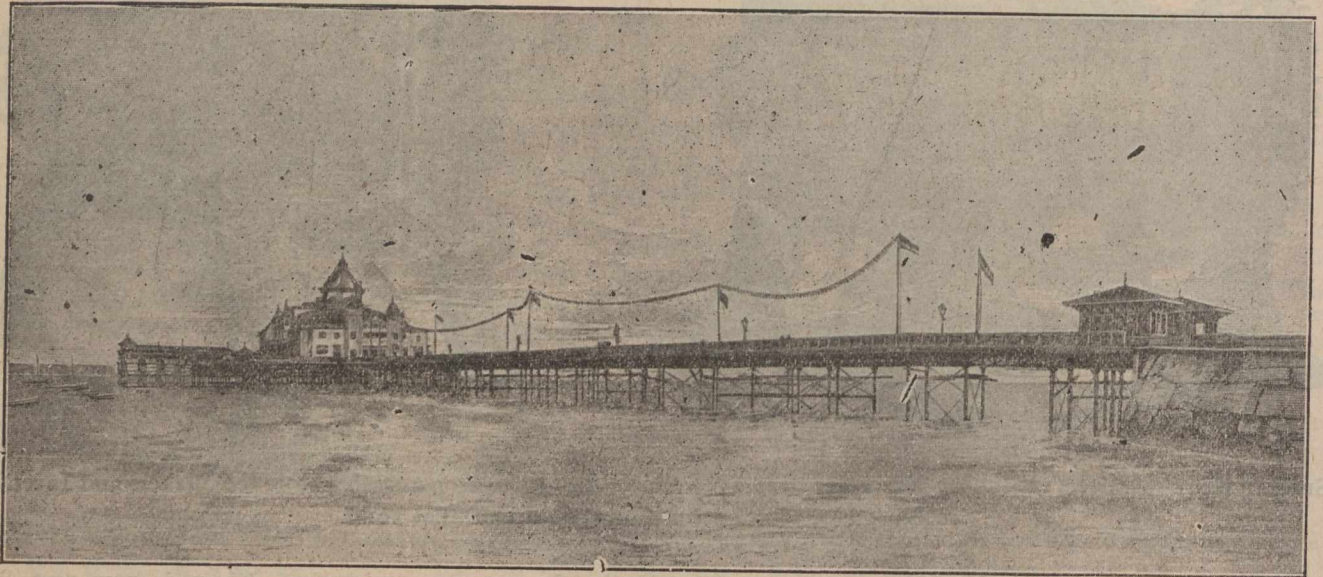
IMPROVED PLAITING OR FOLDING MACHINE. WITH PATENT GRIP AND RELIEVING MOTION. AND IMPROVED SETTING-UP MOTION FOR LONG AND SHORT PLAITS.



PATENT SECTIONAL BEAMING MACHINE.

Widnes Foundry Company.

✻ ✻ ESTABLISHED 1841. ✻ ✻



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.
WIDNES,
Lancashire, - - England.

than usual. Haying has commenced. The crop is heavy, and with a continuance of the present weather an immense quantity will be put up. The roads have dried up wonderfully, and in the town the streets are dusty. There is a fair trade in baled hay and priets show no change. We quote:— No. 1, \$8.50 to \$9; No. 2, \$7.50 to \$8; clover, \$7 to \$7.25 per ton, in car lots.

GREEN FRUITS, ETC.

Really hot weather has stimulated demand considerably for lemons, oranges, etc., while all seasonable goods are moving much better. Some late strawberries are still being sent on the market, and are sold at 7c to 9c for large boxes. Raspberries are readily picked up as prices are reasonable. Water melons are arriving more freely. California peaches, etc., are in good

demand. Apples will be a good crop in the principal producing sections of the Dominion. We quote as follows: Messina and Sorrento oranges, \$3.75 to \$4 box; lemons, 360s, \$2.00 to \$2.75; do., 300s, \$2.00 to \$3.00; bananas, 8-hands, \$1.35 to \$1.50; No. 1 do., \$1.75 to \$2.00; extras, \$2.25; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; nuts, cranberries, \$7 to \$10; pines, 15¢ to 20c; strawberries, 8c to 10c box; cucumbers, native, 25c per dozen; Tennessee tomatoes, 90c per crt.; size 24 pines, \$3.60; do. 30 pines, \$3.25; onions, Spanish, eases, \$3.25 to \$3.50 per crt.; limes, \$1.40 per box; cherries, per basket, \$1.25 to \$1.50; Cal. peaches, 75c to \$1.25 per box; do. plums, \$1.00 to \$1.50 per box; cabbage, \$1.25 to \$1.50; Cal. apricots, \$1.50 per box; raspberries, 7c

to 9c per box; blackberries, 7c to 8c do.; new apples, per box, \$2.25; musk melons, \$1.75 per crate; watermelons, 25c each; black currants, 75c per basket.

GREEN HIDES.

The market displays no change from last week's report. Beef hides are steady at 9c, 8c and 7c lb. for Nos. 1, 2 and 3 with calfskins 12c and 10c. It is expected lambskins will advance to 40c to-morrow or Monday, this in accordance with increased growth.

GROCERIES.

Sugars appear to rest contented at the low figures of some weeks ago. With standard granulated selling at \$3.65, it is a strong incentive for the sale of many other items on the retailers' shelves, which are usually subject to small or large sales of

DAVY BROTHERS

Limited.

TELEGRAMS:
"Motor, Sheffield."

SHEFFIELD, England.

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

BOILERS

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

Machines for Boxmakers

Inventors, Patentees and
Manufacturers of



Machines for Making
Boxes Without Glue or
Paste — Fastened with
Metal.

DRY PROCESS.

Price Lists and Samples Submitted
with Pleasure.

The REMUS COMPANY, Ltd.,

30, 32 & 34 Tabernacle Street and 8 Castle Street,
LONDON, Eng.

sugar for their rapid or tardy movements. In this manner grocers' profits have been increased through the reduction in sugar values. Prices hold steady as usual in midsummer when purchases are proportionately small and frequent for immediate needs. Extra hot weather flavourings and commodities for the manufacture of cooling drinks, will for the the next sixty days, help progressive retailers to maintain profits. Brooms will likely be much dearer. Beans will also be, in all probability, much higher. Molasses, is likely to advance. Canned tomatoes, corn and beans are reported as likely to maintain the high prices, or even go higher than the present opening figures for futures as given in last week's report. Crops of all kinds are now being reckoned so closely that the merchant who keeps well posted is in a good position to be able to gauge the market for the coming seasons. There is this to be considered. The U.S. markets must now be taken into consideration. This was abundantly proven last season in the case of canned tomatoes. Of the prune outlook a Western report says: The situation in future prunes continues firm, it being reported extremely difficult to obtain offerings from the coast at any concessions. "It is now believed it will be impossible to secure 40-50s prunes at the usual premium of 1/4c over the regular four size basis. The market is settling on a stronger basis since the excitement occasioned by the late offerings of Santa Claras on a low basis. The party offering at this figure was quickly taken up, and about eight carloads were sold. The basis price has been freely bid, but we have heard of no further sales. Buyers show a disposition to be particular about accepting business for futures on the four size basis where large sizes are included, except from very responsible parties. Referring to the prune and apricot situation on the

JOHN STONES,

Shiffnall Mill,

BOLTON, Eng.

Dress and Blouse Materials, Bleached
and Unbleached Cottons, Prints, &c.

Also handles a Big Line of Goods, slightly damaged in process: These are valuable to Departmental Stores, under the New Canadian Tariff.

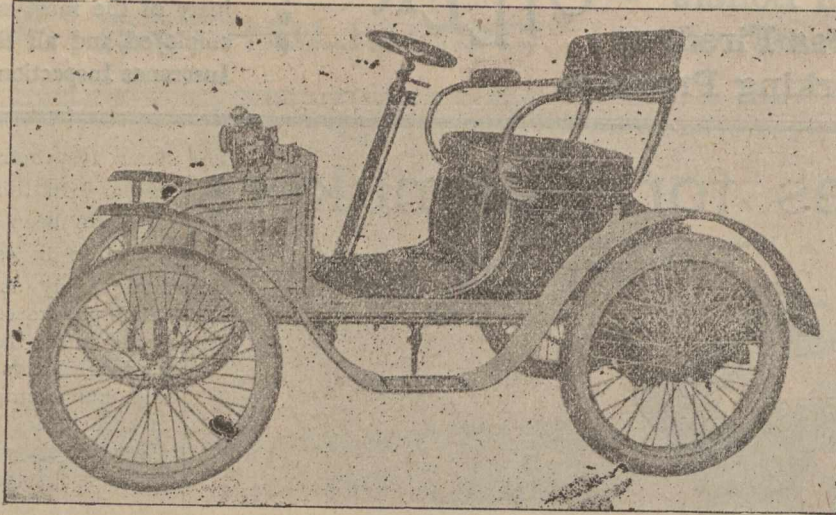
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils, &c.

Telegraphic Address:
"AUTOLATRY."

AUTOMOBILE COMPONENTS, LIMITED,

MANUFACTURERS OF

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



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

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

coast, with special reference to the labor conditions, a prominent packer and authority writes from San Jose as follows: "From the outlook to-day we should hesitate to guarantee more than 5 per cent. of 40 50s on any order, and then only providing we can obtain our price for the same." Referring to apricots the same letter says: "A year ago today apricot drying was in full blast over practically the entire Santa Clara Valley, while today in most orchards in the Valley the fruit will hardly average as large as an English walnut, green as grass, and no sign of coloring, which will likely throw this fruit into the peach harvest, and as this crop is also a full one, the drying facilities of most growers will be taxed to their fullest extent."

LEATHER AND SHOES.

As usual at the end of the month trade is dull. The movement of leather to England continues of large proportions and serves to keep stocks here from accumulating. Prices are

firm and any transactions are at full rates.

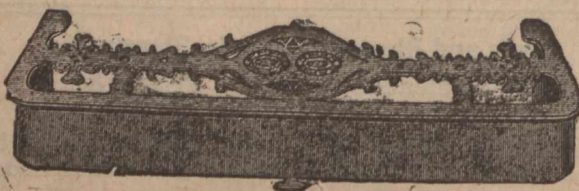
OILS AND CHEMICALS.

Lindseed oils took a heavy drop within the week, being reduced 6c all round. Raw is now quoted at 73c to 74c and boiled at 76c to 77c. Turpentine followed, declining 2c; present prices being 67c to 68c as to quantity. In dyestuffs sumac is quoted lower at \$50 to \$55. Chemicals are quiet, as usual in midsummer, no changes in quotations being announced.

PROVISIONS.

The midsummer months usually cause the market to run low in interest, and this condition is now observable, beyond the fact that a fair trade is passing in smoked hams and bacon. The latter has been slightly reduced on special brands. Fresh killed hogs are quoted a fraction higher. It is not likely, however, that pork will be dearer. Ontario dealers and shippers say competition has been very keen of late years, since so many pork curing factories started up and that there

is every likelihood of a lower range of prices being inaugurated. We quote: Bbls heavy Canada short cut mess pork, \$25.00; tierces heavy Canada short cut mess pork, \$37.00; half barrels do., \$12.75; Canada short cut back pork, (family), \$24.00; half-barrels do., \$12.25; heavy Canada mess pork, long cut, \$24; heavy Canada short cut clear pork, \$24; half-barrels do., \$12.25; light Canada short cut clear pork, \$24; heavy flank pork, \$23; best brand pure lard; 20 lb. pails, \$2.15; compound do., \$1.80; hams, 12½c to 14c; bacon, 11c to 15c.—A very firm feeling prevails in the market for dressed hogs, for which the demand in a jobbing way was fair with sales at \$9.50 to \$9.75 per 100 lbs.—Chicago, July 30.—Provisions closed 10c to 22½c up. Futures quotations: Pork, July, \$16.85; September, \$16.90; October, \$16.95; January, \$15.67½. Lard, July, \$10.80; September, \$10.90; October, \$10.37½; November, \$9.55; December, \$8.97½; January, \$8.67½ to \$8.70; May, \$8.50. Ribs, July, \$10.25; September, \$10.37½; November, \$9.55; Decem-



R. GREENLESS & Co.,

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

Works: 30 East Howard Street.

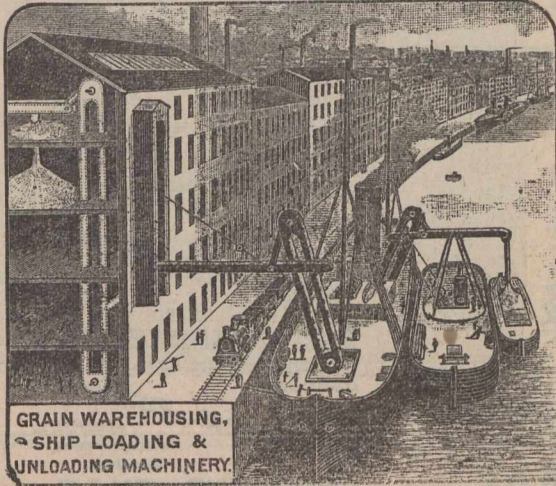
Illustrated Price Lists on Application.

Contractors to H. M. GOVERNMENT.

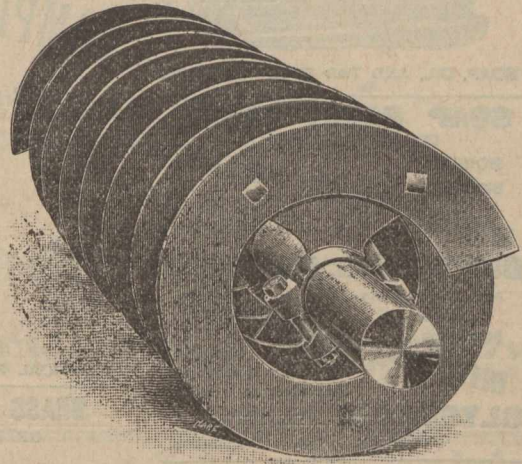
Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



GRAIN WAREHOUSING,
SHIP LOADING &
UNLOADING MACHINERY.



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

\$8.07½. Cash quotations: Mess pork, \$16.85 to \$16.90; lard, \$10.75 to \$10.80; short ribs, sides, \$10.20 to \$10.30; dry salted shoulders, \$9.12½ to \$9.25; short clear sides, \$11.12½ to \$11.25.—Liverpool, July 30.—Hams, short cut, quiet, 59s 6d. Bacon, short clear backs, quiet, 58s 6d. Shoulders, square, quiet, 47s. Lard, prime western, dull, 54s; American refined, quiet, 53s 9d.

WOOL.

Conditions in the several leading markets confirm previous statements that wool is to be dearer. Present purchases in the London market are made only at a considerable advance over prices obtaining at opening of last series of auctions. The fourth series of the 1902 auction sales closed on the 26th with a limited number present; the offerings numbered 5,662 bales; only a few merinos were offered, and they were in keen demand;

most of the offerings were taken at the continental full rates; faulty was in fair demand and sold well. During the series merinos were in active demand. The price at the opening was unchanged to 5 per cent. higher for well conditioned. Greasies gradually hardened under the influence of American support, and at the close showed a full advance of 5 per cent. higher. Greasy crossbreds were also 5 per cent. higher at the close. Medium and coarse crossbreds weakened under large supplies, but toward the end of the sales competition broadened and prices advanced to a level with the May average. Cape of Good Hope advanced 5 per cent. and closed firm under good demand for the home trade and the continent. The position of merinos appears to be assured, in view of the Australian reports of a reduction in supplies during the coming season. During the sales 203,494 bales were catalogued. Of this

number 68,000 were sold to the continent, 8,000 to American. 38,000 were held over and the remainder were taken by the home trade. The arrivals for the fifth series amount to 137,199 bales, including 44,000 forwarded direct. The imports during the week were: New South Wales, 252; Queensland, 1,387; Victoria, 277; New Zealand, 1,492; Cape of Good Hope and Natal, 3,331; Philadelphia, 673; Bremen, 952; elsewhere, 555.—A Boston report of the 28th ult., on the wool trade of the United States says: The market is still highly active, with a free demand from the big combine and outside mills. Well nigh every grade of domestic wool has figured in the sales, and at steadily advancing prices. The record has been broken by a sale of fine medium Montana staple at 20 cents, to cost 53 cents clean. Another high price was 20 cents for a line of high one half blood Texas of strictly 12-

LICENSES GRANTED TO MANUFACTURERS.

THE COUNTER-SKID

(Williams' Patent)

Renders Side-Slip an Absolute
—Impossibility—

IT is an attachment to the back axle of the car, consisting of two hinged bracket working on the positive and negative principle. At the bottom of each bracket there is a free running saucer-shaped steel disc, which engages instantly and automatically, with the road surface as soon as any tendency to side-slip occurs. Trials conducted on greasy wood and asphalt pavements in London, have proved its perfect reliability beyond all question. It may be seen attached to a 12 H.P. Milnes Car at Messrs. Laurie and Marners of 311 Oxford St., W., and it may be tested or seen at work by arrangement with.

F. SADLER, 13 Dering Street, LONDON, W. ENG.
Oxford Street,

33½ per cent. in favour of Canadians.

The whole arrangement can be raised or lowered by a foot lever under the driver's control.

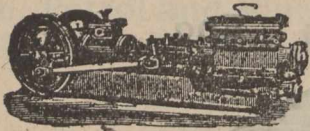
Telegrams: "NEILL, ST. HELENS."

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

Soap Machinery

.. BONE AND TALLOW DIGESTERS ..

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



SOAP, OIL, AND TAR SPECIAL PUMPS.

SOAP PANS, TANKS,
With all Fittings.

MOISTS.
SWIVELS.

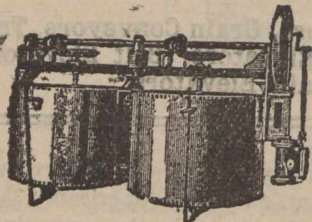
STEEL SOAP FRAMES
The Best in the Market.

CRUTCHING MACHINES

New Bar-Cutting and
Tabletting
Machines.

MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

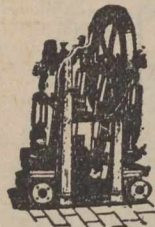
GLYCERINE PLANT,
With Fire or Steam Evaporation.



WHEELS.

**SOAP
COMPLETE PLANTS
CHEMICAL**

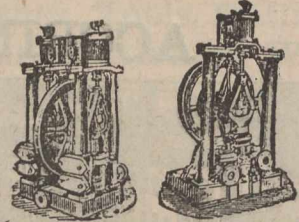
All on Newest Design.



VERTICAL FRAME PUMPS FOR LIQUORS.

BRASS AND IRON CASTINGS
OF EVERY DESCRIPTION.

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



CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

In Cast Iron
or Gun Metal.

CHEMICAL PUMPS,
Pans
and Stills.

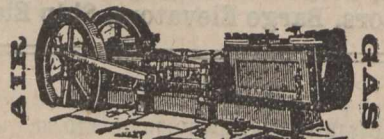
NOTED
AIR COMPRESSORS,

With Improved Valves.
Causticisers.
Agitators.

MECHANICAL FURNACES,
Absorbers,
Hoists, Cranes,
Winches.

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

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

months' growth. Scoured Colorado wools of 1901 clip have been cleaned out of the market. Dealers as well as mills are buying in Boston. Reports from Buenos Ayres state that for the first time in ten years there is no wool on that market. The receipts of wool in Boston since first January, 1902, have been 169,867,107 pounds of wool against 130,843,293 pounds for the same period in 1901. The Boston shipments to date are 150,801,115 pounds, against shipments of 140,212,799 pounds for the same period in 1901. The stock on hand in Boston January 1, 1902, was 77,340,463 pounds; the total stock today is 96,406,455 pounds. The stock on hand July 27, 1901, was 67,153,026 pounds. Another Boston report of the 30th ult., says: The position of wool this week at Boston is strong, with the outlook favorable for higher prices. In the wool growing districts the situation is firm and prices generally are reported to be gradually advancing. As high as 16 3/4 cents has been paid for good clips there, which is fully three cents a pound higher than was paid for the same clips a year ago. It is believed Montana wools will go much higher before the clip is all sold. Many manufacturers are short of old wool and are buying new wool and using it with

what old stock they have in order to make the old last as long as possible.

ACME VENTILATING & HEATING COMPANY.

Ventilation is becoming each year a more profound study, a wise precaution in keeping with the growth of population in the large cities and the proportionately greater need for proper and free distribution of pure air, and with free egress for that which is likely to be contaminated. Before us is a list of testimonials as to the thorough efficiency of the improved ventilators manufactured by the Acme Ventilating and Heating Company of Liverpool, England, whose advertisement is to be seen weekly on another page of this journal. This company is desirous of acquainting the Canadian trade with the workings of their ventilators feeling assured that once known, they will be given the same measure of distinction as is being accorded them in the older countries of Europe. We might dwell at length on the necessity for the latest and best in these appliances, but prefer to reproduce letters from some who have given them an actual test. In a re-

cent issue of the Liverpool City News, in a long article headed "Notes at the Healtheries," the following appears: The Acme Ventilating and Heating Company is well represented in this branch of sanitation. This is a local firm, having its head office at 35, Tarleton Street, and appears to be a branch for the pursuit of specialised work of the well known firm of Keyworth. The Acme ventilator is a most ingenious contrivance of louvres, so curved as to be completely weather-proof, whilst admitting the free egress of foul air. When fitted as ventilating cowls on board ship, rain and wind are alike defied, and if a sea should be shipped still not a drop of water would penetrate. The latest form which has been devised is that known as the spherical ventilator. In this the head of the cowl is a complete sphere, made of concentric sections of metal, arranged in such a form that whatever wind is blowing from whatever direction, an upward current is always induced in the upcast tube. Like the Acme ventilators, the "spherical" is completely weatherproof; a fire engine hose might play upon it without effecting the entry of a single drop of water. Personal trials of

Ag
Be
Br
Bz
Ja
Ca
Ca
Ca
Ca
Do
Do
Do
Ha
Ho
Hu
Im
La
Lo
Lo
Lo
Me
Me
Me
Me
Me
Me
On
Pe
Re
Ri
Me
To
To
To
Wi

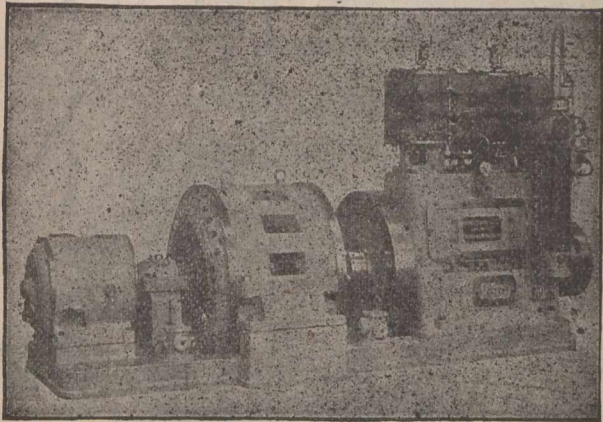
Telegrams: "MAGNETO," Bradford.

ROSLING, APPLEBY & FYNN,

LIMITED.

TRAFALGAR WORKS.

Bradford,
Yorkshire, England.



STOCKS AND BONDS.

NAME.	Par Val'.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price July 31 (Bid)	Cash value per \$.
British North Am.....	243	4,366,666	4,366,666	1,776,333	3	Apr. Oct	136	330 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	160	80 00
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	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	160	90 00
Halifax Banking Co.....	20	600,000	600,000	500,000	3 1/2	Feb. Aug	165	79 00
Hamilton	100	2,000,000	2,000,000	1,600,000	5	June Dec	280	280 00
Hochelega	100	1,999,700	1,967,000	250,000	3 1/2	June Dec	107 25	153 00
Imperial	100	2,500,000	2,500,000	2,125,000	5	June Dec	220	220 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	153 1/2	183 50
Moisons	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	214 1/2	107 25
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Dec	266	512 00
Nationale	30	1,489,700	1,430,550	350,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,800,000	4 1/2	Feb. Aug	232	232 00
Ontario	100	1,500,000	1,400,000	425,000	2 1/2	June Dec	135	135 00
Ottawa	100	1,994,900	2,000,000	1,765,000	4 & 1	June Dec	206	306 00
People's of N. B.....	150	180,000	180,000	165,000	4	.....	250	375 00
Provincial.....	25	873,487	781,248	.....	3	June Dec	155	165 00
Quebec.....	100	2,500,000	2,500,000	800,000	3	June Dec	117	117 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb. Aug	171 1/2	171 50
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	Apr. Oct	.....	.....
Standard	50	1,000,000	1,000,000	850,000	5	Apr. Oct	.....	116 50
Toronto	100	2,500,000	2,500,000	2,600,000	5	June Dec	245	245 00
Traders	100	1,350,100	1,344,420	350,000	3	June Dec	112 1/2	112 25
Union (Halifax).....	50	800,000	900,000	505,608	3 1/2	Mch Sept	160	75 00
Union of Canada	100	2,000,000	2,000,000	650,000	3	June Dec	123	123 00
Western.....	100	500,000	401,239	150,000	3 1/2	Apr. Oct	.....	.....
Agri. Sav. and Loan Co	50	630,200	680,300	192,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	166 1/2	166 50
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	399,214	130,000	3	Jan July	122	122 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Jan *	87	87 00
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3	Jan July	80	90 00
Can. Per. & W. Can. M. Corpn.....	10	5,951,350	5,951,350	1,490,057	3	Jan July	116	87 50
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	114	87 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	450,000	1 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,200	40,000	2	July Dec	72	36 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan *	124	62 00
Dominion Cotton Mills Co.....	100	3,333,600	3,333,600	.....	6	Mar *	58 1/2	58 50
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	356,752	3	Jan July	112	112 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	890,000	4 1/2	Jan July	179	89 50
Imperial Loan and Inv. Co.....	100	732,724	720,647	175,000	3	Jan July	70	70 00
Landed Banking and Loan.....	100	700,000	700,000	210,000	3	Jan July	111	111 00
Land. & Can. Loan and Ag.....	50	1,000,000	877,287	87,500	3	Jan July	68	34 00
London Loan Co.....	50	679,700	678,550	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	50,000	.....	Jan July	55	55 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	166	66 40
Montreal Gas Co.....	40	3,000,000	2,998,640	.....	5	April	241	96 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	580,312	2 1/2	Feb. *	274	127 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. *	123	125 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb	80	80 00
Montreal Loan and Mortg.....	25	500,000	500,000	260,000	3 1/2 & 1	Mch	137 1/2	34 87
Ont. Indus. Loan and Inv.....	100	466,500	314,386	150,000	3	Jan July	.....	60 75
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	560,000	3	Jan July	121 1/2	12 00
People's Loan and Dep. Co.....	50	600,000	600,000	.....	.....	Jan July	24	35 00
Real Est. Loan Co.....	40	373,720	373,720	50,000	2	Jan July	70	109 00
Richellen and Ont. Nav. Co.....	100	2,088,000	2,088,000	162,355	3	May Nov	160	99 3 1/2
Mont. Heat, Light & Power Co.....	100	2,250,000	2,250,000	320,155	.....	Jan. *	99 1/2	136 00
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	.....	Jan. *	136	76 50
Toronto Mortgage Co.....	50	1,445,860	724,540	250,000	2 1/2	.....	76 1/2	121 75
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. * July	121 1/2	112 50
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	.....

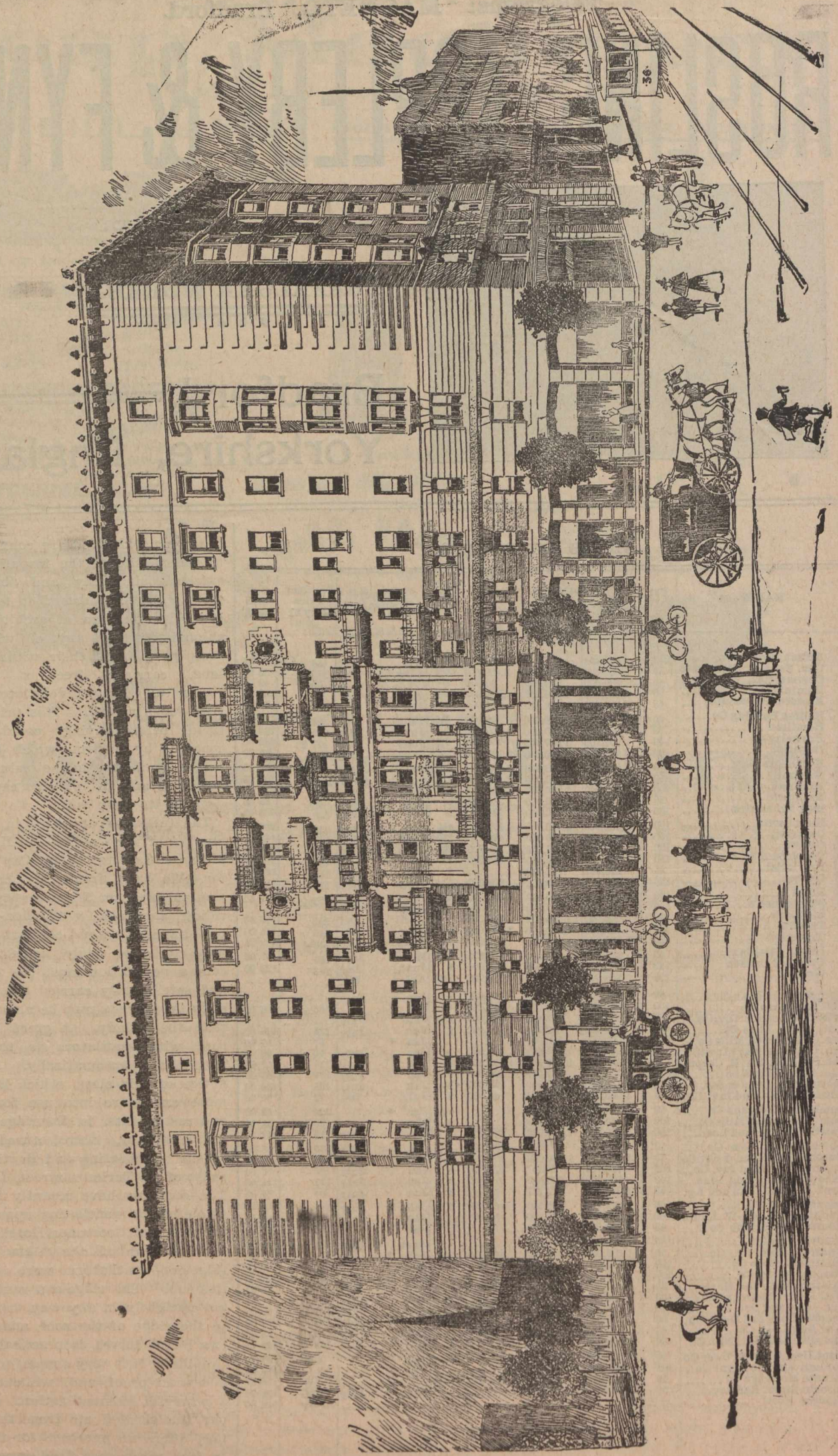
* Paying quarterly dividends.

the model exhibited are convincing as to the merits of the invention. Its extreme simplicity and absence of moving parts, commend it to the favourable attention of architects and shipbuilders, to any of whom the company profess their willingness to send, carriage free, a specimen "Spherical" Exhaust Ventilator on free trial for a month. This principle of trying before buying, could only be conceded by a firm which has the fullest confidence in the value of the invention and its intrinsic capacity to perform its work well.

The following appeared in a recent number of The Caterer and Hotel Proprietors' Gazette; Ridge-Cap Ventilator.—We have frequently had occasion to dwell on the necessity of providing thorough ventilation—a matter of sanitation and comfort which is only too often sadly neglected. Of course, ventilation must be carefully and intelligently carried out, or possibly the remedy may be almost worse than the malady. A great desideratum with ventilators is that they should act automatically. A capital device of this class, which is coming more and more into use for hotels and restaurants, is the ridge-cap and tile ventilator, manufactured by the "Acme" Ventilating and Heating Company, of 35, Tarleton street, Liverpool. The company have recently fixed the whole of the ventilating apparatus at the fine new Grosvenor Hotel at Hull; 140 feet run of the "Acme" patent ridge-cap ventilators were used for this job. The ridge-cap ventilator is not unsightly in any way, being fixed to the ridge of the roof, and forming two metal curves, is practically unnoticeable. It is very simple, quite rain- and wind proof, and, while affording a powerful exhaust action, (drawing out the vitiated air from the building) offers no purchase for the wind. In fact, when once fixed, it works automatically, and requires no attention. Another advantage is that it is easily

BELLEVUE APARTMENTS, DOMINION SQUARE

M. S. FOLEY, (Journal of Commerce) Proprietor.



CARTER BROS.,

Engineers and Millwrights,

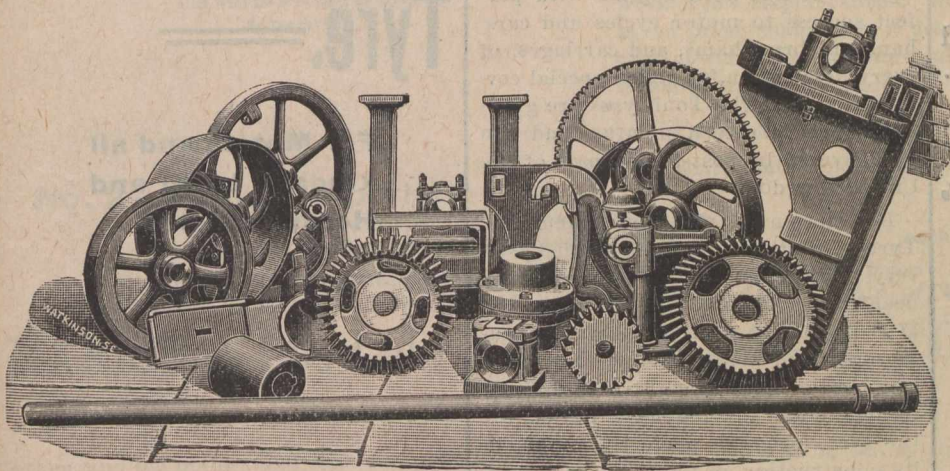
Bridge Street,
Rochdale, Eng.

Specialty in

Mill Gearing

of all kinds.

Special terms to Canadians, under
the New Preferential Tariff.



set up, and does not involve heavy expenses for structural alterations. The company manufacture a variety of other ventilators, to suit particular cases, but the above-described apparatus is available for almost universal application. — Write for illustrated pamphlet, price lists, etc., to "Acme" Ventilating & Heating Co., 35, Tarleton street, Liverpool, Eng.

As testimonials from those who have used an article, and are thus in the best position to speak of it, are always considered of extreme importance to those contemplating such purchases we willingly reproduce the following as testifying to the efficiency of the productions of the above company, whose advertisement is to be seen on another page:

Testimonials and references: From C. A. Rowlandson, Manager and Resident Engineer, Mersey Railway, Liverpool (now chief engineer of Gt. Central Railway)—"With reference to the trials I have lately made of your Acme ventilators in the roofs of my first-class smoking compartments, I have to say that their action appears to be very satisfactory in exhausting the smoke and foul air from the compartments, and that there is not, as far as I have seen, any down draught with them. They are easily fitted, and very neat in appearance.—Tested by S. B. Cottrell, M.I. Mech. E., Manager and Engineer of the Liverpool Overhead Railway, against six of the best known ventilators, and after three months' practical and exhaustive trials were proclaimed the best, and finally adopted on their new carriages. Used by the North-Eastern, Great Western, London & Northwestern, Midland, Indian Government, Natal, Cape Government and other Railways; also Locomobile Co., of America, Reading-Milwaukee Steam Road Carriages,

Shippy Bros., Ltd., Vickers, Maxim & Co., Ltd., London, etc. — Liverpool Journal of Commerce, May 15th.—We yesterday had an opportunity of inspecting and testing the new form of ventilation for ships, railway carriages, houses, etc., and were much struck by the efficiency which they possess. For ships' purposes we were shown a ventilator which should command general approval. The ones introduced by the Acme Company appear to be a distinct step in advance. We have seen many kinds of ventilators for railway carriages, but somehow the majority of them fail to purify the mephitic odour of the average smoking carriage. Who does not know the abominable smell that always lingers around the smoking carriages? So far as we can judge, the Acme Company effectually grapple with this question.—(G. Herbert Little, Certificated Naval Architect, Marine Surveyor, Master Mariner, &c., Editor.) — From Robt. Love, The Vicarage, Great Crosby.—"It gives me the greatest pleasure to testify that the Acme Patent System of Ventilation, which you fixed in our church last year, as well as your excellent heating apparatus, have proved a great success, and gives much satisfaction. They have contributed greatly to the comfort of the church, both in hot and cold weather. There is a freedom from down draught and, so far as appearances go, both systems are far from being unsightly in any respect."—"I have pleasure in endorsing the Rev. R. Love's remarks." —W. C. Green, Churchwarden.—From C. A. Park, London & North-Western Railway, Carriage Department, Wolverton Station.—"The three Acme ventilators I had from you have done very well up to the present. To enable me to give them a more extended trial, I enclose order for two dozen

more."—From George Pearce, Ebenezer Primitive Methodist Chapel, New Clee, Grimsby.—I am sorry I did not see you when you were at Grimsby on Friday. I should like to have testified to you personally, the great satisfaction your ventilation has given, in which the Acme exhaust ventilators are used. The money is well spent, and it would be well if all public places were in the same condition as to ventilation as the Ebenezer Chapel and Infants' Schoolroom. We have not opened a single window for the summer, and the thermometer has never been higher than 65 deg. It is a most agreeable and healthy change for the church and congregation. You are at liberty to make what use you like of note."—Ventilators suitable for other structures, smoke cures, or heating by hot-water pipes, of carriage drying sheds, signal boxes, railway stations, &c., apply for other lists.

THE TONI PNEUMATIC TYRE.

Among the numerous tyres which were brought out as a natural result of the bicycle and subsequent recognised need for rubber tires and comfortable noiseless locomotion, there is one which appears to have caught popular favor all round, and the relative merits of which are bringing it speedily to the front. This tyre is known as "The Toni Pneumatic Tyre." Its merits are thus explained:

The Toni Pneumatic Tyre—The great novelty of the cycling season, 1902.—The simplest and best pneumatic tyre ever manufactured. No screws, nuts, wires, hooks, or bolts are required to attach it to the rim. It is removable and replaceable at pleasure with the greatest ease in a few seconds. Test-

VIOLIN STRINGS.

TO VIOLINISTS. Please send me your address for post free catalogue of STRINGS, FITTINGS And NOVELTIES.

Specialities in E. Strings, unrivalled for durability and brilliance of tone.

W. EASTBURN,
Violin Maker and Repairer,
HALIFAX, Eng.

ESTABLISHED 1878.

THOMPSON'S PRINTERS

PEARLINE REGISTERED.

J. R. THOMPSON

MANUFACTURER OF HIGH CLASS
ROLLER COMPOSITION & TYPEWASH

ROLLERS cast on most reasonable terms.
A LARGE STOCK OF SUPERIOR
LYE BRUSHES always on hand.

Send for Price List with the opinions of numerous well known firms who have used these valuable Compositions & Typewashes for over 20 years continuously.

WORKS:- HIGH COURT LANE, LEEDS

England.

ed for three years before being placed on the market. Sole manufacturers and patentees: F. Toni & Co., tyre manufacturers, 20, Hanway St. Works, Oxford Street, London, W.C. Glasgow branch, Clydesdale Bank Buildings, 342, Argyle street. The Toni Pneumatic Tyre is the simplest and most approved pneumatic tyre which has ever been invented. Patent, No. 26,555, 1898. It has been tested on all roads and in all weathers for upwards of three years, before being placed on the market, and has given the most satisfactory results. It fits any rim and requires no assistance in its adjustment. It is more easily attached and detached from the rim, in case of puncture, than any tyre on the market. It is self-gripping and has no wires, screws, hooks, nuts or bolts, but by physical laws, attaches itself to the rim with perfect security. Any lady can remove and replace the tyre in a few seconds. It can never suffer damage from projecting spoke heads. It possesses an abundance of resiliency, to which no other tyre on the market can pretend. The rubber is specially manufactured by the well known firm of Messrs. W. & A. Bates (Limited), India-rubber manufacturers,

London and Leicester, by their sun-proof process. The fabric which lines the inner side of the cover, is of our own manufacture, consisting as it does, of the very best material, and having elasticity and "life" which no other tyre-lining in the market possesses. The liability to puncture is therefore reduced to the lowest possible minimum. It has been applied with perfect success to motor cycles and cars, hansom, broughams, and carriages, of every description, for which special covers are made. The Toni tyres are guaranteed for eighteen months, and can be delivered by post to any part of the United Kingdom.

Description of the Toni Pneumatic Tyre—(From the Scottish Cyclist.)—A very interesting new tyre has recently been shown to us. It is the invention of F. Toni, and is already being manufactured and sold, though not on a large scale. At first sight it is difficult to understand this ingenious device, for the tyre, although perfectly simple in its construction is found to be a perfect fit on rims of different sizes. So much so, that it would be possible to remove a tyre from a 28 in. rim, and put it on a 30 in. rim, and in both cases it would fit snugly, and be held securely. We will endeavor to explain how this is possible. The canvass of the outer cover is cut on the bias, and is, therefore, to a certain extent, stretchable—that is to say, its length can be increased, at the expense of its width, or its width at the expense of its length. Hence, if the outer cover is pulled longitudinally it will elongate, but become slightly smaller on the cross section, while if it be expanded by pressure within, it will increase in cross section, but diminish in length. The edges of the cover are stiffened with tapes of steel, but these steel bands are not continuous, being formed in three sections, the ends of which overlap, and the stiffened edges can thus elongate or contract with the canvas. The cover, with the air tube wrapped inside it, is slightly stretched by pulling with the hand, so that it easily goes over the edge of the rim. But the act of inflation, while slightly increasing the size of the tyre, causes both the canvas and the thickened edges to contract longitudinally on to the rim.

The tread remains perfectly smooth and the stiffened edges bend down in the rim as nicely as if they had been made with the utmost precision for that exact size. It appears that there is no chance of the tyre blowing off the rim, while in the event of its becoming suddenly deflated, while riding, we are assured that there is no danger of its coming off. This we are quite able to believe, since the edges, having been contracted by the air pressure into the bed of the rim, will not elongate again of their own accord, but only as the result of a little longitudinal pulling. It may occur to some that the construction of the Toni tyre is rather similar to that of one or two others in the market, but we do not think that the same action is obtained with any

The Martin Pneumatic Tyre.

For Motors and all kinds of Light and Heavy Vehicles.

(Cut will be inserted as soon as made.)

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

Write for Particulars and Price Lists to

THE SECRETARY

Martin Pneumatic Tyre Syndicate,

LIMITED,

**SUFFOLK HOUSE,
LAURENCE POUNTNEY HILL,**

LONDON, E. C., Eng.

Telegrams: "PENSATIVO," London.

Has Beaten all Records for Enduring Qualities.

Marion & Co's "Folding Imperial" Cameras

No. 20 Folding Imperial.

Cut will be inserted as soon as received.

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

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

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

No. 21 Folding Imperial.

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

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

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

other, and we understand that the validity of the patents has been thoroughly invested. The inventor points out that he is able to do without any inextensible band or tape whatever; Neither the edges nor any other part of the cover is extensible longitudinally. He informs us that, owing to the simplicity of the tyre, it is very cheap to manufacture. We are certainly impressed very favourably with the invention, for, not to mention any other advantages it does away with the trouble resulting from rims not being made exactly to gauge.

F. Toni & Co., sole makers and patentees, 20, Hanway street works, Hanway street, Oxford street, London, W.C.; Glasgow branch, Clydesdale Bank Buildings, 342, Argyll street. Special terms to Canadian under new preferential tariff.

JAMES MELLING.

Much interest is embodied in an advertisement appearing weekly on another page of this Journal, from the fact that it shows a decided advance in comfort, health and appearance for already well-regulated living apartments whether these be on land or water, high or low, prairie or rolling land,

by forest or stream. The man to whom credit is due for this well adapted improvement is Mr. James Melling, whose name heads this article and whose name will be better known and revered as time goes by and his invention becomes universally known. The advertisement, aside from the illustration, reads: Contractors are invited to apply for particulars of the Pure Air Radiator (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.

On our desk is a handsome engraving showing a view of a room on royal yacht, "The Victoria and Albert," heated by means of Dowsing's Luminous Electric Radiators. This is in itself sufficient evidence that this system is strictly modern and up-to-date in all particulars.

Copy of testimonial referring to electric radiators as enclosed particulars: Isolation Hospital, Leyton, March 19th, 1901.—Dear Sir,—I should like to tell you how much our nine radiators are appreciated down here. Their portability is a grand thing, for they act as a footwarmer and fire all in one, and the radiant heat is effective without creating any perceptible draught. neither is there any consumption of air

or any noxious fumes, and the ward-maid to her great delight has no work beyond merely polishing the copper, and no attention of the nurse is needed beyond regulating the heat by the simple method of turning a switch, either for more or less. This luminous character can only be compared to bright "Sunshine" is a boon and blessing, and a source of comfort and delight to the patients, for only a matron knows the anxiety of fires, unfastened guards, and cinders falling out, in a temporary hospital. The committee are about to build a new hospital, and I hope every ward and cubicle will be heated by your radiators.—(Signed), G. Appleford, Matron.

A circular by the management reads: Warmth and Health. By Royal letters patent. No reduction of oxygen by coal fire. No deleterious fumes as from gas or oil stoves.—Pure air radiator.—These radiators consume no air and produce no fumes, but radiate pure heat in all directions. They may be worked from any electric supply main, provided that heat lamps are fitted for the correct voltage, and the connecting wires are of sufficient size to carry the current. The standard sizes of radiators with four heat lamps consume one unit of electricity per hour, but they may be turned down to one-half, or turned off altogether by means of the

W. H. PALMER & CO

Contractors to H. M. Government.
Manufacturers of

LACQUERS of every description for METAL WORK, DECORATIONS, etc.

VARNISHES FOR ALL PURPOSES.

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

78 Old Street,

LONDON, E. C., ENG

ESTABLISHED 1805.

The only HV Switch

Which is passed by every Central Station Engineer.

Sole Makers:

The International Electric Company,

55 Redcross Street, BARBICAN,

London E.C., Eng.

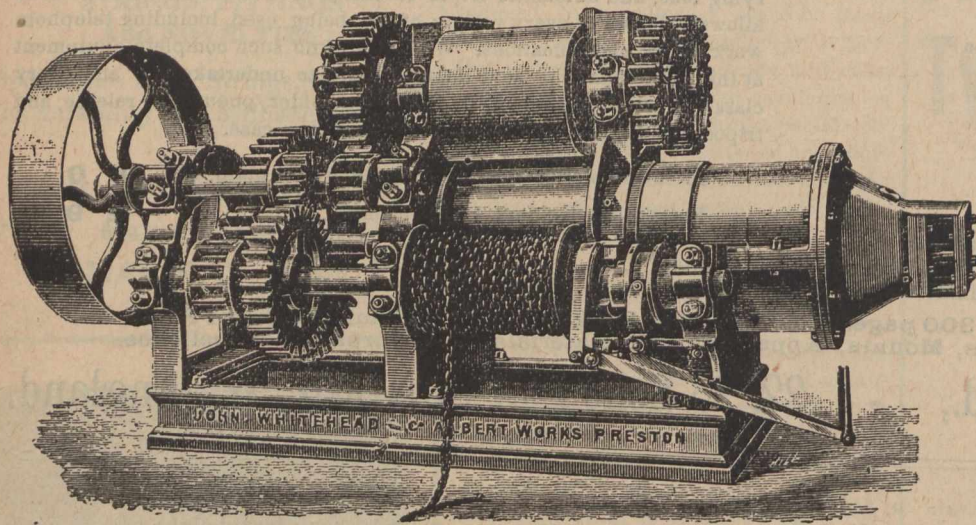
(Cut will be inserted as soon as received.)

Telegraphic Address:
"BRICKTILE, PRESTON."

The End-delivery Four-process
Brickmaking Machine

A.B.C. Code, 4th Edition.

JOHN WHITEHEAD & CO., LIMITED.



Albert Works,
PRESTON, ENGLAND.

Brickmaking Plant

"The Manchester."

Machinery and appli-
ances for the manufac-
ture of Bricks, Tiles and
Pipes, under the new
Canadian Preferential
Tariff.

switches supplied. They are usually found of ample capacity for warming rooms twelve feet square, and of the ordinary height. For large rooms, two or more radiators may be employed. The radiators are sent out complete with flexible connecting wires, ready to connect to customers' own plugs. Electricity is usually supplied at a great reduction for heating purposes.

Type 426 (with 4 heat lamps)—Fan shaped patent coppered reflector, with fancy brass frame, four luminous heat lamps, two switches, three yards flexible wire. Recommended for drawing rooms, boudoirs, bedrooms, and wherever a handsome portable radiator is required. Looks well when surrounded by ferns or flowers. Special attention is drawn to the fact that these patent luminous radiators can be used on electric supply circuits of any voltage; all that is necessary is to state the pressure at the time of ordering, and if a change is made at any future time, heat lamps of the desired voltage can be supplied. Type 400 — Square type, patent coppered reflector in ornamental cast iron frame, enamelled black,

four luminous heat lamps, two lamps, two switches, three yards flexible wire. Recommended for offices, halls, bedrooms, etc. Enamelled in colors, and Victoria bronze. Type 423 (with 4 heat lamps)—Square type, coppered all over (except back) with brass pillars and ornaments. Four luminous heat lamps, two switches, three yards flexible wire. Recommended for public halls, waiting rooms, offices, private rooms, and wherever a powerful heater of handsome appearance is required.

For further particulars apply, stating voltage now being taken, to James Melling, Dashwood House, New Broad street, London, E.C. Special terms to Canadians under new tariff.

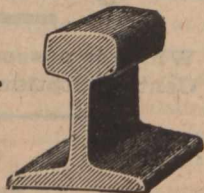
AIR GUNS.

Among the principal manufacturers of the air gun, a weapon which has gained widespread popularity of recent years, is the firm of Messrs. F. Joyce & Co., of 7, Suffolk Lane, Upper Thames street, London, E.C., Eng. Through-

out European countries the name of F. Joyce & Co. has become so closely identified with this modern article of sport that buyers need but be told of the manufacturers or shown the firm name to be at once convinced that what they are buying is the best of its kind. With such an enviable reputation already acquired, the makers of this air gun are desirous of enlarging their field of operations and feel confident that once introduced in Canada, the home of outdoor sports, the same liberal measure of recognition will be accorded the Joyce Air Gun that has been a feature of its production in European countries. This gun, cuts of which appear on another page of this Journal every week, is thoroughly guaranteed by the makers, is simple in construction, durable at all vital points, and so accurately made throughout as to insure for it anywhere and everywhere, under any and every condition, the full measure of faith by the owners which is accorded it by the people who make it, as it leaves the factory. With this knowledge backed up fully by the makers, Messrs. F. Joyce & Co., the Can-

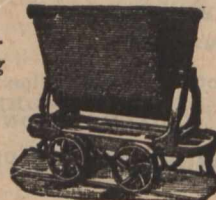
R. WHITE & SON, WIDNES, ENGLAND.

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



Steel Rails of all Sections. Fish Plates. Bolts. Spikes. Points and Crossings. Steel Sleepers. Wagons for all purposes. Wire Ropes. Pit Headings. Screens. Mining Steel. Pulsating Pumps.

Cable Address:
"Rails," Widnes, England.
A.B.C. & Universal Mining
Codes.
Engineering Telegraph
Code.
Moreing & Neal's Code.
A1 Code.



GALVANIZED
SHEETS, BAR IRON.
AERIAL WIRE
ROPEWAYS.



Cable address : "FRIMAIRE, LONDON."

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

FRY, MARRIAN & WELLS,
Head Office, - - 3 Mincing Lane, E. C., London, Eng.

ENGLISH HARDWARE
 and
CUTLERY GOODS.

SOLE EXPORT AGENTS FOR

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

Special Terms to Canadians under the new Preferential Tariff.

Correspondence Invited.

Canadian trade would do well to communicate with the firm as to prices, and special terms under the new Canadian tariff, which admits English goods here at a big reduction in duty.

Air guns are coming into favor more largely each season, and it will be a judicious move on the part of dealers to so acquaint themselves with the respective merits of the Joyce Air Gun as compared with others that they may be fully conversant with the latest and best on the European market. This full knowledge can only be acquired by seeing the above, and the makers have full confidence that once seen by the Canadian trade its merits will not be long in according it the place it deserves; and that it may speedily reach this place is the earnest wish of the manufacturers, for they know that thus far advanced their gun will force its way through the ranks and into general recognition. Special terms to Canadians under the preferential tariff. Special 22 Rifle, long barrel, air guns of all kinds, air pistols, darts and slugs

and all accessories. The Ironmonger's Cartridge loaded with any powder at lowest prices. F. Joyce & Co., 7 Suffolk Lane, Upper Thames street, London, E.C., Eng.

GREENE'S BELT FASTENER.

While it is frequently claimed that "there is nothing new under the sun," we are compelled to admit that there are ideas being brought out occasionally which are groundworks for a good argument on that point. Among the latest inventions which, though of itself not large, is being largely used where introduced, is the new belt fastener, better known under the title of "Greene's Belt Fasteners," the sole manufacturer of which is Mr. Wm. H. Chase, 15 Little Trinity Lane, Upper Thames Street, E.C., London, England.

The chief point in inventions, of late years, is in the saving of time. Time is the equivalent of money, once hands

are engaged on time service, and as all machinery is liable to breakage, whatever can be obtained at a minimum of cost which may prevent loss of time in case of breakage or wearing out, is considered not only most desirable but invaluable as an auxiliary in waiting. All users of machinery where belting forms a part should interest themselves in this new fastener as advertised on another page of this Journal for it is only on inspection of samples that the simplicity and durability of this little article is seen. The cost is so low that the suggestion of sending for sample lots will at once commend itself. Write for sample card and further particulars to Wm. H. Chase, 16 Little Trinity Lane, Upper Thames St., E.C., London, Eng.

PATENT REPORT

Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building,

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

THE IMPERIAL
"S. C."
Acetylene Gas Company,
LIMITED.

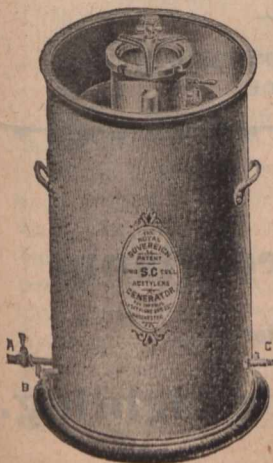
30 St. Ann Street,
 MANCHESTER, Eng.

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



**Our Oak Leather is Tanned and Curried
 in the good old way and made into
 Belting, with the accumulative
 experience of 43 years.**
"Extra" Brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

GOLD MINERS DRILL STEELS

HOBSON, HOUGHTON & CO.

SUCCESSORS TO FRANCIS HOBSON & SON

SHEFFIELD, ENGLAND.

MINER
HAMMERS
& PICKS

Sole Manufacturers of

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

Specialty for Machine or Hand Drilling.

Established upwards of 100 Years.

**Steel Forgings
And Castings.**

Horse Rasps, Files, Etc.

Sole Manufacturers of

"SOHO" Special Self-Hardening Steel

Best and Cheapest on the Market.

Canadians have 33 1/3 p c., in their favour, by purchasing these
English goods from us, under the new Canadian Preferential
Tariff.

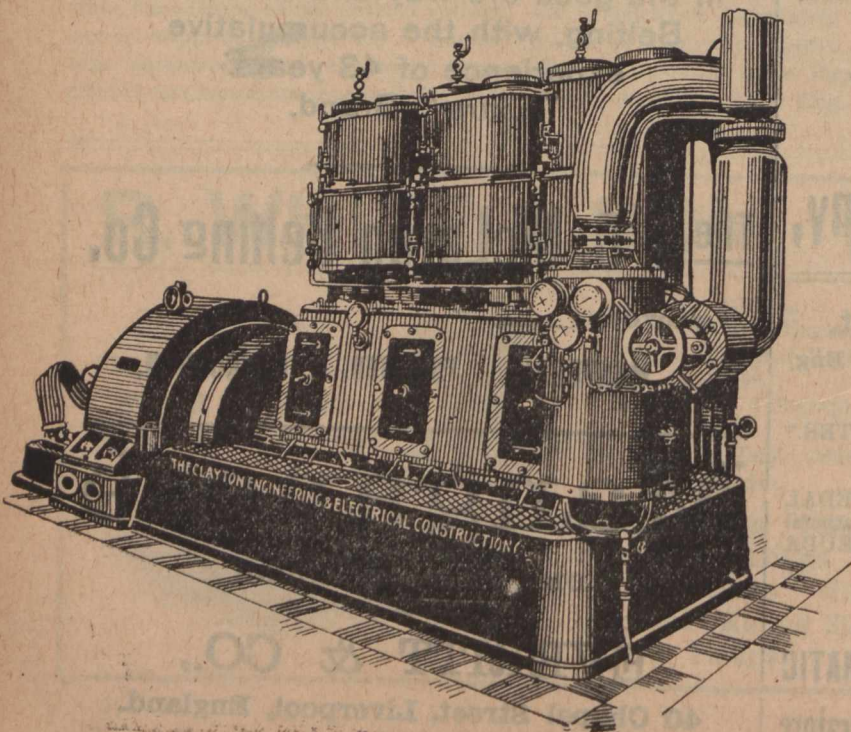
New York Office and Warehouse

furnish us with the following complete weekly list of patents granted to Canadian here and in the U.S. Any further information can be readily obtained from them direct. Canadian: W. A. Milne, peat collecting machines; R. McArthur, attachments for bob-sleighs; J. B. Shantz and D. B. Shantz, beet bunchers and cultivators; D. N. Miller, railway car sanders; J. A. E. Delfosse, wardrobes; J. H. Cotter, domestic refuse crematories; W. E. Vanstone, water heaters; L. L. Merrifield, method of producing gas from peat and other organic substances; L. L. Merrifield, gas producers; R. Christie and J. B. Christie, pneumatic straw

stackers for threshing machines; L. A. Morrison, wall construction; A. Weatherhead, non-refillable bottles; A. McLeod, wash boilers; G. H. Layng, nut locks. American: J. M. Neil, recovering metallic tin; F. A. Colver, hand corn planter; W. H. Fox, hospital bed; J. A. Jamieson, elevator bin; J. A. Jamieson, bin; J. M. J. Phelan, mitering and tool guiding device; J. Seymour, machine for mixing gas and air; J. Seymour, gas and air mixer; J. Seymour, air and gas mixer; W. E. Vanstone, heater.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following United States and Can-

adian patents granted to Canadians last week: United States: Ship link for trace chains, William J. Cass; nut lock, John McVey; rotary engine, George Cassady. Canada: Pasteurizers, Barre & Migneault; composition of matter for furniture, &c., Jno. T. Slough; couplings for traction engines, A. Merner; grass dividers for mowing machines, D. McArthur; door handle attachment, S. Fader; packing cases or crates, Wilson & Baker; trays for eggs and fruits, Wilson & Baker; band cutters, Thos. N. Huddleston; boilers, Thos. N. Huddleston; double and single acting tandem compound steam engines, J. Hardell; automatic steam engine governors, J.

The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.

HEAD OFFICE AND ENGINE WORKS :

Newton Hwde, near Manchester, Eng.

ELECTRICAL WORKS :

Clayton, near Manchester, Eng.

Telegraphic Address : "DYNAMO, HYDE."

Telephone : No. 62, HYDE.

DIRECT-COUPLED.....

High-Speed Plants

for

Traction or Lighting.

The St. Helens Cable Co., Ltd.,

WARRINGTON, ENG.

Telegraphic Address:—"Filature." Code, "Lieber's."

Laying DIA'S Impregnable Paper Cables on



WESTMINSTER BRIDGE, LONDON, Eng.

NOTE—Buy British Cables, under the New Canadian Preferential Tariff, 33½ in favour of English Goods.

Hardell; double acting cross compound steam engines, J. Hardell; machine for setting saws; E. E. Pulling; milk aerators, C. E. Brodeur; weight raising platforms, T. Martin; ventilators, E. Denville; controlling attachment for trolleys, R. J. Barry; acetylene gas generators, H. H. Pitts; process of producing a food product from milk, The Eason Co., Ltd.; apparatus for the conveying of slag, sand, &c., H. W. Hixon; curd agitators, Jas. H. Kerr; electric train signal, W. J. and J. P. Hare; window blind openers, A. Weatherhead; power windmills, W. E. Johnson; grain cars, Geo. E. Jones.

THE BANKERS' OBLIGATION.

Address delivered at the recent annual convention of the Minnesota Bankers' Association, at Crookston, by Mr. S. T. Johnson, Public Examiner, St. Paul: In this busy world, amid its business activity and the era of prosperity our country is enjoying, we, as individuals, are apt to get away from and forget some of our old moorings. Materialistic commercialism is liable to become our ruling passion; first principles are too often forgotten; self-in-

terest is always ready to assert itself. Plausible, indeed, are the suggestions and arguments by which man is led to become the victim of his own selfishness.

The modern version of the Golden Rule, "Do others and do them quick, or they will do you," has, with too many of us, taken the place of that well beloved and usually followed by our forefathers, "Do unto others as you would they should do unto you."

It is a word of caution—a word of advice to the young—a reminder of things already known, but possibly forgotten, by the old; some consideration given to the basic principles underlying all solid business (which applies to banking more especially than to any other vocation)—of this I would speak to you, asking your indulgence and consideration for a few minutes.

I am proud of the State of Minnesota and am proud of her bankers, individually and collectively. I am proud of the standing, at home and abroad, of the banks organized and controlled under and by her State laws. No banks stand higher; no State in the Union has a more noble set of men or better laws. It is because I love our State, have faith in and am proud of her position, her great growth and wonderful

resources, and of you, my personal friends, who have done so much for its promotion and development, that I come to you at this time. Because of this pride, love and friendship, I am emboldened to speak to you on the subject of your obligations.

What are the banker's obligations, and to whom does he owe them? There are obligations that are visible, that is, legal, such as contracts to pay or perform, or of the mind, and performed because of policy or implied, naturally following a certain legal status or condition; these obligations are so patent and so close to that selfish side of nature that we all recognize them at a glance. But it is of the moral or heart obligation that I want more especially to speak to you.

The visible obligation, the banker, better than any one else, knows he must recognize; the letter of the contract must be performed. What the banker can be legally forced by law to do he does with at least a show of promptness and fairness. What it is good policy for him to do you may count on his doing, for he is no fool; but it is the spirit of his moral obligations to which I would call your attention.

Come, walk with me in the garden of self-consciousness for a short time.

Alexander Oldham & Sons,

Johnson Brook Patent Piston Works,
and Engineering Works

DUKINFIELD,
ENGLAND.

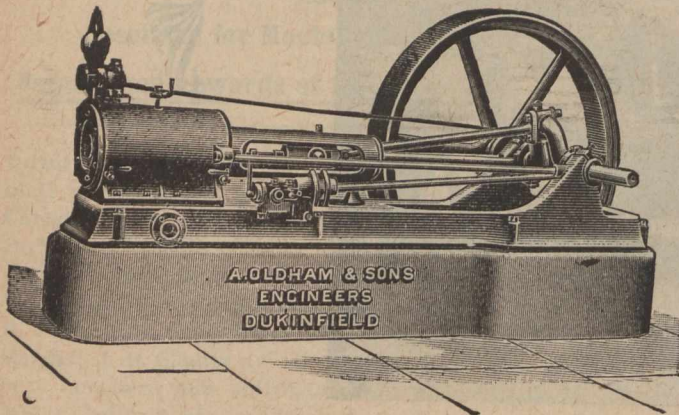
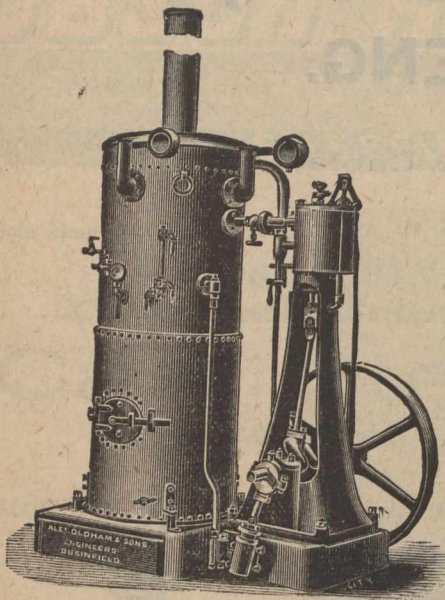
MAKERS OF

Vertical & Horizontal Steam Engines,

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

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

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



With some of us, the wall about this garden of our inner life is so high and moss-grown; the thistle, thorn and brier have overgrown the path to the gate; the lock works hard; even the key—if it is not lost—is hard to find and fit. Rusty and crumbling are the hinges; but let us enter; let us drive out the hedge-hog and root up the weeds and brier and clear the soil. Let us carefully prepare it and scatter the seed of brotherly love, which is the first and basic principle on which we must stand, and when so planted let us see that it never again lacks cultivation or care.

No man should embark in any line of business until he is sure he has completely analyzed the whole question, and, by the standard which the particular line will require, taken his own measure in full detail.

The deepest obligation man owes is that of the heart. It cannot be proven in court; no statute defines it; no written contract calls for it, and no decisions lay down its rules. Individual conscience alone fixes the standard and defines its limits, and blessed indeed is he whose heart and mind are quick and true to the promptings of that little monitor. Woe to the community whose banker has allowed selfish greed or sordid cupidity to deaden and benumb his conscience or hush its still, small voice. Happy and thrice blessed are the people whose bankers are men of noble

impulse, not only obeying the letter of the law, but whose hearts and consciences put their obligations ahead, of and above those of a monetary nature.

The banker's obligation is as wide as the needs of the human race is varied. It is not the "no" which has to be spoken that does the damage, but it is the tone of voice, the manner in which it is said, that drives the hard-pressed customer to despair, the cup, or the suicide's grave.

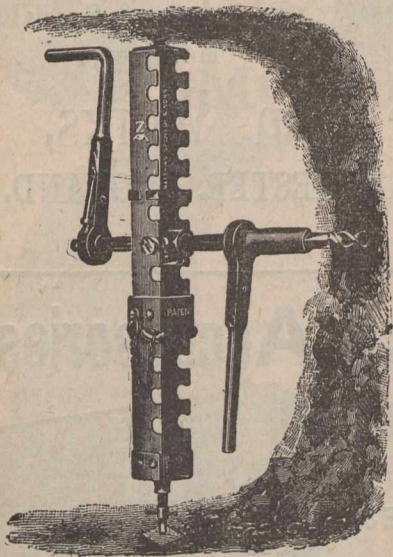
Sometimes it is the opinion of the banker that his obligation begins with himself and ends only when he has squeezed the last drop of blood from a more or less helpless community. His idea is that he is the beginning and end of knowledge, that his autocratic power must not be disputed; that when he condescends to give notice it should always be followed either by the individual or the community, as case may be. He forgets that he and his self-interests are but an atom in this great world; that the brotherhood of man has claims on him; his neighbor's suffering, sorrows and cares are to this man but another opportunity for extortion and gain. I heard this man say that never did he make so much money as when the distress of panic years drove the financially burdened and careworn to his counter, willing to pay any rate of interest or bonus for the help which they must have in order to avoid suffering or shipwreck of fortune.

When the customer comes to this man's counter he must come with an humble and persuading manner, and be duly thankful if this autocrat of finance shall condescend to allow him to do business with his bank. You all know the type of which I speak. Of course there are no such men among the "craft" in this State; at least, if there are, they are not members of the Minnesota State Bankers' Association, are they?

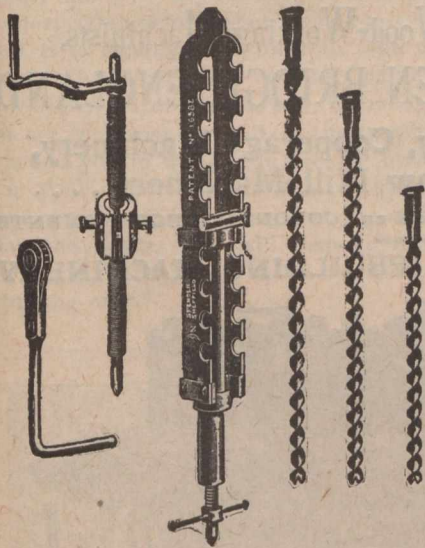
This type of man behind the bank counter is a curse to any community—better by far that there be no bank in the whole country than to have the field pre-empted by a man who while he keeps others out, is himself but a leach, wrapped in his own selfish motives and avaricious desires. He can see no good in any one, or anything, unless it is first plain to him that there is a personal profit for himself, regardless of whom it may benefit or injure.

Autocratic self-love with greed is an offense anywhere it is met; but behind the bank counter it is magnified and it is not only offensive, but it becomes dangerous and a menace to the whole community. The banker, by reason of his position, is an autocrat, not necessarily an offensive one, but should be one whose rule is that of mercy and love, whose heart is full of the milk of human kindness. His greatest motive in life should be to lift up his fellow men, build up his community, and set an example before the people of loving

MATTHIAS, SPENCER & SONS,



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



Ratchet Handle charged extra.

Albion
Steel
Works,

SHEFFIELD, ENGLAND.

kindness, cooperating with wisdom and justice.

By his assuming the vocation of a banker, he is calling the attention of other men to himself, and, in effect, saying to them: "I am better fitted to advise in your business affairs than other men. I am more worthy to be trusted with the care of your money than are other men around you; therefore, I have set myself apart as a man whom God has endowed with the wisdom, discretion, honesty of purpose, inspired benevolence of heart, a nice sense of justice; a man of judgment, with an intimate knowledge of business. Yea, with all the endowments and qualification of heart and mind necessary for the successful lawyer, the beloved pastor and the trusted family physician. All these qualities being combined in me, and, in fact, least of all necessary qualifications, I have the money with which to back my assumption; therefore, I am your banker."

The whole world comes to the banker; the king and statesman look to you to finance and support the government in its undertakings, be it in the pursuit of peace or war—empires are built and empires fall on the words spoken by the man of money. Do not say, "Yes, but this refers to the Rothschilds and the Morgans, and these are things with which we, the bankers of the agricultural State of Minnesota, situated far from the centre of commerce, have nothing to do." I say to you, not so; the whole fabric of the financial world rests on the producers; Rothschilds and Morgan help no great enterprise or movement until the situation from the standpoint of the farmer, manufacturer and country banker has been thoroughly canvassed. You and your responsibility in your sphere are just as important to the world as are those whose names and reputations are known by all men the world over.

Men of affairs are to come to you with their deposits and their paper. They must make you their confidante; to you they must unfold their secrets; therefore, they must trust you not to take advantage of their hard wrought plans, or turn them to our own advantage. To you must come the young business man, who, with his limited experience and, in all probability, more limited means, but with unbounded ambition and confidence in the future, to lay his plans before you. Wise counsel, or financial assistance, or both, are necessary. He may become a Napoleon of finance in the next generation.

The young but aspiring man, just at the morn of life, hope, ambition, laudable pride, but with humble means, comes to you for advice and guidance. Likewise, the widow, who must scrimp and plan to stretch her little pittance of an income to cover the necessities of herself and orphan children. This endless procession of humanity must come to your private office and why? Because you have set yourself apart as a self-elected arbitrator of their financial affairs—those affairs of life so interwoven with the innermost secrets and thoughts of humanity that you, the

A BIG SELLER!!

Everyone in the
Trade should
stock them.



KING'S OWN CARMELS



Manufactured
Solely by
The

Lancashire Steam
Confectionery Co.,

LIVERPOOL,
England.

Special prices to Canadians under the new tariff.

banker, become at once the greatest power for good or evil; you become the business and financial oracle to the young of your whole community, the social and moral pattern, and to those in your immediate employ; you are the hand of destiny. Are you living up to your obligation and privilege? Is your personal example such as to elevate the moral tone of your community.

Is your hand ever ready and your heart ever full of sympathy for those who come to you in their distress? Do the young man, the poor man, the small depositor, the widow and employee each receive from you that spontaneous word of sympathy and encouragement that they are so much in need of? Do you fully realize that to all of these classes your attention and consideration means hope; your assistance and advice means encouragement, success and life; while for you to frown on or ignore them means discouragement, failure and oftentimes death; death financially, morally or physically, or all of them. Your employee is as necessary to your success as you are to him. Do you treat him as an accountable being? A machine is a poor reliance for discretion; the employee has to exercise discretion in protecting and furthering your business interests; therefore, therefore, treat him as though you had an interest in him and in his affairs.

To the banker who embodies the necessary qualifications heretofore enumerated, it is needless to say anything further. The interest of his depositors is his hourly care; their claims on him call out his best efforts, and while they sleep he plans for their safety. His obligations to the community being met, that to his depositors fully recognized and discharged, it follows as naturally as water seeks its level that his stockholders are cared for, their dividends substantial and regular. The respect and love of all men is his. Through the brotherhood of man, he is one of the rulers of the world, one of the men who, because they exist, make life worth living and civilization progress.

The time once was that the first building of importance to be built in a new town was a saloon; now it is the bank building. Then the saloon ruled the politics of the community; now its color is taken from the views of the banker. Do you find fault with your taxes? Do your town and county affairs displease you? If so, what do you do to get good men into office? Would you serve in a common council? Would you take your share in seeing to it that good men are selected for county commissioners, county officers and members of the legislature and State officers? You are busy, yes; but not one of you is so busy but what you could find time to help, by act and word of advice, to secure a good, wise and honest administration of public affairs.

Remember, that with obligations come opportunities; your opportunity should be used just as conscientiously as your obligation is discharged. You

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

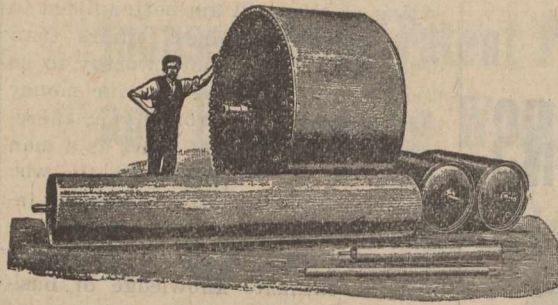
Donovan & Co., Ltd.,

Successors to

J. S. LEACH & Co., Ltd.

Engineers, Tin and
Copper Smiths.

Designers of Special
Machinery.



Broughton Bridge Iron Works,
SALFORD, MANCHESTER, ENGLAND.

D. & S. Electrical Accessories

Circuit Boxes with Patent Tumbler Switches

and D. & S. Patent Damper

— BRIDGE FUSES

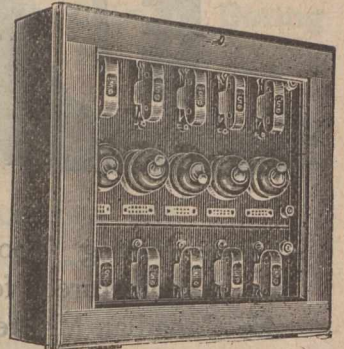
Send for 1901 (Red Cover) Catalogue.

DORMAN & SMITH,

Head Office and Works:

Ordsal Electrical Works, SALFORD, Eng.

London Office: 94, Charing Cross Road, London, W.C., also at 56, Margaret St., Sydney, N.S.W.



JOHN PICKLES & SON,

Saw-Mill Engineers and Wood-Working Machinists,

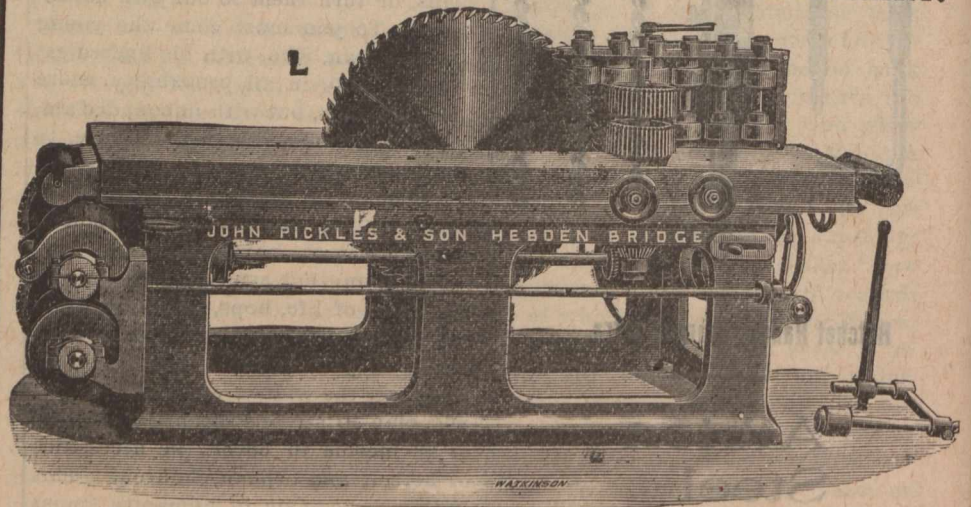
HEBDEN BRIDGE, ENGLAND.

Makers of Every
Description of

Wood-Working Machinery, Cooperage Machinery,
Wood-Pulp Machinery, Saw Mill Machinery

FOR HOME, FOREIGN and COLONIAL REQUIREMENTS.

CARRIAGE, WAGGON and SHIPBUILDING MACHINERY.



Engines, Boilers, Shafting, Saws, &c.

Large Illustrated Catalogue on Application.

Complete Saw Mill or Woodworking Plants quoted for and supplied to any country.

Complete Plants of Latest Machinery for Cask and Barrel Making.

Three Gold Medals Awarded, 1899.
Silver Medal, Highest Award, Al-
trincham Show, 1900.



Telegrams :
"CHALLINER," Manchester.
"INAUDIBLE," London.

THE
Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS OF

INDIA RUBBER CARRIAGE

.....AND.....

MOTOR CAR TYRES EVERY DESCRIPTION.



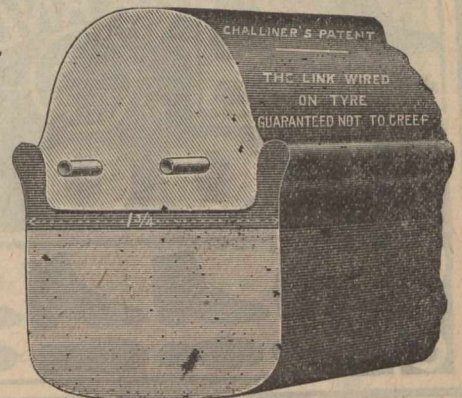
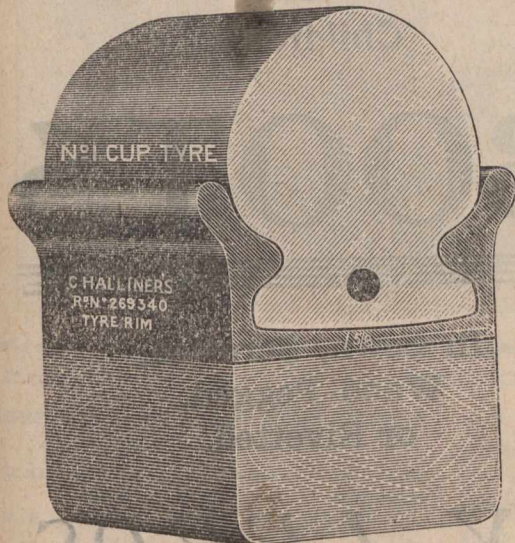
INCLUDING THE

CUP TYRE

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

NOTED FOR

Comfort, Combined with
Strength and Durability.



The King of the Wired-on Tyres.

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

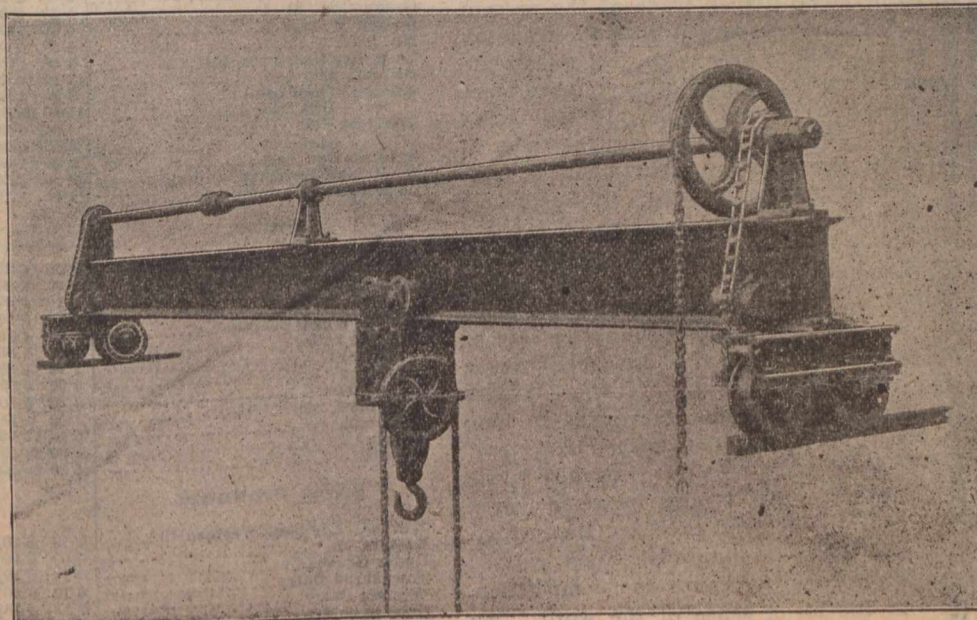
WRITE FOR DESCRIPTIVE PRICE LIST.

do not neglect your opportunity to make money; it is your duty to take all honest advantage of such opportunity; but it is equally your duty to take a broad, unselfish view of all public questions. Inform yourself; be ready to act intelligently. It is the people around you to whom you are indebted for your opportunities; it is to them you owe your obligations. If you will pay the latter, they will respond full fold; yes, "heaped up, shook down and running over."

The man who finds himself in the banking business and is not disposed or able to appreciate this view, or appreciating it, will not adopt it, should change his occupation; the banking business is not his forte. Morally and financially, both he and the community in which he lives will degenerate year by year so long as he assumes to occupy this most important position. Let him retire and leave the field open to some other man better fitted for its duties.

To the young man I would say: — "Ponder well; analyze and weigh carefully both your own qualifications and the obligations to be assumed."

Money-making is necessary in life, but alone it is often a curse. Young man, if you cannot measure up to the moral and heart standard, stay out of the banking business. Modern banking has no place for Shylocks; the world has advanced and Shylock's bond still exists; but the stern justice which would allow him to demand "his pound



Lifting Tackle

FOR

..ALL PURPOSES..

Cranes.
Crabs.

SHEAVE BLOCKS.
PULLEY BLOCKS.

The Steel Rope
Pulley-Block Co.
LIMITED.

Washford Road,
SHEFFIELD, Eng.

JOHN HALLIDAY & SON

Wholesale and Export Manufacturers
Of Strong and Medium

Men's,
Women's
and
Children's



BOOTS

In Sewn, Screwed,
Wood-Pegged,
or Rivetted.

WARRANTED
ALL
LEATHER.

BRAMLEY, LEEDS,
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JULY 31, 1902.

Name of Article.	Wholesale
Drugs & Chemicals	
Acid Carbolic Cryst medi.	\$ 0 80 0 35
Aloes, Caps.	0 16 0 18
Alum	1 40 1 75
Borax, rtis.	0 04 0 06
Brom. Potass.	0 70 0 80
Camphor. Ref Rings.	0 00 0 80
" Ref ez. ck.	0 80 0 85
Citric Acid	0 35 0 40
Citrate Magnesia lb.	0 25 0 45
Cocaine Hyd. (oz)	5 25 5 75
Cooperas, per 100 lbs	0 75 0 80
Oream Tartar.	0 20 0 25
Epsom Salts	1 25 1 75
Glycerine	9 17 0 20
Gum Arabic per lb.	0 20 0 40
" Trag.	0 50 1 00
Insect Powder lb.	0 25 0 40
do per keg, lb.	0 22 0 30
Menthol, lb	5 50 6 00
Morphia	1 55 1 65
Oil Peppermint lb.	2 75 3 50
Oil Lemon	1 15 1 25
Opium	3 75 4 00
Oxalic Acid	0 06 0 05
Phosphorus	0 50 0 70
Potash Bichromate	0 08 0 10
Potash Iodide.	3 00 3 40
Quinine	0 80 0 40
Strychnine	0 85 0 80
Tartaric Acid	0 22 0 33
Licorice.	
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.	2 80 0 00
Acme Licorice Pellets, cans.	2 00 0 00
Licorice Lozenges, 1 5 lb. cans.	1 50 0 00
Heavy Chemicals.	
Bleaching Powder	1 75 2 50
Blue Vitriol	4 75 5 75
Brimstone	2 00 3 50
Caustic Soda	2 00 3 00
" "	0 00 0 00
Soda Ash	1 25 1 80
Soda Bisulf	1 75 2 25
Sal. Soda	0 75 0 85
" Concentrated	1 50 2 00
Dyestuffs.	
Archil, con.	0 27 0 204
Cutch	0 05 0 09
Ex. Logwood	0 09 0 12

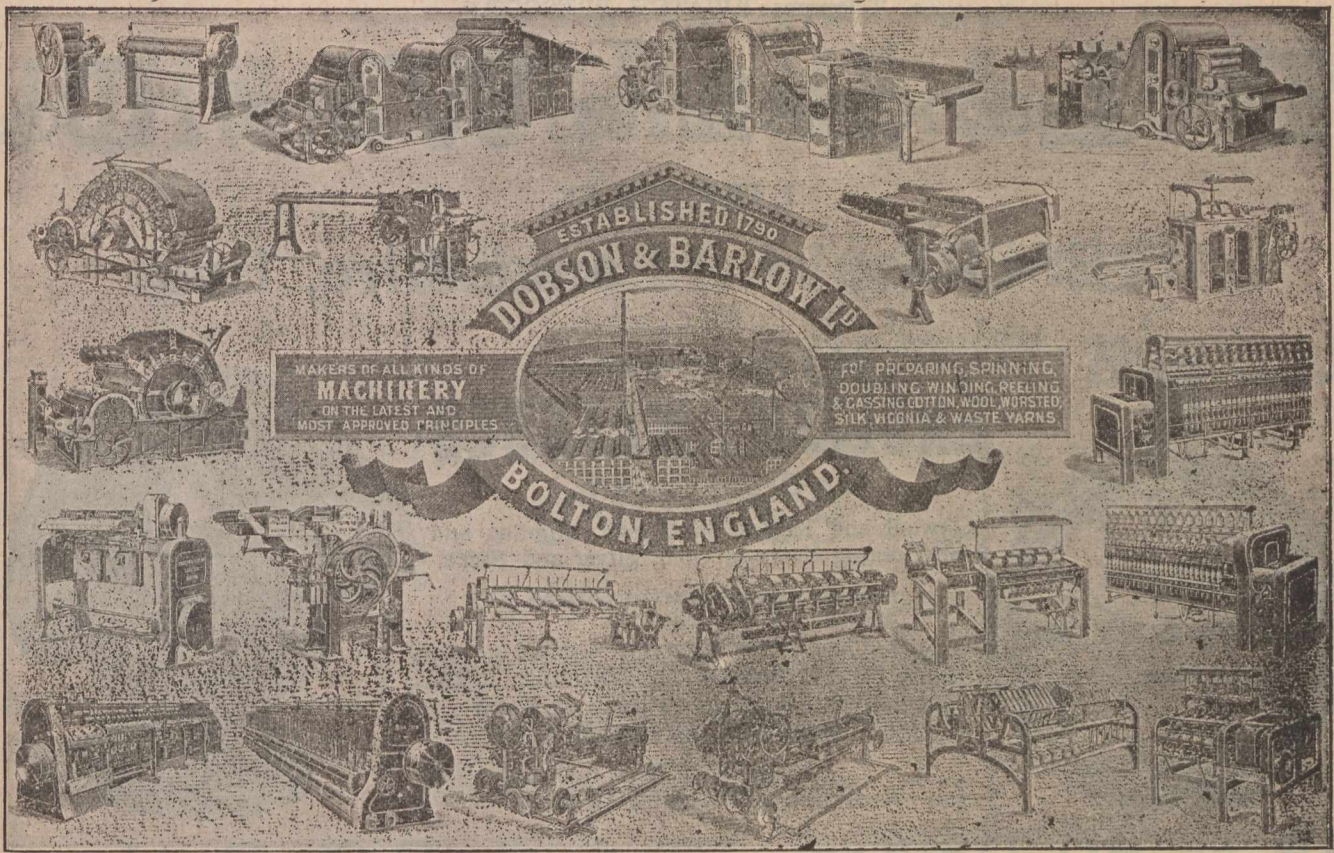
of flesh" is now ruled and controlled by that sweetest of all monarchs, Mercy, who sits on the world's throne and rules the universe with the sceptre of brotherly love. You are your "brother's keeper." By just that degree that we recognize this fact we will be successful and happy. No man can know happiness if he alone is prosperous.

HOME TIMBER.

It is astonishing, as we look around the home timber trade of the present day, and compare it with the trade of, say, only 20 years ago, to contemplate the vast changes that have taken place since then, and which are still going on. Change is, we know, the order of the day in every department of both social and commercial life, but surely this trade occupies a unique position proportionately to the amount of changes it has passed through during this period. Change often takes place for the better, but it cannot be said to have done so in this instance. Twenty years ago, says the Timber Trades Journal of London, there was no competition worth the name. It is true a good many men were engaged in the business, but it must be remembered that the demand exceeded the supply, and while this state of things existed there was no cause for competition, in the strict sense of the word We

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JULY 31, 1902.

Name of Article.	Wholesale.
Chip Logwood	
Chip Logwood	\$ 1 75 2 50
Indigo (Bengal)	1 50 1 75
Indigo Madras	0 70 1 00
Gambier	0 06 0 07
Madder	0 09 0 12
Sumac	50 00 55 00
Tin Crystals	0 22 0 28
Fish.	
Bloaters, per box	1 00 1 25
Labrador Herrings, N.F.	0 00 0 00
Herrings, Nova Scotia	0 00 4 50
Mackerel No. 2, brls.	0 00 12 50
" " 1/2 barrel	6 00 6 50
Green Cod, No. 1	5 50 6 50
Green " large	0 00 7 00
No. 2	4 50 0 00
Large dry Gaspe per qntl.	5 00 5 25
Salmon, brls Lab	11 50 14 00
Salmon, (half brls)	0 00 6 50
" Brit. 601 brls.	11 50 00 00
Boneless Fish	0 04 0 00
" Cod	20 05 0 08
Skinless Cod, case	5 00 5 50
N. S. Salt Herrings, in half-barrels	20 00 3 00
Loch Fyne Herrings, keg	21 10 1 15
Flour.	
Oglvie's Hungarian	0 00 4 20
Oglvie's Glenora Patent	0 00 3 90
Manitoba patents	4 10 4 20
Strong Bakers	3 80 3 90
Winter Wheat patents	4 00 4 10
Straight roller	3 65 3 80
do bags	1 75 1 25
Superfine	0 00 0 00
Rolled Oats	5 20 5 30
Corn meal, bag	1 60 1 65
Bran bulk	16 00 17 00
Shorts	21 00 22 00
Meal	25 00 23 40
Farm Products.	
BUTTER: Choice Western Cr	0 19 0 20
Eastern do	0 00 0 00
Under Grades Cr	0 19 0 19
Townships Dairy	0 19 0 20
Western Dairy	0 16 0 16
Good to choice	0 15 0 16
Flash Rolls	0 00 0 00



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

MONTREAL WHOLESALE PRICES CURRENT
 THURSDAY, JULY 31, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products. Con.		
CHEESE:		
Ont. New.....	0 97	0 10
Eastern.....	0 94	0 10
Bees: New laid (shipped).....	0 16	0 17
Fresh gathered.....	0 15	0 15
Straight fall.....	0 00	0 00
No. 2.....	0 13	0 13
Maritime Prov.....	0 00	0 00
SUNDRIES—		
Potatoes, per bag of 90 lbs.....	0 90	1 10
Honey, White Clov., Comb.....	0 13	0 14
“ Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
Beans: prime.....	1 30	1 35
do. Best hand-picked.....	0 00	0 00
Groceries.		
Sugars: Factory.		
Ex Granulated, brls.....	0 00	3 65
Acadia gran'd.....	0 06	3 60
Ex Ground, in brls.....	0 00	4 40
“ in bxs.....	0 00	4 60
Powdered, in brls.....	0 06	4 15
“ boxes.....	0 00	4 30
Paris Lump, in brls.....	0 00	4 40
“ half brls.....	0 00	4 40
“ 100-lb bxs.....	0 00	4 40
“ 50-lb bxs.....	0 00	4 50
Branded Yellows.....	3 00	3 40
Molasses (Barbados).....	0 22	0 27
do brls. & 1/2.....	0 24	0 30
Evaporated Apples.....	0 09	0 11
Raisins:		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 08	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 05	0 06
“ Selected.....	0 06	0 08
“ Layers.....	0 06	0 07
“ Currants, Provincials.....	0 05	0 05
Filistras.....	0 00	0 06
Patras.....	0 00	0 00
Vonitzas.....	0 00	0 07
Frances, Cal.....	0 07	0 09
do French.....	0 04	0 05
Figs in bags.....	0 08	0 00
“ new layers.....	0 08	0 13
Rice, C. C.....	2 82	2 92
“ standard B.....	2 92	3 02
“ Patna.....	4 25	4 75
“ Burma.....	4 00	4 10
“ Crystal Japan.....	4 50	0 00
“ Carolina.....	0 00	3 07
“ Java.....	6 20	2 00
Pot Barley, bag 48 lbs.....	0 03	0 05
Pearl “ per lb.....	0 02	0 00
Tapoca, Pearl.....	0 03	0 00
“ Flake.....	0 00	0 30
Corn, 2 lb. tins.....	0 80	1 00
Peas, 2-lb tins.....	3 60	5 00
Salmon, 4 doz. case.....	0 90	0 95
Tomatoes, 1/2 doz. per doz.....	0 90	0 85
String Beans.....	0 90	0 85

will not venture to say that fabulous prices were realized in many cases, as the consuming market would be too much alive to its interests to allow of such a thing as that, but there was no occasion to cut profits down to a minimum to secure orders, and a good substantial margin might reasonably be expected. We have heard within the recent past of merchants making comfortable fortunes in the trade, and some members of the present generation relate with pride how their forefathers used to buy up estates, and more than repay themselves by the timber which they threw. But come to ask them about their own position, many of them will confess to no fortune, but misfortune. Both healthy and unhealthy competition are now thriving vigorously, from within and without. Every merchant seems keenly alive to do business, and we are afraid that many of them in their eagerness to attain this object make too little study about the ultimate profits.

One great factor which has helped to reduce this ancient industry to its present level is undoubtedly the importation of foreign timbers, which are being used by many consumers as an equivalent to the native grown. This substitution has been developing to such a great extent that we are compelled to admit the possibility of the absorption of the home timber trade into that greater department now known as the "Foreign Timber Trade" in the very near future, to such an extent that it will lose its identity as a separate business, unless it can be so overhauled and reconstructed as to retain its individual and independent features, and thus prevent it from becoming merely a contributory convenience to the trade in foreign materials.

MONTREAL WHOLESALE PRICES CURRENT.
 THURSDAY, JULY 31, 1902.

Name of Article	Wholesale	
	\$ c.	\$ c.
Hardware.		
Antimony.....	0 09	0 10
7/16" Block L & F, 1/2 lb.....	0 00	0 34
“ “ Straits.....	0 00	0 00
“ Strip.....	0 00	0 33
Copper: Ingot.....	0 00	0 80
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....	2 37	0 60
Less quantity.....	2 45	0 00
Extras—Over and above 30d,		
4d, 5d, 6d and 7d Nails.....		
Out and Fence Nails—		
10 and 20d Hot Cut, per 100 lbs.....	0 05	0 00
10 and 12d “.....	0 10	0 00
8 and 9d “.....	0 15	0 00
6 and 7d “.....	0 30	0 00
4 and 5d “.....	0 40	0 00
3d “.....	0 65	0 00
2d “.....	1 00	0 00
Out spikes 10c, per Keg advance.....		
Fine blued nails—		
2d per 100 lbs.....	1 00	0 00
3d “.....	1 50	0 00
Casing, Box, Tobacco Box and		
Flooring Nails—		
30 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—		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 1/4 inch.....	0 65	0 00
2 and 2 1/4 “.....	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
Slatting nails—		
1 1/2 and 1 1/4 inch per 100 lbs.....	0 95	0 00
1 1/4 “.....	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
3/8 “.....	1 50	0 00
Clinch nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 1/4 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		
3 inch and longer per 100 lbs.....	1 35	0 00
2 1/2 and 2 1/4 inch.....	1 50	0 00
2 and 2 1/4 “.....	1 65	0 00
1 1/2 and 1 1/4 “.....	1 85	0 00
1 1/4 “.....	2 50	0 00
1 “.....	3 00	0 00
Cold Chain—No. 6.....		
“ 5.....	0 11	0 00
“ 4.....	0 10	0 00
“ 3.....	0 09	0 00
“ 2.....	0 09	0 00
“ 1.....	0 07	0 00
“ 1/2.....	4 35	0 00
“ 1/4.....	4 25	0 00
“ 1/8.....	4 00	0 00

Telegrams: "WATCH, PRESCOT."

The Lancashire Watch Co.

LIMITED.

PRESCOT, Lancashire, Eng.

The Largest Manufacturers of

ENGLISH WATCHES

In Great Britain.

Keywind and Keyless in Crystal, Hunting and Half-Hunting Cases in Gold, Silver and Nickel

SPECIALITIES FOR THE CAPE TRADE.
SPECIAL TERMS TO SHIPPERS.

Indent for "Lancashire" Watches. Catalogues and Price Lists Free on Application by the Trade.

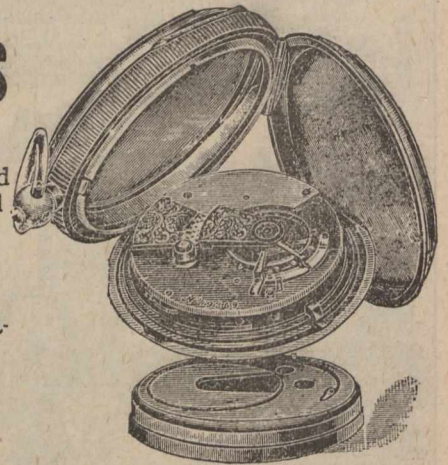
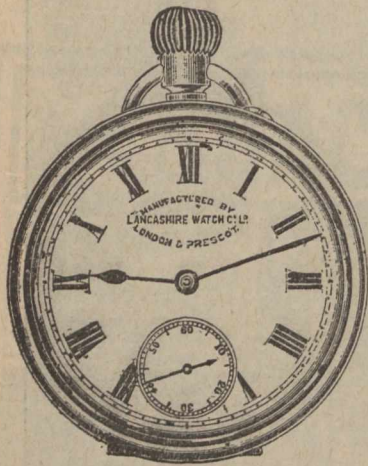
LONDON OFFICES:

56 to 60 Holborn Viaduct, E. C., England.

Birmingham Offices:—62 ALBION STREET, ENGLAND.

AGENTS FOR CANADA:

Messrs. ELLIS & Co., King St. West, TORONTO, Ont.



MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JULY 31, 1902.

Name of Article.	Wholesale.
Hardware.—Con.	
Coil Chain—No. ¼	3 85 0 00
9-16	3 75 0 00
¾	3 65 0 00
¾	3 76 0 00
¾ & 1 in.	3 60 0 00
Galvanized Staples—	
100 lb. box, 1¼ to 1½	3 25 0 00
Bright, 1¼ to 1½	2 90 0 00
Galvanized Iron:	
Queen's Head, } or equal. } gauge 28	4 40 4 65
Comet do 28 gauge	4 10 4 35
Iron Horse Shoes:	
No. 2 and larger	0 00 3 35
No. 1 and smaller	0 00 3 60
Bar Iron, per 100 lbs.	
Car lots	0 00 0 00
Norway, base	0 00 4 25
Am. Sh. St'l, 6 ft. x 2½ ft., 13	0 00 3 20
" " " 20	0 00 3 20
" " " 22	0 00 3 30
" " " 24	0 00 3 30
" " " 26	0 00 3 40
" " " 28	0 00 3 50
Boiler plates, iron, ¼ 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 Extra.	
Canada Plates:	
Full Polish	4 00
Ord. 52 sheets	2 65
" 60 do	2 70
" 75 do	2 75
Black Iron pipe.	
1 in.	2 22
¼ in.	2 45
¾ in.	2 65
1 in.	3 40
1¼ in.	4 50
1½ in.	6 80
2 in.	8 30
per 100 ft. nett.	11 60
Steel, cast p. lb., Blk Diam'd	
" Spring, 100 lbs	0 08 base
" Tire	3 40 0 00
" Sleigh shoe, 100 lbs.	2 30 base
" Toe Calk	2 90 base
" Machinery	2 75 base
" Harrow Tooth	2 50
Tin Plates:	
IC Coke, 14 x 30	4 25
IC Charcoal, 14 x 20	4 50
IX Charcoal	5 50
IX "	6 50

Foreign timber was originally imported to augment the supplies of home productions, but it certainly appears highly probable that the reversal of this idea will control the future destiny of the timber trade.

There are several causes to which this present unenviable position of the trade are ascribable, and they may be briefly mentioned. The inability to fathom, recognise, and cater for the requirements of consumers has been a tremendous adversary to prosperity. Merchants have simply converted their timber as they thought fit, and in many cases have had to force a sale to get rid of a considerable quantity of unwanted goods. This obstinate refusal on the part of the merchants to adjust their business to the every-varying circumstances of the buyers by the production of the necessary manufactured article has provided the foreigner with a more splendid opening than his imagination would probably let him believe was possible. Take the American, for instance. Here we have a man fettered with no traditions, untrammelled with the accumulated conservatism of endless generations following one another faithfully along the well-worn ruts of one continued business, but a man alert, free, swayed by one idea alone—that of the "almighty dollar"—waiting to grasp any and every opportunity for profitable commerce; and we here find the tables of history turned, and the commercial pioneers of the New World accomplishing voyages of discovery to the old.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JULY 31, 1902.

Name of Article.	Wholesale.
Terne Plate IC, 20x28	
Russ. Sheet Iron	7 50 0 00
Lion & Crown tin'd sh'ts	0 10 0 00
22 and 24 gauge case lots	0 00 7 75
26 gauge	0 00 7 75
Lead: Pig, per 100 lbs;	3 25 3 35
Sheet	0 00 0 04½
Shot, 100 lb., less 2½ p.c.	0 00 6 50
Lead Pipe, per 100 lbs.	7 00 0 00
	less 87½ p.c.
Zinc:	
Spelter, per 100 lbs.	0 00 5 25
Sheet, Zinc "	5 75 6 00
Black Sheet Iron,	
Per 100 lbs.	
8 to 16 gauge	2 45 0 00
18 to 20 do	2 40 0 00
22 to 24 do	2 45 0 00
26 do	2 50 0 00
28 do	2 55 0 00
WIRE:	
Plain galv'd, No. 5	3 95 0 00
do do No. 6, 7, 8	3 45 0 00
do do No. 9	2 80 0 00
do do No. 10	3 55 0 00
do do No. 11	3 65 0 00
do do No. 12	2 95 0 00
do do No. 13	3 05 0 00
do do No. 14	4 05 0 00
do do No. 15	4 55 0 00
do do No. 16	4 80 0 00
Barbed Wire—	3 00 f.o.b.
Spring Wire per 100, 1.25 net extra.	Montreal,
Iron and Steel Wire pl'n 6 to 9	2 80 base.
Rope.	
Sisal, base	0 00
" 7-16 and up	0 12½
" ¾ "	0 13
" 5-16 "	0 13½
" ¾ "	0 14
" 3-16 "	0 14
Manilla, 7-16 & lga.	0 15
" ¾ "	0 15½
" 5-16 "	0 16
" ¾ "	0 16
" 3-16 "	0 16½
Lathyrn	0 11

Telegraphic Address:—Musgrave, Bolton, England.

JOHN MUSGRAVE & SONS,

LIMITED,

Globe Iron Works,

BOLTON, England.

Makers of all classes of
BOILERS,

Up to 300 lbs. pressure
per square inch.

Musgrave's Patent
SUPERHEATERS.

Horizontal and Vertical ENGINES

Of Designs to Suit Purchasers for

Cotton Mills, Rolling Mills and Elec-
tric Light Stations, Winding Engines,
Mill Gearing and Cranes

Over....

70,000

I. H. P. Supplied for
Electrical Purposes
alone.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JULY 31, 1902.

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

But, take the home timber trade as a whole, we have no sort of co-operation to resist the assiduous and strenuous energies of the invaders, but it goes lumbering blindly along, ever ready to meekly surrender the very essence of its existence. Instead of leading the way, and unceasingly watching the market so as to be the first to supply any new and profitable article, and determinedly monopolising it, we follow behind, and generally a long way, too. The rapid evolutions of science are constantly opening up fresh fields to every branch of commerce. We have the motor-car business with us. What has the home timber trade done in this direction? What, indeed? Echo answers drearily out of the depths of the void, "What?" The first comer takes the first place, and the first profits; the second comer has to be content with what he can get, and that in the timber trade is generally small, but it is the rightful inheritance of the laggard.

Small profits, though, are often made when larger ones are possible and well within the sphere of trade, and in goods unaffected by foreign competition. Look at wagon scantlings. We are quite aware that large parcels of foreign oak are used in the construction of railway permanent way wagons; but we are also aware that no considerable quantities of home-grown elm are used in building railway and harbour contractors' large tip wagons. We have known the requisite scantlings to be delivered in at 1s 6d per cubic foot, although a rather better price has been made just lately. Such a price as this cannot repay the unfortunate timber merchant, or if it does we should like to know where the profits come in. The average price of round elm in the London district ranges from 10d to 1s per cubic foot, on the growing site for butts at string measure. It

MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, JULY 31, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils.		
Cod Oil	635	0 40
S. R. Pale Seal	0 50	0 52
Straw Seal	0 40	0 50
Cod Liver Oil, Nrd. Norw.		
Process	1 40	1 60
" " Norwegian	2 00	2 25
Castor Oil	0 09	0 10
Castor Oil brls	0 09	0 09
Lard Oil, Extra	0 75	0 85
"	0 65	0 75
Linseed, raw, nett	0 73	0 74
" boiled, nett	0 76	0 77
Olive, pure	1 05	1 15
Extra, qt., per case	0 06	0 76
Turpentine, nett	0 67	0 88
Petroleum:		
Benzine	0 20	0 30
Glass.		
United inches, 00 to 35	0 00	2 10
do 36 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. Egs.	0 00	5 87
do No. 1	0 00	5 50
do No. 2	0 00	5 12
do No. 3	0 04	4 75
do No. 4	0 00	4 62
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	2 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris, do	0 55	1 00
do	2 15	2 25
English Cement, cask	1 65	1 80
Belgian do	2 25	2 45
German do	2 00	2 40
American do	1 60	2 00
Fire Bricks per 1000	1 50	2 00
Fire Clay	1 50	1 75
Resin	2 75	5 50
Glue:		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11	0 12
do brls	0 00	0 14
American White, brls	0 16	0 30
Coopers' Glue	0 20	0 25
Prunswick Green	0 04	0 10
French Imperial Green	0 12	0 15
No. 1 Furnit'e Varn'h. pr.gl.	0 65	0 70
do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
Pasty Bulk 100 lb. brl	0 00	2 00
Green in drum 1 lb pk.	0 18	0 19
Kalsomine, 5 lb pkgs.	0 00	0 08
Wool.		
Canadian Washed	0 12	0 13
North West	0 13	0 15
Unwashed	0 08	0 00
B. A. Scoured	0 34	0 35
Natal	0 16	0 17
Cape, greasy	0 16	0 17
Australian greasy	0 16	0 20

EDGAR ALLEN & CO., LTD.,

Imperial Steel Works,
SHEFFIELD,

MINERS' DRILL STEEL

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

TURNER'S PATENT IRON-FIBRED STEEL.

costs a minimum of 3d for haulage to the mill, another 6d at least for conversion, and from 3d to 4d for delivery. The lowest possible price, without profits being considered, amounts to 1s 10d. Some of the scantlings may, of course, be obtained from the tops at a slightly reduced prime cost, but the butts must be resorted to for the larger timbers. We fail to see, therefore, after taking into consideration the waste from cutting out, the wear and tear on all kinds of tackle and horses, and the losses arising from bad logs, and other incidental and unavoidable expenses, how these scantlings can be made to pay much under 2s 6d per cubic foot, unless the timber is originally bought for the proverbial song.

In the oak fencing business, again, we have some remarkably low prices, which, if it were not for more profitable goods supplied in other directions, would mean ruin to many firms. There is a consumption of two kinds of fencing materials. That supplied to speculators, and of an inferior quality, and for particular contracts. It is the latter more especially which is cut so fine, one of the conditions generally being that it shall all be out of heartwood only, and free from all defects. This means that nothing but the very prime timber must be used, and as the fences more often than not run high, it further means that comparatively long timbers are necessary, and to obtain these prime butts must be used. Now, these butts cannot be purchased for nothing; and if we selected the best out of a parcel of logs costing 2s per

cubic foot all round, they would cost nothing less than 2s 6d if we made a fair calculation for depreciation of the remaining logs. Taking 3d as a fair figure for haulage to saw mills, the price would be 2s 9d before cutting up. The sap would mean at least one-third of the timber, bringing cost up to 3s 8d. Add another 6d. for conversion, and 3d for delivery, we have a net cost of 4s 5d per cubic foot, and adding 10 per cent. for profit, without making any further allowance for extra saw cuts and waste on out-size logs, nor for defects, we see that the price ought not, under any circumstances, to be less than 4s 11d per cubic foot for the timber delivered on the fencing site. But what are the actual facts of the case? It is very seldom indeed that in this finely-cut business more than 4s is realised, which must mean an actual and positive loss to the contractor.

Why, in the name of common sense (and there are plenty of common-sense men in the trade), should these things be? It is a very weak argument to state that no better prices can be obtained. The railway and harbour contractors must have their elm scantlings and the fences must be erected. The lowest tenderer may secure the order, but if he tenders a price that will ensure a profit, a profit will be ensured, which is an obvious fact; but all the time the trade will accept orders at the absurdly low prices quoted above, so long will it go on committing wilful and deliberate suicide.

When public contracts are about to be issued we have heard whisperings of

solmen concealves of a certain few merchants held at midnight in camera, when details have been discussed with bated breath, under careful watch and ward; but why cannot the trade come out openly in these and other matters, as other trades do, and hold periodical meetings, so as to fix bottom prices, capable of giving an honest profit? By doing this some intelligent understanding would be arrived at amongst its members generally, and would thus dispel some of that penny wise, but pound foolish, self-interestedness which so commonly prevails at present.

WELLINGTON'S FINE STOCK.

Wellington is the site of the Provincial Model Farm, but locally the claim is made that the county as a whole might be taken as a model. Ever since, in 1833, says a Globe correspondent writing from Guelph, Roland Wingfield brought to Wellington County, under great transportation difficulties, the first consignment of shorthorn cattle seen in Canada, there has been a thriving business in the breeding of stock, and Guelph has appropriated for itself the title of "the Smithfield of Canada." Settlers began to arrive in 1820, but it was 1853 before the Townships of Luther and Minto were entered, and long after that before the whole was settled. Many of the newcomers were thrifty Scotchmen, whose contact with the rich, rolling lands of clay and sandy loam was an assurance of success. That

Eclectic Steel Co., Limited,

Princess Street Works,
SHEFFIELD, Eng

MANUFACTURERS OF

CRUCIBLE CAST STEEL

FOR ALL PURPOSES.

Special Miners Drill Steel
Ground and Polished Steel for Shafting.

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

ESTD 1865
TELEPHONE 999
Chambers Bros
SHEFFIELD, ENG.
STEEL MOULDERS' COMPOSITION
SPECIAL PAINT FOR THE SURFACE OF MOULDS.
GROUND GANISTER
PATENT NON-CONDUCTING CEMENT FOR STEAM PIPES & BOILERS.
GROUND MORTAR & Co.

Steel Moulders' Composition for Castings of every description.
Ground Ganister for Cupolas, Bessemers, Crucible Steel Melting Holes, etc.
Patent Non-Conducting Cement for Steam Pipes and Boilers superior to Felt and Compositions
for preventing the radiation of Heat, Saving Fuel, etc.
Special Terms to Canadians under the New Preferential Tariff.

this was often achieved early is shown by the numbers of brick and stone houses on the old homesteads, and by the clean and substantial appearance of the towns and city. Most of the land is of a character best suited for old-time farming, that is, grains and roots, consequently we find here the greatest production of oats on the one hand and of turnips on the other of any county in Ontario, there having been grown in 1900 5,000,000 bushels of the former and 6,700,000 bushels of the latter. In the case of turnips Wellington is so far ahead that the next nearest, the County of Grey, is two and a half million bushels behind. There is, of course, a large local consumption of oats, but a considerable percentage is shipped out, some to the English market. For most of the turnips there is a home need for the 85,000 cattle kept in the county. Many of these are thoroughbreds, there being several breeders who have a national reputation. Although no definite statistics are available, the figures for 1900 show that the cattle "sold or slaughtered" in Wellington exceeded in value per head by 13 per cent. those of any other county in the Province. The presence of so many importers has made the desire

for better stock contagious, and thoroughbreds are now kept by many ordinary farmers. Of the total assessed area, 475,000 acres are cleared, while 25 per cent. is entered as not cleared, divided between 62,000 acres of woodland and 90,000 acres of swamp or waste land.

The devotion to stockraising in Wellington has never developed into an affection for the dairy cow, several attempts to give cheese-making a firm hold having proved unsuccessful. One person from whom a reason why was sought spoke of a certain feeling of freedom and independence in Wellington farmers, which made them loath to be tied at home at every milking-time. Beef cattle and hog-raising are the leading stock industries, and from them there has been a tremendous revenue during the last year. It is quite an ordinary thing for a farmer to fatten and sell twenty beef cattle a year, which at present prices would bring in \$1,500. The value of having thoroughbreds is shown by the frequent sale of a calf for \$100. The statement is made that cattle and hogs are now scarce in the county, the high prices having tempted farmers to sell every animal that was at all fit. For cattle-breeding many stockers are brought in from Grey, the champion calf-raising county of Ontario.

Some anxiety was caused by a great rain and wind storm here on July 7. It passed over a portion of the county, doing, as was thought, at the time, irreparable damage to crops. Hundreds of wheat fields were levelled to a large extent, but the strength of the straw caused most of them to quickly revive, and now there is small evidence of injury. Otherwise the prospects for heavy yields are of the brightest, and such a keen observer as Mr. R. W. Sawtell of Guelph, says: "In half a century's experience in Canada I have never seen such uniform crops." Singularly enough two decades ago fall wheat began to fail as a crop, and spring wheat was substituted. That condition is now reversed. Spring wheat not being a success, and fall wheat doing well, the

acreage has been increased. It never looked better than it does this year. The same is true of oats and barley, and of the former there is an exceptionally large acreage. One often sees five or six large fields in succession along a country road. They stand thick, five and six feet high. Of barley there is a considerable acreage, though not nearly so large as years ago, when the United States market was open. The closing of this outlet turned attention to fall wheat. There is a fair acreage of peas, and they are looking well on the high lands. Rye is almost unknown. Corn, of which only the ensilage variety is grown, has been held back by the wet weather, and will be almost a failure. Hay is a heavy crop, though a small percentage has been spoiled by showers, and the cutting of it has been postponed far beyond its usual time.

All the roots, particularly the turnips—the basis of the cattle industry, in the opinion of one observer—are looking very well. Erin Township, which contains considerable sandy soil, as well as a good many Irishmen, is famous for its potatoes. A field of from ten to twenty acres of them is quite a common thing there. Indications point to a heavy yield, though no one hopes for last year's experience, when the abundance pressed prices far below the point of profit. In a fair yield and good prices potatoes are a paying crop, but under a heavy yield and low prices

"PIONEER" GOLDEN FLAKE CAVENDISH TOBACCO.

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE:

1/8 lb. tins.....	\$1.20
1/4 lb. tins.....	\$1.25
1/2 lb. package.....	\$1.80
1-16 lb. package.....	\$1.80
Per lb.	

"Order direct or through your jobber."

Manufactured by The
Richmond Cavendish Co., Ltd.,
Liverpool, England.

Special prices to Canadians under the new Tariff.

ARTHUR GAGNON
Manager Estate
Hon. Jean L. Beaudry

L. A. CARON
Auditor Town of Maisonneuve and of la Chambre de Commerce du District de Montreal.

GAGNON & CARON,

Rooms 41 & 42 Montreal St. Ry. Bldg., Montreal.

Accountants, Curators, Liquidators and Commissioners, S. C. Bell Tel. Main 815

WANTED.

Active Agents wanted in every town and village in Canada, apply "Agent," JOURNAL OF COMMERCE, Montreal.

ESTABLISHED 1851.

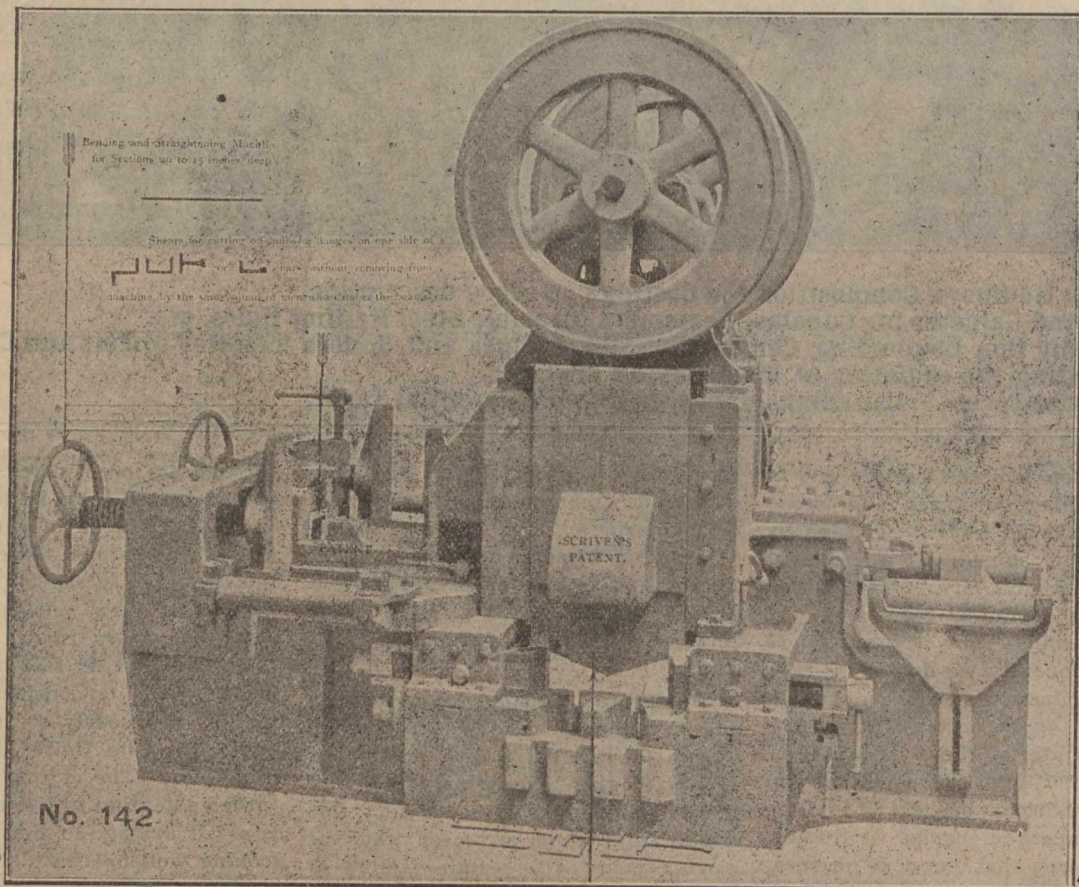
Tel. Address : "SCRIVEN, LEEDS."

SCRIVEN & Co.,

LEEDS.
ENG.

Machine Tools and Hydraulic Machinery,

For ENGINEERS, SHIPBUILDERS, BOILER MAKERS and BRIDGE BUILDERS



PATENT COMBINED MACHINE for Shearing either Right or Left Hand without changing a knife Also for Bending Beams and Shearing one side off the Bulb for riveting knees to, and Horizontal Punch.

Patent Angle-Bar Planing Machine. Patent Edge and Butt-Plate Edge Planing Machine. Scriven's Vertical Plate Bending Machine, with Bend Plates to end without flat.

GOVERNMENT CONTRACTORS.

GIRDERS, BRIDGES, ROOFS,
STAGES, WROG. IRON
AND STEEL
PIPES
HAY AND
CORN
SHEDS.

IRON BUILDINGS, FLOORING
BUILDERS IRON
AND STEEL
WORK,
PIERS,
BARGES,
TANKS.

FRANCIS MORTON & CO. LTD

HAMILTON IRON WORKS
GARSTON NEAR LIVERPOOL.

AREA 100 ACRES.
RICK
COVERS,
GRANARIES,
WIRAILINGS,
GATES, WIRE
AND UNCLIMBABLE
FENCING OF ALL
DESCRIPTIONS.

PETROLEUM
TANK.

C.I. TANK.

LONDON OFFICE
12, VICTORIA STREET
WESTMINSTER S.W.

CAPACITY OF OUTPUT
30,000 TONS ANNUALLY.
LIGHT
& HEAVY
CASTINGS
BLAST
FURNACE CASINGS,
HOT BLAST STOVES,
VALVES & RADIAL DRILLS.

they are almost a nuisance, as there seems to be a limit to the demand. One gratifying feature reported from Erin this year is the scarcity of the potato bug, the reason assigned being the cold weather at breeding time.

A visit to the Agricultural College and Model Farm at this season is exceedingly interesting, and Hon. John Dryden, who was there yesterday, had a busy day before him. Haying has been much delayed, and a large staff of men are at work bringing in the product of the 90 acres, which averages two tons to the acre. There are 22 acres of wheat, 50 acres of oats, 10 acres of barley and 12 acres of peas, and all are heavy. There is also a field of twelve acres of a mixture of goose wheat, oats and some barley, an experiment for feeding purposes, it being thought a larger return can be got per acre by such a combination. Owing to the presence of bugs, which show no discrimination in favor of Government property, grass peas were sown this year. The 30 acres of corn is the only blotch on the crop prospect on the farm, the cold, wet weather being responsible for its backwardness.

The work on the new library and laboratory is nearly completed, and the

Tel. Address, "Abbey," Accrington.

Established over 50 years.

James Walmsley & Sons,

Accrington, Eng.

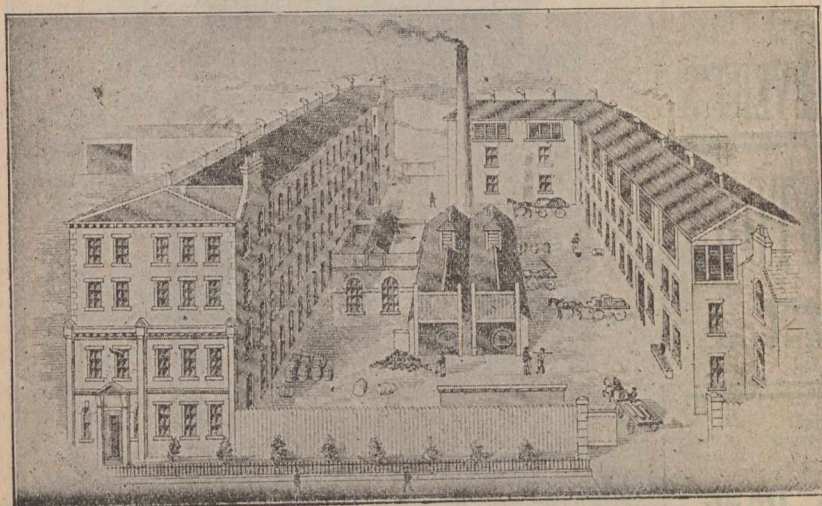
**Leather Curriers,
Strapping Manufacturers
and Mill Furnishers.**

SPECIALITIES:

SINGLE & DOUBLE BELTING

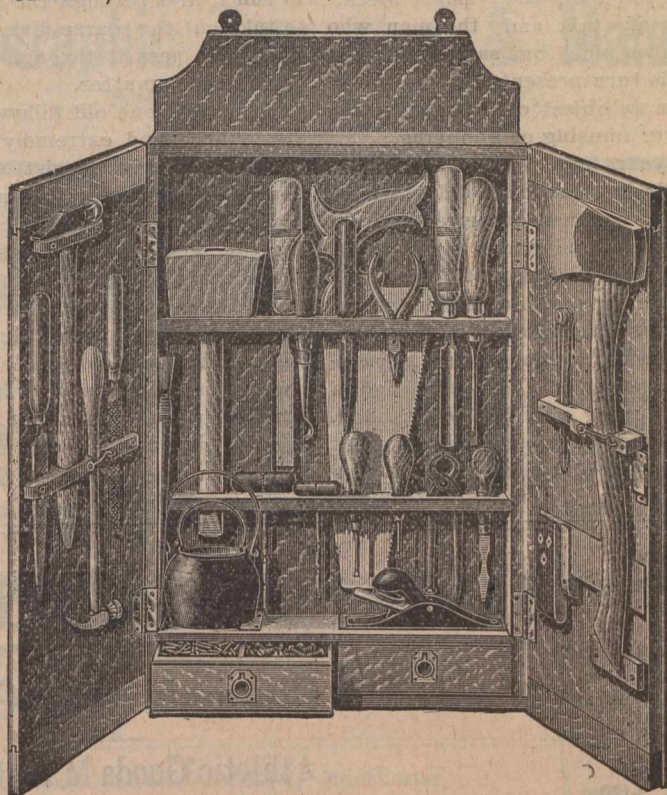
Any Width or Strength, made on our own Improved Principle, whereby Stretching is almost impossible.

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



James Needham

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



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

members of the college staff are busy in their various departments. Prof. Hutt is estimating the results of the experiments with his 100 varieties of strawberries, and finds that in point of yield Parson's Beauty leads, with Bederwood, though otherwise not a good berry, second; Clyde and Barton's Eclipse tying for third, Irene fourth, and Williams fifth. He will soon have returns from the 60 varieties of currants, 30 varieties of blackcaps, 35 varieties of red raspberries, the gooseberries and other fruits.

He reports that on the whole the insect pests have been scarcer than usual throughout Ontario this year, owing largely to the cool weather at their breeding seasons. Not even the codling moth or the tent caterpillar have been troublesome, and Prof. Hutt looks for a good sample of fall fruits. One source of pride to him and of admiration to all visitors is a lane bordered with flowering plants, perennials on the one side—roses, columbines, foxgloves, larkspurs, candytuft, poppies, golden glow and others—and on the other side a collection of annuals of an equally alluring appearance. The idea is not a new one, but the success of its execution is a lesson in simple lawn decoration.

Prof. Harrison is busy investigating the causes of some 'fruity' and "off" flavors in cheese, of which isolated complaints have been made. The 'fruity' flavor is rather new, and is so called because of the resemblance between

Taylor & Watkinson,

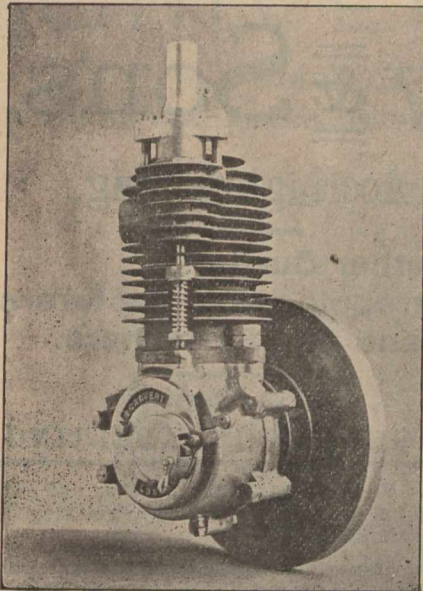
Inventors and Patentees of Machine Cast and Planed Printers Leads, Clumps and Metal Furniture

Canadian Printers will do well before ordering the usual supplies to send for our terms and discounts under the New Tariff and effect a saving of not less than 2½ per cent.

Shippers and the Trade Supplied.

PETER'S YARD, KIRKGATE, LEEDS, ENG.

For • Motor • Cycles



Down Hill, Anything on wheels will run, BUT Up Hill

**CALVERT'S
MOTORS**

ARE
ESSENTIAL.

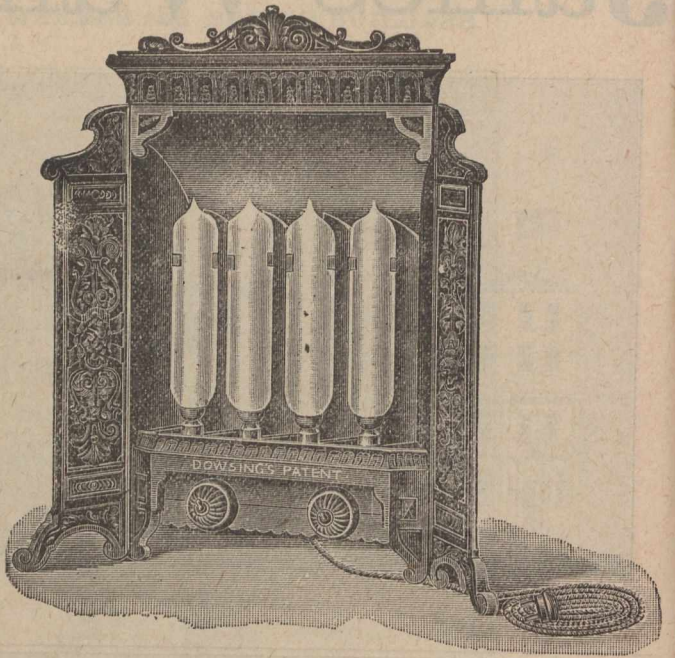
WORKS AND OFFICES:

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

Specially made for Canadians under the
New Preferential Tariff.

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 Bread Street, London, E.G., England.

the odor of the affected cheese and certain kinds of wine. Both are thought to be caused by the presence of some yeasty substance of bad odor in the milk, though the original cause has not yet been determined.

MEN I HAVE MET.

There are few occupations in life wherein a man is better situated to study the peculiarities of human nature, says a writer in the Roller Mill, than in that of a grist miller. All kinds of men come to the mill—the honest man and the rogue; the wise

man and the fool; the "smart aleck," with lots of talk and the man who really knows much but says little. And each in his turn presents to the observant miller an object of interest, either instructive, amusing or annoying.

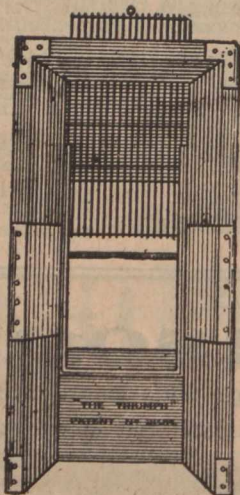
A few years ago I was running a Small mills in those days did not have linoleum. We confined ourselves entirely to grist work, and had a large trade. Small mills in those days did not have as complete an outfit of cleaning machinery as is customary now. Ours consisted of an old-fashioned sieve separator and a smutter. We also had a common fanning mill turned by hand. When a customer brought a grist that was excessively dirty we required him

to run it first through the fanning mill to take out the coarse dirt, after which we would pass it through the separator and the smutter.

There was one old fellow, a pillar in the church and extremely pious, who one day brought a grist consisting of four sacks of wheat. I put it on the scales and weighed it, but upon opening the sacks found it was very dirty. I accordingly required him to take it up to the next floor and run it through the fanning mill, which machine, as it happened, stood close to a bin of our own wheat of the same variety. Well, after being absent about three-quarters of an hour the old man brought down the wheat and set the sacks by

S. RAMSEY & Co,

Manufacturers of BIRD CAGES
of every description.



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

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

Telegraphic :
"Methodical, London."

JAMES NORTH & SONS,

Chamois and Gloves
...AND...

Athletic Goods Manufacturers.

Harvest Gloves. Driving and Dress Gloves, House-
maids' Gloves, Gardening Gloves, White Cow-Hide
and Seal and Tan Mitts. Cricket, Tennis, Foot-
balls, Boxing Gloves.

**CASH
BAGS,**

DRESSERS AND MANUFACTURERS.

Godley Mills,
and Tower Street Works,

HYDE, Manchester, Eng.

Telegrams :— "CLUNCH, LONDON."

THE
International Electrical
Engineering Company,

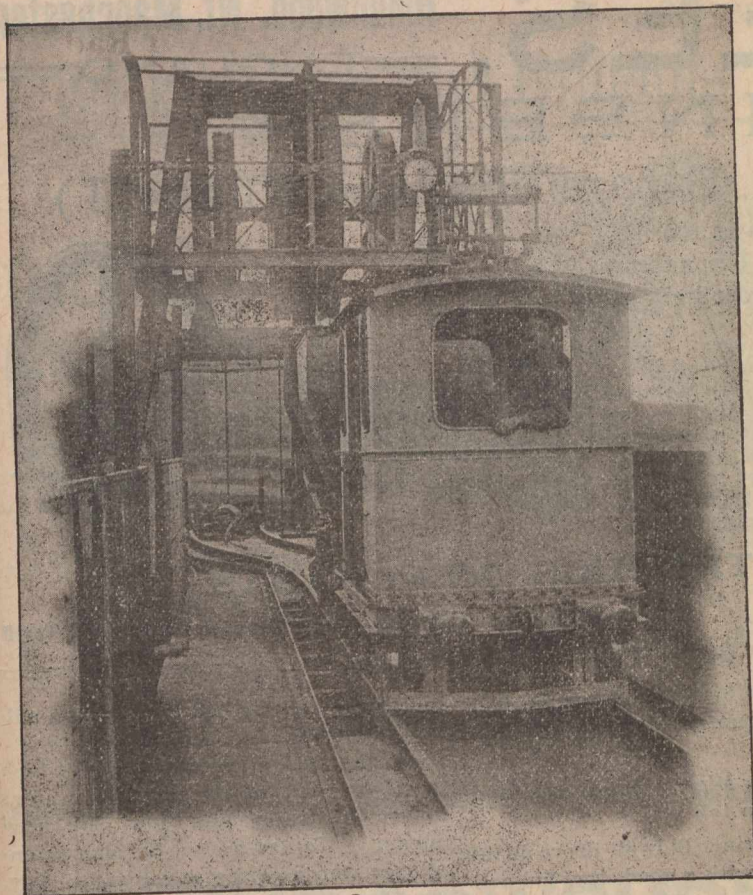
Clun House, Surrey Street,
Strand, LONDON, W C. Eng.

MANUFACTURERS OF

Electric Lighting Traction and
Power Transmission Plant

Continuous Current Dynamos and Motors, Single and
Multiphase Alternators and Motors, Transformers, Motor-
Generators, Balancers, Boosters, Motor Controllers and
Switchboards, Electric Cranes, Overhead Travellers,
Hoists, Electric Mining Machinery, Haulers, Pumps,
Complete Equipments for Tramways and Railways, Arc
Lamps, Open or Enclosed, High Quality Arc Lamp,
Carbons, &c., &c. Send for Price Lists.

Special prices to Canadians under the New Tariff.

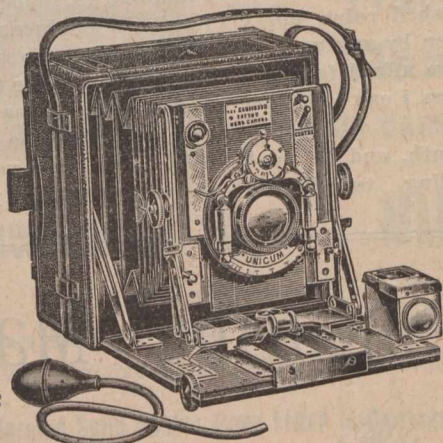


Works : TOOTING.

Cable Address : "BROMIDE, London."

Photographic Apparatus & Materials
WHOLESALE AND EXPORT.

Complete
Price
List,
800
Pages,
Post
Free.



Plates
Papers
Chemicals
Cameras
Mounts
Albums
and all
Sundries.

GEORGE HOUGHTON & SON,

Manufacturers and Dealers,

88 & 89 High Holborn, London, W.C., England.

Special prices to Canadians under the New Preferential Tariff. F.O.B. London, Eng.

the sink ready to dump into the cleaning machines. On glancing at the sacks I had my suspicions aroused, so placing them on the scales I re-weighed them. Then turning to him I said, "Mr. Brown, how much will you take per month to work for me?" "Why, I don't know," he replied—"what do you want me to do?" "Well," said I, "if you will agree to do as well as this right along, I should like to hire you to clean wheat for me. You have done a fine job." "Well," he answered, "I did take a good deal of pains to get it clean." "Yes," I answered, "it is clean; and the best feature of the matter is that after taking out so much dirt it weighs twenty-three pounds more than it did before you touched it. If you can keep up that ratio of gain, I can afford to pay you good wages."

Well, the man hadn't a word to say. And after taking toll and also the amount I judged he had taken from my bin, I ground his grist, and he left and never came back.

Telegraphic Address :—"MESH," Manchester.

The Yorkshire Wire Cloth Company,

Flour and Rice Mill Furnishers, Silk
Merchants, Wire Weavers, Brush
Makers, Metal Perforators, &c.

Victoria Wire Works, Commercial Street, Knott Mill,
MANCHESTER, ENG.

F.O.B. MANCHESTER.

The Sizing Materials Company

Manufacturers of
all kinds of

Chemicals and Materials used
by Warp Sizers and Finishers.

10 Marsden St., - MANCHESTER, Eng.

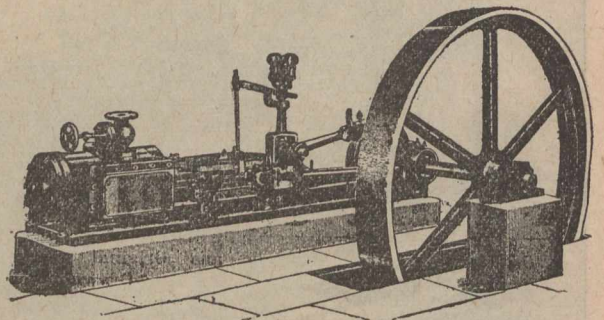
T. & R. LEES, Hollinwood, Nr. Manchester, ENGLAND.

ENGINEERS

Improved Horizontal Steam Engines (Class J.)

Constructed to work at a Steam Pressure up to 100 lbs.
Fitted with Patent Automatic Piston Valve Expansion Gear; the Cut-off being automatically adjusted by Governor.

These Engines are all fitted with our patent automatic Cut-off or de control of our patent high-speed Governor, giving a clear and positive cut-off. It regulates the Valve with great precision, and supplies the steam according to the varying load, effecting the greatest economy in steam, and great uniformity of speed. The working parts are easy of access throughout. This Apparatus is strongly recommended for driving Electrical Installations, Saw Mills, Corn Mills, Weaving Mills, Brick-works, and other trades where varying loads have to be contended with



PLEASE INDENT THROUGH MERCHANTS.

Telegrams: "LEES, HOLLINWOOD."

Special estimates to Canadians under the new Preferential Tariff

There was another fellow, a young German, who I think was the most inquisitive man I ever saw. It seemed to be absolutely impossible for him to let things alone. He must pull every slide open every door, turn every hand-wheel and monkey with everything movable in the mill. Talking did no good. I was sometimes tempted to kick him out of the mill.

One day, while waiting for his grist, this customer discovered something that had hitherto escaped his notice. I had bored an inch and a quarter hole through the side of my main elevator leg for the purpose of passing through it an old-fashioned belt tightener. This hole had become nearly filled up with an accumulation of dust. The fellow discovered the hole, but couldn't imagine what it was for, so he determined to find out. When I first noticed him he was scraping the dust out with his finger. I was upon the point of calling to him to let it alone, but changing my mind I stepped behind the flour box, where unobserved I could watch the performance and await the result. I hadn't long to wait.

Finding he couldn't pick the accumulation out very well, the young fellow tried the other plan and pushed it in, and his finger with it, just as the sharp edge of an iron bucket was passing, and it took a good bite off the end of his finger. Whenever inclined to meddle thereafter I would laughingly point to the hole in the elevator and tell him to put his finger in there.

While running a mill on Fox River I had an old customer—whom I shall call Bigwell—who came as near being an ass as any one I ever met. One day when he brought a grist to the mill, I exchanged it, giving him the usual turn-out of 35 pounds of flour, 10 of bran, and 3 of shorts. He was hardly satisfied. "Why," said he, "up in Wisconsin where I came from they used to give 50 pounds of flour to the bushel."

"That so?" said I. "Any bran and short?"

"Yes; 15 pounds of bran and 5 pounds of shorts, and they got rich at that."

"They must have had large bushels up in that country, didn't they, Bidwell?"

"Well, yes. Mighty fine wheat land up there, I can tell you."

At another time Bidwell drove up to the mill door, with a good-sized lad and called out, "Say, miller, what toll do you take?"

"One-eighth," I answered.

"That's robbery. Down at Dayton they grind right along for only one-seventh, and if you can't do it for the same I'll go there."

"Well, Mr. Bidwell," said I. "I dislike to break established rules, but I don't like to be beaten by any man. If the Dayton people can afford to grind for one-seventh I guess I can. So you can unload."

Well, I took a seventh, and he went home happy and smiling, to tell his

neighbors how he had brought the miller to terms.

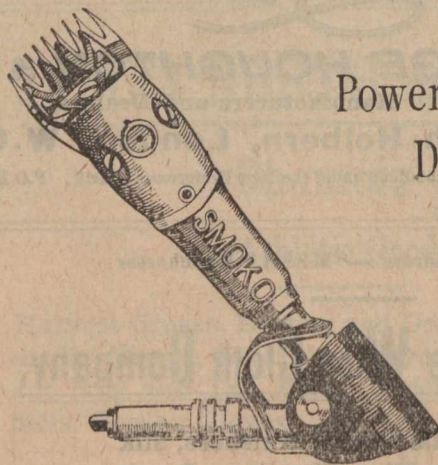
At one time I operated a mill which was run part of the time by water; when the water was low we used steam. We had an old German as engineer who as quite a wag in his way. One day during a hot, dry summer when the creek was completely licked up we were running with steam. A new school teacher had just arrived in town—one of those kid-glove graduates, who thought he knew it all. Well, he came to see the mill. After showing him around, I took him down to the engine room and introduced him to Mr. Reinhard, the engineer. After seeing the old man fire the boiler, and watching the engine run for ten minutes or more, looking very wise all the time, the teacher turned to Mr. Reinhard and said, "I suppose you are running with water to-day, are you not?"

Sheep Shearing Machines

For
Power and Hand
Driving.

"SMOKO"

Brand are
the most
Reliable.



Newall Engineering Co.,

LIMITED.

36 Featherstone St.,

LONDON, England.

Established 1868.

Telegraphic Address: "BRICK, Leeds

Brick-Making and Grinding Machinery.

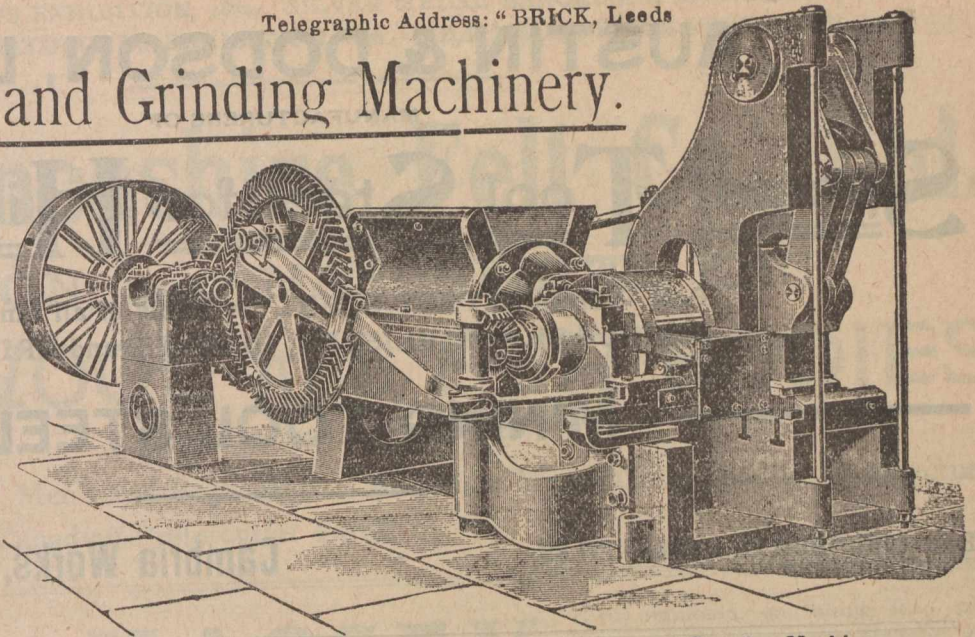
Manufactured
by . . .

**Richard
Scholefield,**

ENGINEER.

.Burley Vale Mills.

**Kirkstall Road,
LEEDS, Eng.**



Patent "ECLIPSE-ALL" Stiff-Plastic, Brick-Making and Pressing Machine,
(With Toggle Lever Power Press Combined.)

Established 1779.

Telegraphic Address: "ANNE COWBURN."

ANNE COWBURN,

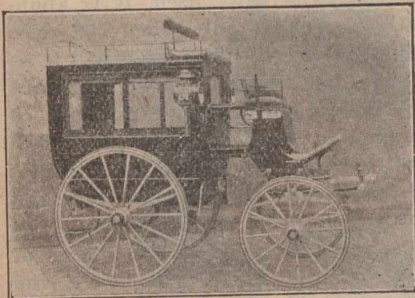
Carriage Builder

AND

Harness

Manufacturer,

MOTOR CARS A SPECIALITY.



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

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

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

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

The old man looked at his questioner a moment, and, winking at me, replied, "Yes, but we boil it first; it has more effect."

THE FUTURE OF THE SULPHATE OF AMMONIA INDUSTRY.

At the spring meeting of the Iron and Steel Institute, held at the Institute of Civil Engineers, Westminster, Mr. J. Thiry read a paper on "The Recovery of By-products in Coke-making," in the course of which he stated that he had caused inquiries to be made, and eventually elicited from the German association for the sale of sulphate of ammonia an expression of opinion as to the future of the sulphate of ammonia industry, which may be regarded as quite trustworthy. According to this authority, the best evidence of the maintenance of prices in the future is afforded by a study of the published returns relating to the manufacture of sulphate of ammonia since 1895, and a comparison of the fluctuations in price corresponding to the state of the market for the same period. In the light of these facts, it will no doubt be possible to refute, and, in fact, to dispel en-

Established 1838.

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

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

Abel Lees & Sons,

**ROLLER AND
SHAFTING MAKERS.**

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

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

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

AUSTIN & DODSON, LIMITED,

MANUFACTURERS OF

Special Tool Steel for High Speeds,

Best Warranted CAST STEEL for Tools of all kinds.
DOUBLE SHEAR, BLISTER, HAMMER and DRIFT Steels.

MINING TOOL STEEL.

Best CRUCIBLE Cast Steel FILES.

Cambria Works, SHEFFIELD, England.

tirely, the groundless apprehensions entertained by those who are interested in this question. In Westphalia the production of sulphate of ammonia in 1895 was 10,043 tons, and it rose in the following year to 21,377 tons, with an average price of £7 18s per ton. In 1897 the production was 32,418 tons, of the value of £7 13s per ton. Throughout the succeeding years it continued to increase, until, in 1900, it amounted to 49,233 tons, the price also gradually advancing until it reached £10 6s per ton. Prior to the year 1895 the individual manufacturers sold their product independently, which renders it difficult to estimate the average value before that date. It may, however, be assumed that it fluctuated between £9 16s and £10 6s.

The total production in the year 1898 may be apportioned among the chief iron-producing countries as follows:

	Tons.
Great Britain, about	*250,000
Germany, about	100 000

France	30,000
Belgium, about	30,000
Other countries, about	65,000
Total	440,000

*Which figure, however, is probably too high.

In 1901, world's production is estimated as amounting to:

	Tons.
Great Britain	220,000
Germany	130,000
France	38,000
Belgium	35,000
Austria .....	.....
Russia .....	.....
Spain	40,000
United States	60,000
Total	523,000

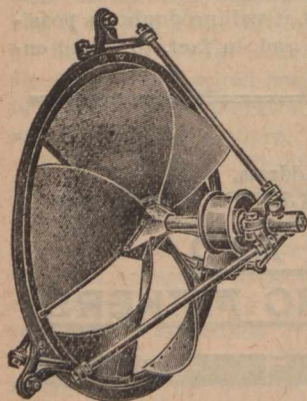
On comparing the selling price of sulphate of ammonia for the years above mentioned, with the quotations for Chili nitrates, it will be found that the former follows, to a certain extent,

those of the latter, but the difference in the nitrogen contents of each—21.2 per cent. for sulphate of ammonia and 16.4 per cent. for Chili nitrates—must be taken into account. When it is further considered that about 1,300,000 tons of Chili nitrates are yearly produced and used, and, moreover, that sulphate of ammonia is a particularly suitable substitute for Chili nitrates as a fertilizer, for which purpose the latter is principally used, it is abundantly clear that only when the price of Chili nitrates is depressed will it be possible for a continuous backward tendency in the price of sulphate of ammonia to occur. The prices of Chili nitrates have, however, as a matter of fact, materially increased of late, and even if they decline they can only fall in the most extreme case to a level of £7 per ton, below which figure the production of and preparation of nitrates would cease to be profitable. This would, however, be equivalent to a price of £9 5s per ton for sulphate

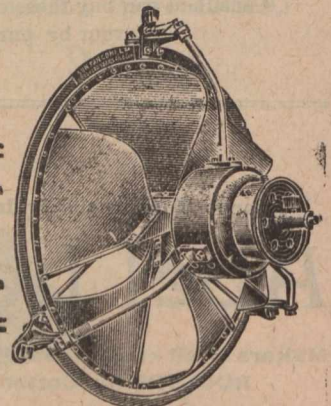
"Sun" Ventilating Fans

Highest Efficiency, Strength and Lightness

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.



Belt Driven.



Electrically Driven.

For Ventilating, Drying and All Cooling Purposes . . .

"Sun" Fan Co., Ltd.,

GENERAL BUYING AGENTS WANTED.

Special prices to Canadians under the New Tariff.

40a Thornton Road, BRADFORD, ENC.

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

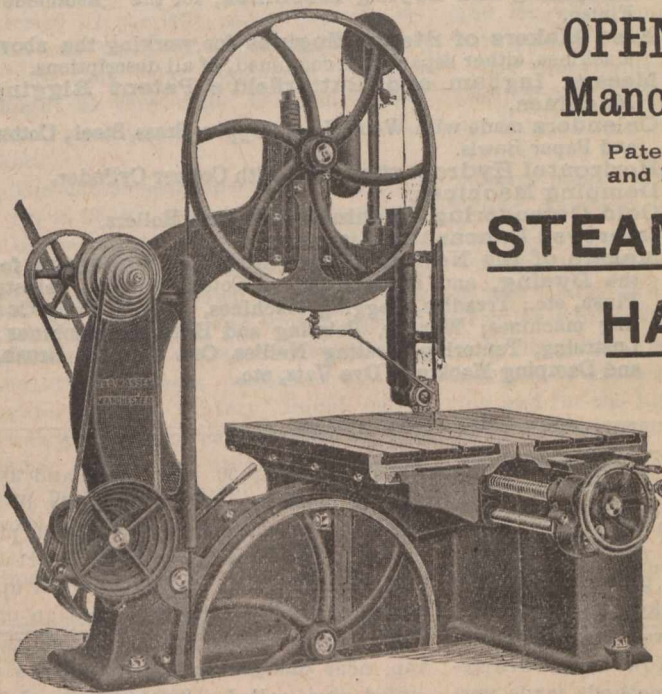
The Lancashire Felt Co., Ltd.,

DENTON, near MANCHESTER, ENG.

Manufacturers of **WOOL AND FUR BODIES.**

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

B. & S. MASSEY,



OPENSHAW,
Manchester, Eng.

Patentees
and Makers of

STEAM HAMMERS

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

More than 3000 sold.
100 to 200 usually
under construction or
in stock.

Catalogues in English, French, German and Russian.

of ammonia, on taking into account the superior nitrogen contents of the latter. Further, it is possible that the nitrate fields will, according to the present available estimates, be completely exhausted in twenty-three years, provided the yearly production continues at the same level as in recent years—namely, 1,300,000 to 1,400,000 tons. Probably, therefore, the great need for nitrogen as a fertilizer will no longer be sufficiently met as at present by the use of nitrates, and it will become imperative to increase very largely the production of nitrogen—that is to say, ammonia—for the purpose of satisfying the demand.

At the present time in Germany nearly 160,000 tons of sulphate of ammonia are used annually for agricultural purposes. In addition to this, the imports of nitrates in 1900 amounted to 484,543 tons, and in 1901 to 529,568 tons, which in regard to nitrogen are equivalent to 363,300 and 297,200 tons of sulphate of ammonia respectively. In order to ascertain the suitability of coals from various districts for treatment in by-product coke ovens, a number of analyses of coals from different British coal fields have been made, and it is hoped the figures will suffice to remove all doubts concerning by-product ovens,

Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

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

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

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

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

Special rates under the new Canadian Tariff. Enquiries invited.

Telegraphic Address: "ELKANAH, HALIFAX."

National Telephone, No. 133.

Makers of all kinds of DYEING and Finishing Machinery.

ELKANAH HOYLE & SONS, LIMITED,**MILLWRIGHTS. ENGINEERS, MACHINE MAKERS,
AND IRONFOUNDERS,****F. HORATIO CLIFFE,**
Managing Director.**Waterside Works, HALIFAX, ENG,****Sole Makers of Messrs. Samuel Kirk & Sons' Woodhouse, Leeds, Patent Machines for Improved Cloth Finishing.****Sole Makers of Reffitt's Patent Pressing Machine for Soft Goods.****Sole Makers of Reffitt's Patent Continuous Steaming machine.****Makers of Hydraulic and Screw Presses on the most improved principles, with Telescopic and Elbow connections. Cotton Baling Presses and Baling Boxes, Patent Wrought-iron Steam Press Plates, and Patent Malleable-iron Glands for Press Cylinders, so that leathers can be put in without taking the plates out.****Makers of every description of Hydraulic Pumps, worked either by HAND or POWER, with or without Steam Engine attached.****Makers of all kinds of Machinery, on the most improved principles, for DYEING, DRYING and FINISHING of all kinds of TEXTILE FABRICS, such as Orleans, Cobourgs, Lastings, Serges, Paramattas, Baratheas, Henriettas, Lamas, Cashmeres, Reps-de-Lain, Merinos and Manile Cloths, and all other kinds of BRADFORD MANUFACTURED GOODS, viz.: Crabbing, Singeing, Scouring, Washing, Drying, Starching, Tenting, Stretching, Calendering, Mordanting and Hot-pressing Machines.****Dyeing Machines, for Blacking, Blueing, Buffing, Saddening, Chroming, Padding, Jigging and Washing-off Machines.****Melange Machinery for the Dyeing, Drying and Printing of wool "Sliver."****Stead and Gledhill's Patent Steaming Apparatus.****Stead and Appleyard's Patent Black Rolling and Steaming Apparatus.****Stead's Improved Felt-hardening Machine, Wet and Dry Finishing and Tinting Machinery, for Mohairs, Lustres, Poplins, etc.****Wet Finishing Machines, with from One to Seven Pairs of Nip Rollers, with Drying Machines attached.****Poplin Machines, for Paraffin Wax Stiffening. Gas Singeing and Brushing Machines.****Worsted Coating Scouring Machine, to run Piece at full width.****Tinting Machines, with from One to Three Sets of Nip Rollers.****Warp Dyeing Machinery, Bleaching and Sizing DRYING MACHINES, for Cotton and other Warps.****Patent Expanders, to keep pieces out at width.****Hydro-Extractors, both turned from underneath and above.****Grinding Mills, for Indigo, Lac and Argols.****Soap-scouring Machines, Milling Machines, Hot-air Tenting and Drying Machines, for the "Estamene" Finish.****Also Makers of Steam Engines for working the above Machines, either separate or combined, of all descriptions.****Messrs. Ingham and Butterfield's Patent Rigging Machines.****Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton and Paper Bowls.****Horizontal Hydro-extractors with Copper Cylinder.****Damping Machines.****Cold Calendering Machines, with Five Rollers.****Improved Lancashire Jiggers.****Makers of the Newest Construction of Machines, for the Dyeing, and Finishing, of Cotton Velvets, Velvet Plush, etc.; Treadles, Pegging Machines, Jiggers, Tubs, Cutting machines; Waxing, Painting and Brushing Machines; Lustreing, Tenting, Beating Nellies, One Cylinder Brush, and Damping Machines, Dye Vats, etc.**

as a future source of profit and economy, and that the most skeptical opponents of the system will be convinced that their apprehensions with regard to large modern installations with recovery plants attached are groundless.

EXTRACTING OILS FROM YELLOW PINE.

One of the latest industries of the Mobile, Ala., district is a plant for the extraction of the various oils and constituents of yellow pine wood, and the manufacture of different products from the oils and substances so extracted, says the Mobile Register. The plant is

owned by the Southern Oil and Chemical Company.

Until a short time ago the charcoal in this district was made by the old methods and all the gases and by-products formed were lost and the chief aim of the people was the production of the charcoal. Now things are reversed, and by the methods made possible by recent scientific research, which are used in this new plant, all the gases and other substances formed during the process of making charcoal are saved and really are more valuable than the charcoal produced, so that now the charcoal is the secondary or by-product.

The part of the plant where the charcoal is produced consists of ten retorts placed in a row. The retorts are steel

cylinders about 20 feet long and 3½ feet in diameter, set horizontally in a brick casing, with fire box and ash pit below. The capacity of each retort is one cord of wood, and in outward appearance they greatly resemble an ordinary cylindrical boiler. From the top, near one end, a pipe leads to a coiled pipe, called a "worm," placed in a wooden tank and kept cool by water circulated around it in the tank. The retorts are operated five at a time, and the remaining retorts are allowed to cool and are then emptied and again charged.

A block of five of the retorts having been charged with wood, by means of a door at one end, which is then tightly sealed, a fire is built under each retort and the process commences. As the

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

THE

LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

**Hydraulic Machinery, Colliery Plant, Pumping Machinery,
Cranes and Lifts.**

ELECTRICALLY DRIVEN PLANT.

Providence Works, Cross Stamford St., LEEDS, Eng.

Special prices to Canadians under the new tariff.

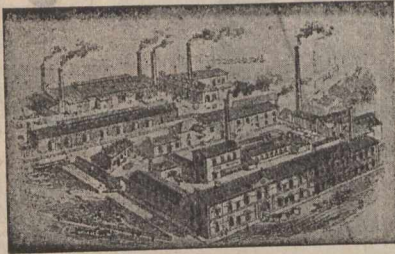
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1862.

J. SHIPMAN & CO.

Attercliffe Steel Works and Wire Mills,

SHEFFIELD, - ENG.

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

TOOL STEEL, MINING STEEL, &C.

Special Prices to Canadian
under the New Tariff.

heat increases the different substances in the pipe are driven or distilled off. Air-dried pine contains about 12 per cent. of water and this too is driven off. All the volatile constituents of the wood are driven off as gases, which are carried by the exit pipe from the retort and pass through the "worm," where they are condensed and are caught as they come from the coiled pipe emerging at the bottom of the tank.

The condensed substances consist of a thick, brown, oily fluid, floating upon a lighter colored stratum of watery liquid, and these are collected in large iron vats. The brown fluid is known as crude wood tar, and contains paraffin, naphthaline, creosote, benzol, toluol and other organic substances. The lighter colored, watery liquid, called crude wood vinegar, contains acetic, propionic, butyric and other organic acids, also methyl or "wood" alcohol and some creosote.

The heating of the retorts is continued for about thirty hours, the tem-

perature running as high as 1,000 degrees Fahrenheit, in which time the volatile substances are all distilled off and the wood completely carbonized or converted into charcoal. The retorts are allowed to cool for eight hours and are then emptied and recharged with pine.

The liquid collected in the vats is now pumped to the distilling plant, where by distillation, concentration and separation, the different substances are isolated singly, or in groups. The distilling plant contains two large stills, heated by steam, and a number of collecting and concentrating tanks. There is also a large new tar still in course of erection which will soon be in use.

A pump room containing circulating pumps for the water used in condensing and for the liquors and an air compressor; a machine and blacksmith shop, together with a storage and packing shed an office and laboratory complete the plant.

The liquids are transported from one building to another by being forced

through pipes. The number of products at present turned out by the plant is thirteen, among which may be mentioned a chemically pure turpentine, pyrocreosol, refined oil of tar and pyroligneous acid.

From each cord of wood carbonized there is produced, besides the charcoal, about 126 gallons of oils, and an average of 80 gallons of acid, and about 15,000 cubic feet of gas, which is not condensed. From the 126 gallons of oil about 36 gallons of crude turpentine are produced. It is probable that in the near future the plant will take steps to have the gas produced, which is now wasted, passed through the fire box beneath the retorts and there burned, thus making a great saving in fuel.

PREPARING CEREALS.

Dr. Alex. P. Anderson, of Columbia University, New York, recently read a paper describing his process of prepar-

Telegrams and Cablegrams :
"POTASH."Codes :
A.B.C. 4th Edition. LIEBER'S, PRIVATE.

TARTARIC AND CITRIC ACID.

Cream of Tartar. Saltpetre.

Cream of Tartar and Tartaric Acid Substitutes—Specially Manufactured for Baking Powder and Self-raising Flour Makers, Bakers and Confectioners, and Mineral Water Factories.

The Liverpool Chemical Company, Limited,

54 Stanley Street,
LIVERPOOL. Eng.

AGENTS :

JOHN W. BICKLE & GREENING, Hamilton, Canada.

TASKER, SONS & CO.

Manufacturers of Main Driving Bands

In **Leather India-Rubber, Hair and Cotton.**

Government Contractors.



TASKER SONS & CO.
MANUFACTURERS
SHEFFIELD, ENG.

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

SHEFFIELD, England.
32 ANGEL STREET,

Leather Merchants and Mill Strap Manufacturers.

ing cereals. In the course of the paper he said:

"All the cereals and nearly all the important foods derived from plants contain large quantities of starch. The chief value of the cereals lies in the starch which they contain. To prepare starches for human food it is essential that the granules should be broken up in order to be more easily acted upon by the different digestive enzymes. The salivary enzymes are especially active in converting starch into sugar, but raw starch, in which the granules are intact, is slowly acted upon. On the other hand, when the starch granules are previously broken up by heating in water, the enzymatic action is almost instantaneous, and the starch is converted into sugar in which form it is soluble and easily assimilated.

It is a well known fact that starches do not swell to any extent when heated dry or in contact with a relatively small amount of water, as in the ordinary bread-making process. In the

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations July 15, 1902

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3 1/2-6mos.	350	250	98
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7 1/2-6mos.	100	10	...
Western Assurance.....	25,000	5-6mos.	40	20	96 1/2
Guarantee Co. of North America.....	13,372	6	50	50	...

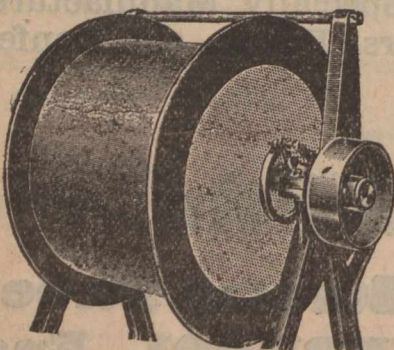
BRITISH AND FOREIGN.—Quotations on the London Market, July 5, 1902 Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9 1/2	9 1/2
Atlas.....	24,000	24 p.s.	50	6	26 1/2	26 1/2
British and Foreign Marine.....	67,000	25	20	4	18	19
Caledonian.....	21,500	12s. p.s.	25	5	28 1/2	28 1/2
Commercial U. Fire, Life and Marine.	50,000	27 1/2	50	5	44 1/2	45 1/2
Guardian Fire and Life.....	200,000	9	10	5	9 1/2	9 1/2
Imperial Fire.....	60,000	25	20	5	...	...
Lancashire Fire.....	135,493	5	20	2	...	...
Lion Fire.....	100,000	3	20	2 1/2	18	19
London and Lancashire Fire.....	95,100	22	25	2 1/2	52	53
London Assurance Corporation.....	35,362	20	25	12 1/2	8	8 1/2
London & Lancashire Life.....	10,000	10	10	2	28	29
Liv. & Lon. & Globe Fire and Life...	391,752	90	St.	2	70	72
Northern Fire and Life.....	30,000	*22 1/2	100	10	36	37
North Brit. & Merc. Fire and Life....	110,000	30s. p.s.	25	6 1/2	103	106
Norwich Union Fire.....	11,000	*33 1/2	100	12	31	32
Phoenix Fire.....	53,776	35	50	5	49 1/2	49 1/2
Royal Insurance Fire and Life.....	125,224	58 1/2	20	10	10	10 1/2
Sun Fire.....	240,000	8s 6d p.s.	10	10	12 1/2	13 1/2
Union.....	45,000	18 p.s.	10	4	...	...

*Excluding periodical cash bonus.

The Patent Electro-Magnetic

SEPARATORS,

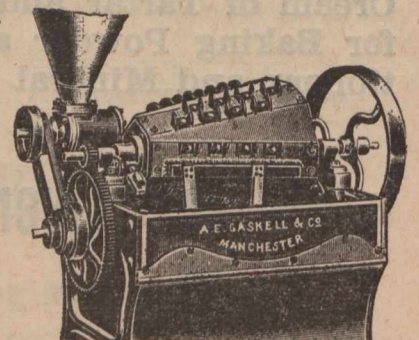


For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c.

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

PRICES ON APPLICATION TO

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



Contractors to Admiralty.

Works: ROCHDALE, Eng.

Special Terms to Canadians under the New Canadian Tariff.

32 ANGEL STREET,

ESTABD 1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL, GYMNASTIC & LAWN TENNIS SHOES



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



CAB TYRES
PNEUMATIC CUSHION AND SOLID TYRES



WASHERS AND
ALL KINDS OF MECHANICAL RUBBERS. INDIA RUBBER THREAD

TELEGRAPHIC ADDRESS: "RUBBER," LIVERPOOL.
TRADE MARK



LIVERPOOL RUBBER CO. LTD.

34 ALDERMANBURY LONDON ENGLAND
20 RUE DE MARAIS PARIS FRANCE



HEAD OFFICE & WORKS
VAUXHALL RD **LIVERPOOL** ENGLAND

course of my experiments I have discovered a method by means of which starch granules of all kinds can be expanded and broken up without the use of water from the outside, which is customary in the conversion of starches into pastes in the ordinary cooking processes with water. Instead of adding water, I am able to effect the complete swelling of the starch granule by means of dry heat. This I do by subjecting the starch granule, grain, or starchy mass to a rapid heat in a saturated atmosphere. At the end of the process I find the starch granules broken up into innumerable particles or fragments. The resulting products after the expansion are drier than before.

I find that I can in this way swell or expand any starchy product, and es-

pecially the cereal grains. When the grains are swelled the resulting products are from four to sixteen times greater in volume than the original kernel. The expanded kernels are only enlarged, otherwise exact copies of the original. The only difference between starch paste or starchy food products prepared by the ordinary method of boiling or cooking with water and the dry method of expanding them is that the resulting products expanded when dry can be kept indefinitely in their dry condition, while the products prepared with water easily spoil and ferment. The process, Dr. Anderson says, may be varied to produce a great variety of flavors with any given cereal, by regulating the degree of heat applied. On account of their great desirability, it is believed that the products of the

new process would have a high value simply as foods for invalids, dyspeptics and infants, as they require almost no cooking, but outside of these classes they are not likely to find use or favor.

PAPER MAKING IN CHINA.

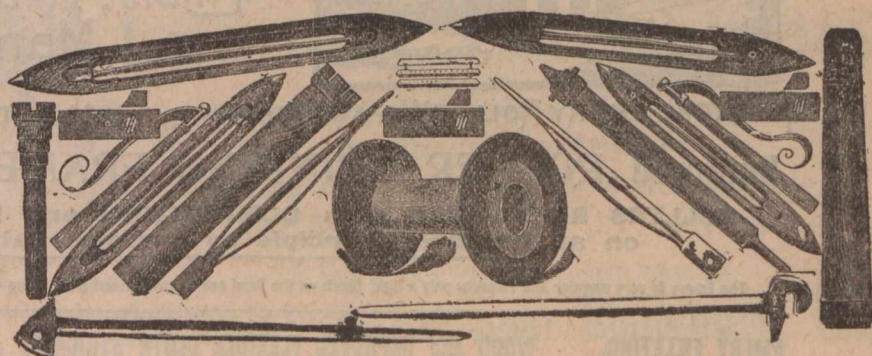
Paper making on modern lines is being actively developed in China by the Tai Shing Paper Company, Ltd., formerly the Aberdeen Paper Company, says the World's Paper Trade Review. It was in 1889 that this company gave Messrs. Bertrams, Ltd., of Sciennes, Edinburgh, Scotland, an order to build a mill in Hong Kong, to be erected in a suburb called Aberdeen. The idea was formulated and carried into effect by

KIRK & CO.,

SPECIALITIES.

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

Cob Wall Works,
BLACKBURN, Eng.



SHUTTLE
And Bobbin Makers and General
MILL FURNISHERS.

Special Rates to Canadians under the New Preferential Tariff.

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE LARD.



Manufactured in England and packed in 28 lb. Galvanized IRON PAILS, and numerous other packages to suit all tastes. Choicest quality and full weight.

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.

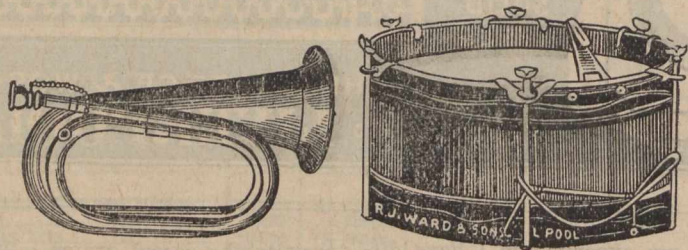
Under New Canadian Tariff Law.

a Chinese merchant of great ability. The original mill was started and continued to do extremely well under the Europeans who managed it, with the result that a new mill has been erected and started by Bertrams, Ltd., Sciennes, and the name of the firm altered, as stated, from the Aberdeen Paper Company, to the Tai Shing Paper Company, Ltd.

The productions of the mill were originally intended to be paper made from rice straw and rags; but rags being so cheap, nothing else but very thin quality of rag papers are manufactured for the Chinese market, and that with great success.

The entire mill consists of five large double flued Lancashire boilers, economizers, and two sets main driving compound engines, one with Turnbull's expansion gear, and the other with Corliss gear. The original beaters were converted into washers, and a complete installation of Bertram and Shand's patent "Acme" beaters replaced them,

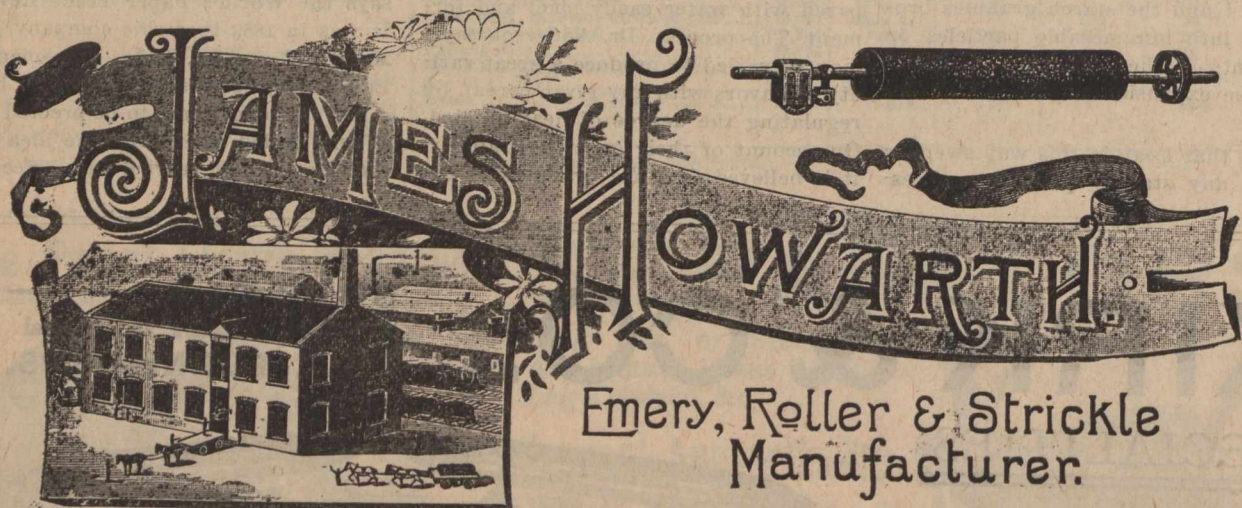
R. J. Ward & Sons,



Military Musical Instrument Manufacturers.

Wholesale Importers
and Exporters of—

General Musical Merchandise, 10 St. Anne Street, LIVERPOOL, Eng.



Emery, Roller & Strickle Manufacturer.

MILKSTONE EMERY ROLLERWORKS. ROCHDALE, ENGLAND.

Improved ROLLER GRINDING FRAMES of all descriptions.

ROLLERS RE-COVERED with COMPOSITION and EMERY manufactured on an Improved Principle by our own Patent Machinery.

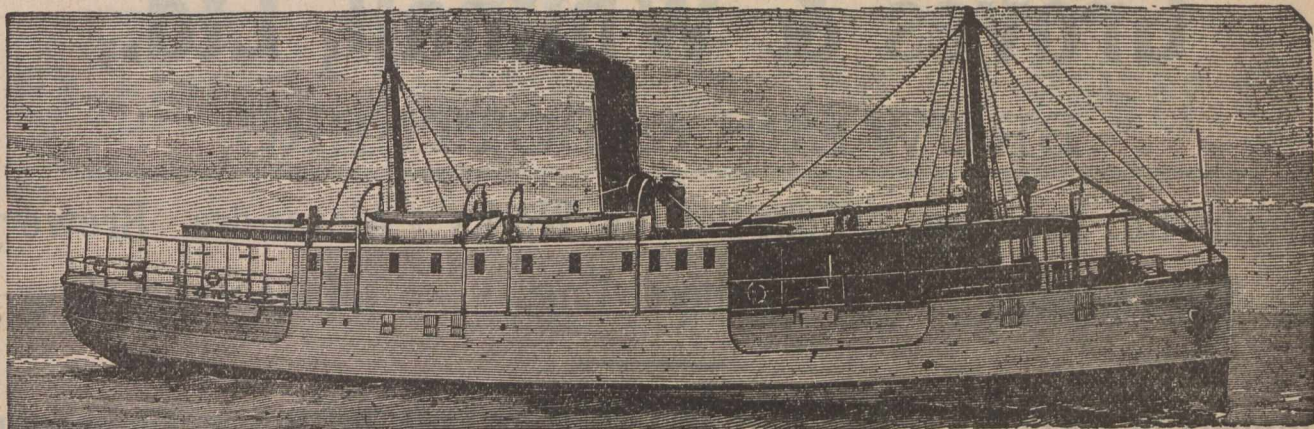
The Emery is very angular and requires only a light touch on the Card and is guaranteed true, being especially adapted for tempered Steel Cards.

EMERY FILLETING.

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

Lytham Shipbuilding & Engineering Co.

LYTHAM ENGLAND.



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

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

GUARANTEED

PURE G. & Co. **POLISH**

For Furniture, Pianos, Etc.

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

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

Lacquers for Brass and Tin Goods for both Hot and Cold
processes, in all Colors and Shades.

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 re-
putation by the Excellence and Uniformity of Quality of all our Manufactures.

ADDRESS:

GEDGE & Co., 90 & 92 St. John St.
LONDON, E.C., Eng.

Enquiries will be Esteemed. Prices on Application.

Special prices to Canadians under the New Tariff.

so that both machines are supplied with pure rag pulp treated by the Bertram and Shand "Acme" beater. On each machine they have also one of Pearson & Bertram's refining engines, which also treat, as stated, pure rag pulps.

The machines are thoroughly up to date in every respect, and mounted with all improvements which the Seiennes firm have employed of recent date for the quick production of these thin papers, including D. N. Bertram's patent "Simplex" stationary strainer, swinging arm on couch rolls, new style of brackets for press rolls, automatic feeds on calender, and specialty of driving gear.

John Hay, now engineer at Messrs. Tod's, Springfield, erected the first machine for Messrs. Bertram, and Mr. George Haxton, at one time engineer with Messrs. Dixon, Oughtybridge, erected the new mill for Messrs. Bertram, and we understand remains there as chief engineer, he being probably the

The Cherry Tree Machine Co.,

LIMITED

MAKERS OF HIGH-CLASS MODERN

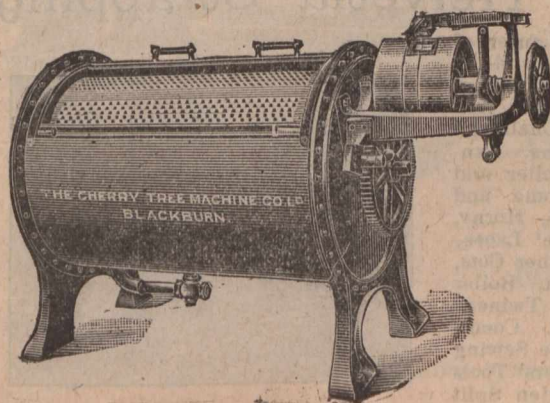
Laundry • Machinery,

Rotary Washing Machines; Metal and Wood
Shirt and Collar Ironing Machines.

Drying Closets and Drying Rooms on Hot-
Blast System.

IT WILL PAY YOU GET OUR PRICES.

CHERRY TREE, near Blackburn, Eng.



Telegrams: "GROVES," Salford, England.

Registered Offices: Salford, England.

Groves & Whitnall, Ltd.,

BREWERS & BOTTLERS,

Regent Rd. Brewery, || Globe Bottling Works, || Alexandra Brewery,
Salford, Eng. || Salford, Eng. || Manchester, Eng.

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.

only European in the mill, as the Chinese operatives speedily became so expert that they could dispense with the services of Europeans. They very soon learned all the details of the work required in each department, and to lead the thin paper over the machine at a high speed, with the result that an extraordinarily small amount of broken paper is made.

LOCATE WARSHIPS 50 MILES' AWAY.

A late Washington, U.S., dispatch reads: Consternation and curiosity

have been created among naval officers interested in the coming mock military operations on Long Island Sound by the report that has escaped from the War Department that the army has, all ready for use, an instrument by which the approach of a steel armored battleship, cruiser or gunboat can be detected at a distance of fifty miles. This wonderful device, which army officers, who appear to be in the secret, say will give ample warning of an attack to the forces on the fortification on the Sound, is known as the "magnetic balance." It is of extremely delicate mechanism, and, it is claimed, so sensitive to the presence

of steel in the body of water in which it is immersed that the size of the vessel which causes the indicator to fluctuate can be estimated with a fair amount of accuracy.

Notwithstanding the fact that the rumors of existence of this wonderful instrument fail to meet with official confirmation, the officers of the Navy Department were yesterday quietly attempting to gain tangible information regarding it. If the device can really do all that is claimed for it, it seems that the shore batteries which are supposed to defend New York City in the theoretical attack between August 31 and September 2 are free from surprises.

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

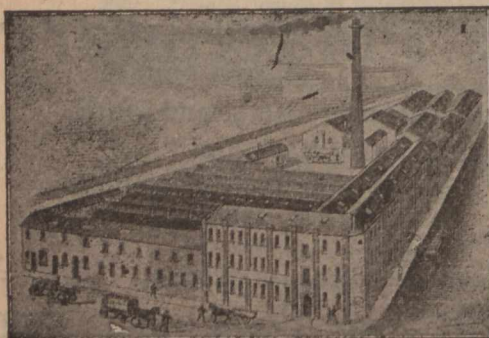
MILLS BROTHERS LTD.

Registered Office: Lowermoor Leather Works.
OLDHAM. ENGLAND.

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

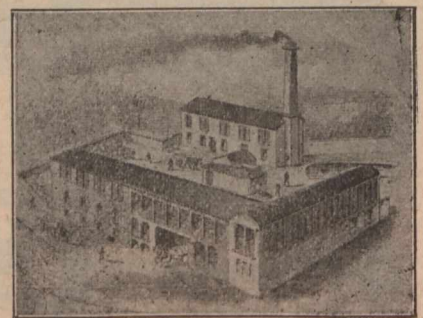
MANUFACTURERS
OF

Oak Tanned and Helvetia Strapping.



Lowermoor Works: Oldham.

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



Tannery: Blackley.

Telegrams : "BRAULIK," LONDON.



G. BRAULIK,



Manufacturer of all Accessories for

Electric Lighting, Heating and Power

Contractor to H. M. Government.

217 & 218, UPPER THAMES STREET, E.C., LONDON, England.

Branches :—115, BATH STREET, GLASGOW.

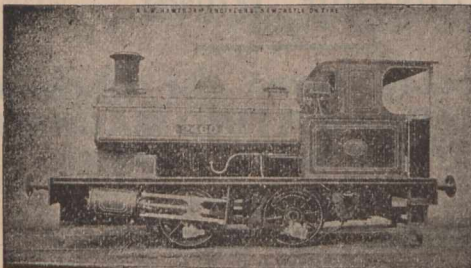
39, PITT STREET, SYDNEY, N.S.W.

**R. & W. Hawthorn, Leslie
... AND Co., Ltd.**

NEWCASTLE-ON-TYNE, ENGLAND.

Manufacturers of _____

LOCOMOTIVES OF EVERY DESCRIPTION

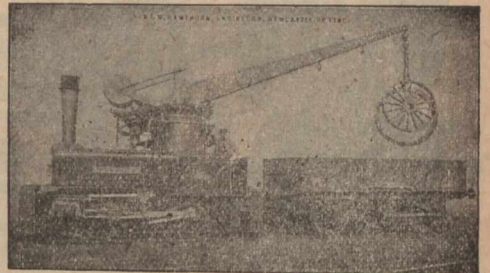


PHOTOGRAPHS and SPECIFICATIONS ON APPLICATION.

Standard Classes in Progress and in Stock.

○ ○

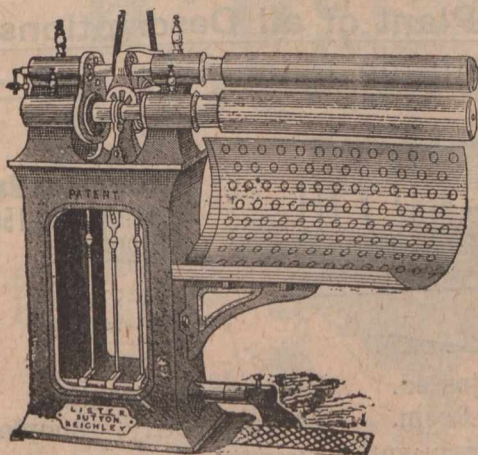
Special prices to Canadians under the New Tariff.



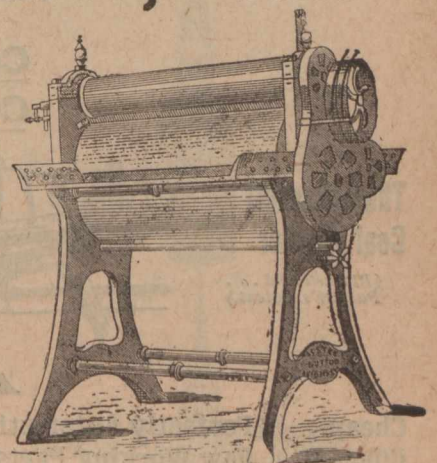
SPECIALITIES. Combined Crane and Locomotive. Standard Tank Engines. 4 and 8 wheel coupled.

ENQUIRIES cordially invited which will have prompt and careful attention.

High Class Modern **LAUNDRY MACHINERY,** Hand or Steam Power.



James Lister & Co.,
LAUNDRY ENGINEERS,
Lister Hill Works,
SUTTON,
Near Keighley, ENG.



AND BODY IRONING MACHINE. (Laundry Machinery under the New Tariff.)

COLLAR AND CUFF IRONING OR POLISHING MACHINE. Made in sizes 12 to 30 inch rolls.

RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

“Union” Hair Belting

... AND THE ...

“HERCULES” Sold Woven COTTON BELTING.

Telegraphic Address: “LETHAM, OLDHAM.”
Telephone, No. 102.



“COTOS” is an Improved Tubular Banding made from perfect Super Egyptian Yarn. The Warp used in the manufacture of this Belting is guaranteed to be made from the BEST quality of the yarn known as Camel Hair Yarn.

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

Address: Waterloo Mills, Oldham, England.

Special Prices to Canadians under the New Tariff.

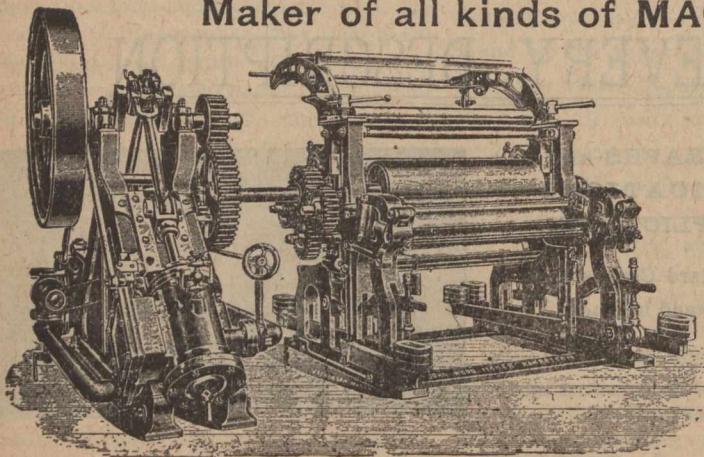
Telephone No. 19.

Telegrams:—“PRINT, RAMSBOTTOM.”

A.B.C. Code used, 4th Edition.

J. WOOD, Calico Printers' Engineer.

Maker of all kinds of MACHINERY for



Bleaching, Dyeing, Printing,
and Finishing Works

Estimates Given for Complete Works. Also PRINTING MACHINES for SANITARY WALL PAPERS.

GARDEN ST. FOUNDRY,
Ramsbottom, Manchester, England.

Mulholland, Maugham & Co. Ltd.,

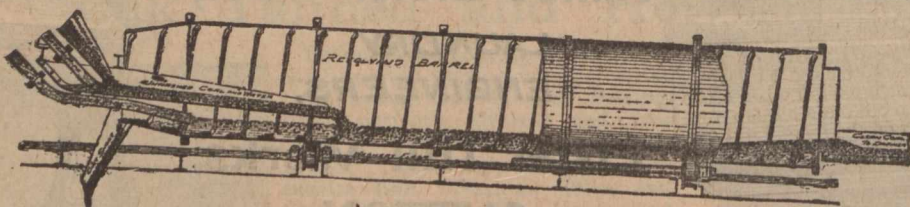
West Cornforth,
Co. Durham, England.

MANUFACTURERS OF

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

The ‘Blckett’
Coal Washer

(Blckett and . . .
Palmer's Patent.)



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

ADVANTAGES

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

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

Special Prices to Canadians under the New Tariff.

MILK CHOCOLATE.
GOLD MEDAL.—Highest Award at the GERMAN CONFECTIONERS' EXHIBITION, MANNHEIM (first time Exhibited)

Tobler's
 Real and delicious
SWISS MILK CHOCOLATE
 CHOCOLAT AU LAIT SUISSE
 SCHWEIZER - MILCHCHOCOLADE
 J. TOBLER, BERNE SUISSE
 MAISON FONDEE 1845
 Etiquette déposée

Also in CROQUETTES, BUNDLES, &c.

MACLURE BROS.,

60 Victoria Street
 LIVERPOOL, Eng.

Cable and Telegraphic Address:—"BUSINESS, LIVERPOOL." Codes used—A.B.C., A.I. and Western Union.

1 & 2 NEW STREET, BIS.

THE LOCO PACKING CO.

Boreham Wood Works,

Sole
 Manufacturers of

ELSTREE, nr. LONDON, Eng

"Colo" and Braithwaite's

"LOGO" TRADE MARK. PACKING,

Durable, Lubricative, Economical.

Used by over 100 British and Foreign Railways, Indian and Colonial Govern-
 ments, Collieries, Waterworks, &c., for Locomotives, Steam Hammers,
 Mining Pumps, Stationary Engines, Hydraulics, &c.

LONDON OFFICE:

Moorgate Station Chambers, - LONDON, E C., Eng.

Special Tariff In Favor of England.

MOUNT BROS.,

Manufacturers and
 Dealers in

Electrical Supplies.

Wiring and Electric Light Contractors.
 Bells, Annunciators Telephones, etc.

784 Craig St.. - Montreal.

MANTELS,
 TILES,
 MOSAICS,

TRANSOM
 and PAVEMENT
 PRISMS.

WEBSTER BROS. & PARKES,

228 ST. JAMES ST..

MONTREAL, Que.

Telegraphic Address: "SPIRITS, DUNDEE."

B. BULLOCK LIMITED.
 EXCELSTOR CONFECTIONERY WORKS,
 DEWSBURY, ENG.

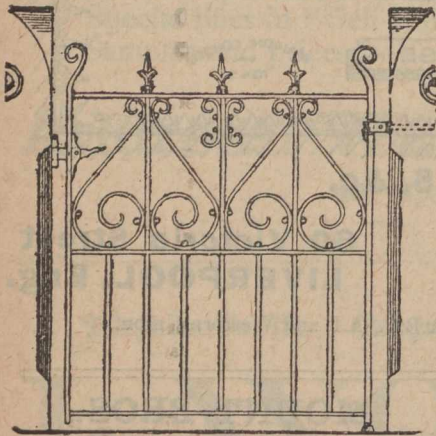
EVERYBODY'S MIXTURES.
 LOZENGES
 PAN-GOODS.
 GELATINE
 GOODS.
 BOILED-SUGARS
 JELLY TIT-BITS
 ORIGINAL & SOLE MAKERS OF THE NOTED REAL YORKSHIRE HONEY & BUTTER TOFFEE.
 SWEETS
 ALL AND EVERY SORT
 MADE TO ORDER.

The Highest Point of Perfection
 GEORGE MORTON & CO. LTD DUNDEE
 SCOTLAND

WHOLESALE WHISKY 24 to 31 Dook St., and
 MERCHANTS DISTILLERS & BLENDERS. 26 to 39 North Lindsay St.
 All communications should be addressed to Head Office, Dock St.

J. & J. T. Mortimer,
 Iron Founders,
 Castings of Every Description for Engineers,
 F. O. B. at Manchester.
 Wicken Tree Foundry,
 Slater Street, • **FAILSWORTH,**
 Manchester, Eng.,
 Special estimates to Canadians under the new Canadian Tariff.

Brookes & Co., Ltd.,



Owners and
 Sole
 Makers.

Gatesmiths

AND ...

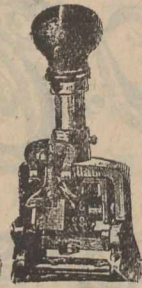
Ironworkers.

Gateaton Street, - MANCHESTER, ENG.

Special prices under the New Tariff.

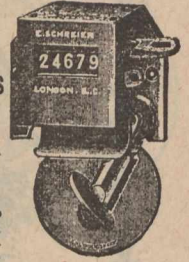
E. SCHREIER,

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



Manufacturer and
 Exporter of

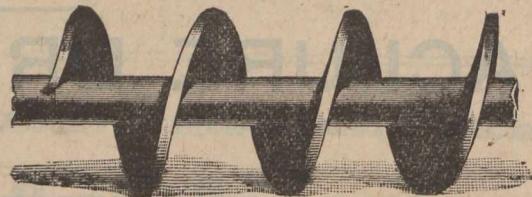
A.B.C. 3, 4 and 5 Action
 Patent "Excelsior" Counter
 FOR PRINTING PRESSES.
 PATENT AUTOMATIC
 Typewriter High Numbering Machines.
 Automatic Chases for Printing and
 Numbering Cheques in one operation, and every
 description of



Numbering, Dating and Perforating Machines.
 WRITE FOR PRICES.

Wrigley's Automatic Conveying Co.

85 Royal Exchange,
 MANCHESTER, Eng.



Wrigley's Patent Cast-Iron Worm.

ELEVATORS & CONVEYORS.

For Coal, Coke, Ashes, Grain, Malt
 and other Materials.

Special prices to Canadians under the New Tariff.

THE TURRELL CAR.

Specification.



Motor.—7 h.p. vibrationless, two cylinder motor.

Gear.—Patented system having the wheels always in mesh.

Wheels and Tyres.—

- 32in. tangent-spoked wheels, with 2 1/4 in. Michelin tyres.
- 34in. artillery wheels, with 2in. Connolly solid tyres.
- 32in. " " " 2 1/4 in. Michelin tyres, £8 10s. extra.
- 32in. " " " 3 1/4 in. " " £22 10s. "

Body.—Mail Phaeton, Tonneau, or Siamese Phaeton.

Brakes—Powerful pedal brake on differential gear. Powerful lever brakes on driving wheels, compensated, and acting in both directions. Ratchet to hold the car on steep hills; this much facilitates starting on big gradients.

Pump.—Special slow-speed positive pump.

Radiator.—Of ample size.

Chains.—By the Coventry Chain Co.

Fitted with either a bonnet or
 basket in front,

300 Guineas net.

Special estimates to Canadians under
 the new Preferential Tariff.

Catalogues, giving drawings
 of detail parts, etc., etc.,
 from - - - - -

THE POLLOCK ENGINEERING CO.

ASHTON-UNDER-LYNE, ENGLAND.

The Roebing Construction Company,

Head Office: Liberty St., New-York.

MANUFACTURERS AND CONTRACTORS FOR

THE ROEBLING SYSTEM

...OF...

FIRE-PROOFING

Fire-Proof Floors, Ceilings, Partitions, Girders and Column Protection, Furring and Wire Lathing for Ornamental Plaster Effects, Exterior Wall Wire Furring, Etc.

Address all communications to **E. D. HOFELER**, Buffalo, N.Y.

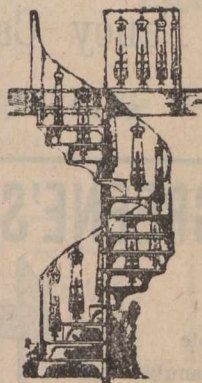
..Sloan & Davidson..

Architectural Sanitary and General

—IRONFOUNDERS—

CARRIOK FOUNDRY

175 Kirkstall Road, :: ::
:: :: :: LEEDS, England.



SPECIALITIES.

Rain Water Pipes and Gutters
Railings, Palisadings and Gates, in
Cast and Wrought-Iron. Baths, W. C., and Urinal
Ranges, for Works and Public Places. Columns and
Brackets, Roof Spandrils, Verandahs, Balconies and Band
Stands, etc. Spiral and Straight Stairs, Balusters, etc.
Pavement Lights. Stall Board Lights.

Light, Plain and Ornamental Castings
of all Kinds.

WE ARE DOING THE PRINTING.....

for some of the leading insurance companies — and giving satisfaction, too. We have the facilities for this class of Printing and can figure just about as close as anybody doing good work.

JOURNAL OF
COMMERCE,

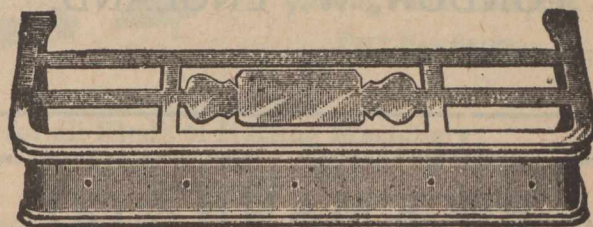
(MONTREAL)

171
St. James Street,

..ROBERT PEEL..

MARSH PUDSEY, near LEEDS, Eng.

Manufacturer of Kitchen Fenders, Fire Irons,
Top Bars, Fire Stands, &c.



Prices on application.

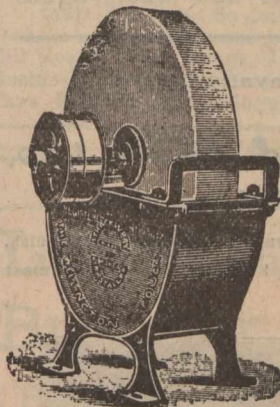
A. B. THACKWRAY,

Kirkstall Road, LEEDS, ENGLAND.

Manufacturer of All Kinds of

GRINDSTONES

Both Coarse and Fine Grit.

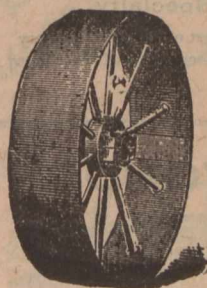


Sole Maker of the WELLINGTON TROUGH, REGISTERED.
SEND FOR CATALOGUE OF PRICES.

Wrought • Iron • Pulleys.

WELL FINISHED, STRONG and TRUE.

Price-lists and discounts
on application.



Douglas, Lawson & Co.

Birstall, near Leeds,

ENGLAND.

FOR

Motors,
Motor Accesso-
ries,
Motor Fittings,
Motor Parts,

Of Every Possible Description.

Write to the Oldest
British Firm in the Trade.**United Motor Industries, Ltd.**42 Great Castle St.,
LONDON, W., ENGLAND.

Special Terms to Canadian Buyers.

Telegrams: "RUSSIANIZE, London." A.B.C. Code 4th Edition used.

A. BECKMANN & CO,Wine & Spirit Brokers,
47 Mark Lane, - LONDON, E.C., Eng.

Every attention given to the Export Trade.

SPECIALITIES:

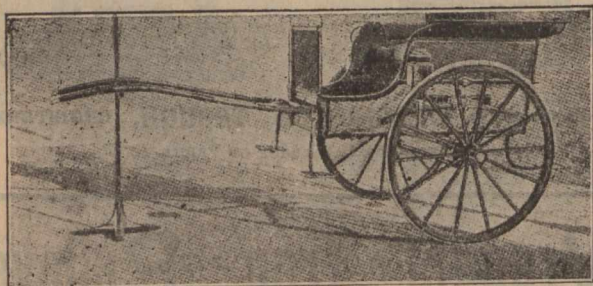
Cheap Cased Brandy's, Clarets and Champagnes.

Patronized by Royalty.

JAMES BLIGH & SON, LTD.

117, LONG ACRE, LONDON, W. O., England.

Numerous Gold Medals awarded for Excellence of Design and High Finish.

MISS MARIE CORELLI writes:—"The 'Thelma Car' I find most
Charming and Comfortable"LANDAUS, BROUGHAMS, VICTORIAS, PHÆTONS,
with Improved Step, Pony and Governess Cars
in all sizes on view. Repairs a Specialty.The "THELMA" is undoubtedly the most unique Cart of the new Century.
A large and varied Stock of High-class New and Second-hand Carriages
always on View.**GLAZIERS' DIAMONDS.**

Established 1848.

Francis Barker & Son,Sun-Dial and Mathematical
Instrument Makers,

12 Clerkenwell Road, - London, E.C., Eng.

HORIZONTAL SUN-DIALS, fixed on Pedestals, form a Beautiful, Useful and Ornamental addition to Gardens, Terraces, Parks, &c. **14-Inch Brass HORIZONTAL SUN-DIAL**, with Equation Table complete on Terra-Cotta Pedestal, as Illustration £10 subject. An assortment of Pedestals and Dials kept in stock. **SUN-DIALS** can be supplied without pedestals, in Brass, Gun-Metal or Slate, from £2 each subject. Suitable Motives, &c., can be Engraved. Special Designs can be submitted, or suggestions carried out. Full instructions sent for fixing Dials, or competent workmen sent to set them.

Illustrated Price List and Full Particulars sent Post Free upon
Application.

AGENTS REQUIRED.

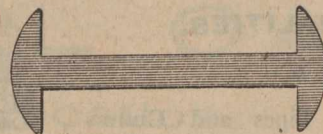
W. G. WISDOM,98 & 100 Rosoman St., Clerkenwell,
LONDON, E.C., Eng.

Who'sale Silversmith,

AND

.. Fancy Cabinet Manufacturer..

SALTS, SCENTS and SPIRIT STANDS.

GREENE'S BELT FASTENERSEstablished
1887.Sole
Manufacturer**Wm. H. Chase,**16 Little Trinity Lane Upper Thames Street E.C.,
LONDON, ENGLANDAVOID IMITATIONS and insist
on having.. **Greene's Genuine Belt Fasteners**..As Manufactured by W. H. CHASE
for upwards of Thirty Years.

To be obtained from all leading dealers in the United Kingdom.

EVERYTHINGin the line
of ...**JOB PRINTING**

executed promptly

at the office of the

JOURNAL OF COMMERCE
171 St. James St., Montreal.**BUSH & CHIPPER,**Diamonds for Turning Emery Wheels, Circles, Shades, Pressure
Tubes, Etc.

9 Percival St., Clerkenwell, London, E.C., Eng.

Illustrated Price List on Application.

SECURITIES.

	London June 26	
British Columbia, 1877 6 p.c.	106	110
1887, 4½ per cent	92	94
1891-3, 3 p.c.	104	106
Canada, 4 per cent. loan, 1860	103	105
3 per cent. loan, 1888-99	101	103
Debs. 1884, 3½ per cent.	89	91
3½ p.c. loan, 1897	107	109
Manitoba, 1885-6, 5 p.c.		
Sms Railway and other Stocks.	June 26	
Quebec Province, 5 p.c., 1874	100	105
1876, 5 p.c.	100	105
1880, 4½ p.c.	104	106
1883, 5 p.c.	108	110
Atlantic & Nth. Western 5 p.c. Gns		
1st M. Bds	121	123
Buffalo & Lake Huron \$10 shr.	13½	14
do 5½ p.c. bonds	138	141
Can. Central 6 p.c. M. Bds. Int.		
guar. by Gov.		
Canadian Pacific \$100	133½	139
Grand Trunk, Georgian Bay, &c.		
1st M.	99	101
Grand Trunk of Canada Ord. stock.	13¾	13¾
2nd equip. mtg. bds. 6 p.c.	127	130
1st pref. stock	105½	107
2nd pref. stock	90¼	93¼
3rd pref. stock	89¼	89¼
5 p.c. perp. deb. stock	136	139
4 p.c. perp. deb. stock	109	111
Great Western shares, 5 p.c.	135	138
Hamilton & N. W., 6 p.c.		
M. of Canada Stg. 1st Mort. 5 p.c.	107	108
Montreal & Champlain 5 p.c. 1st		
mtg. bds		
N. of Canada, 1st mtg., 5 p.c.	100	102
Quebec Central, 5 p.c. 1st Inc. Bds. ....	.01	104
T. G. & B. 4 p.c. bonds, 1st mort.	107	109
Well., Grey & Bruce, 7 p.c. bds.		
1st Mort	110	113
St. Law. & Ott. 4 p.c. Bds.	105	107
MUNICIPAL LOANS.		
City of London (Ont) 1st pref 5 p.c.	—	—
City of Montreal stg. 5 p.c 1874	101	103
City of Ottawa, 4 p.c., stg.	102	104
redeem 1873	100	103
redeem 1875	101	104
City of Quebec, op. c. redeem 1875 ..	107	109
redeem 1878	112	114
City of Toronto, 4 p.c. 1889-93	101	103
6 p.c. stg. con. deb. 1874-1876.	100	106
5 p.c. gen. coa. deb. 1879	111	113
4 p.c. stg. bonds,	103	105
City of Winnipeg deb., 1884, 5 p.c.	105	107
Deb. scrip. 1883, 6 p.c.	—	—
MISCELLANEOUS COMPANIES.		
Canada Company	41	43
Canada North-West Land Co.	16	18
Hudson Bay	27¾	27¾
BANKS.		
Bank of British North America	67	69
" " Montreal	520	540
Canadian Bank of Commerce	15	16

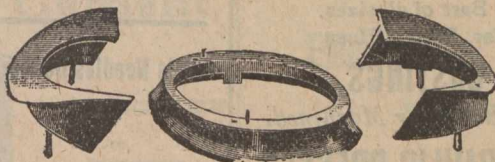
BOILER SHOP.

THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes Oil Stills, Tanks, Bleachers and Agitators, Salt Pans, Steam Boxes for Stave and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH, J. H. FAIRBANK,
 Manager. Proprietor.

Thomas E. Whitworth,
HATTERS' MACHINIST,
DENTON, near MANCHESTER, Eng.



SPECIALITY

Improved Split Frames for
 Curling and Shaping

FELT HAT BRIMS.

Accuracy Guaranteed.

Estimates for all Kinds of Hatting Machinery

SHIPPING ORDERS and ENQUIRIES Promptly Attended to

WE CAN
 ALWAYS
 SPARE TIME

FOR customers who want a figure on their Printing. So don't be anyway bashful in asking for our price on your Bill Heads, Letter Heads, Visiting Cards, Business Cards, Statements, Envelopes, Tags, Note Heads, Catalogues or Posters.

JOURNAL
 OF
 COMMERCE
 171
 St. James St.,
 MONTREAL.

Telephone UP 1031.

H. O'BRIEN & CO.,

Real Estate Agents,
 Interior Painters, Designers and Decorators.

257 Bleury St., Montreal,

SOLE AGENTS FOR AGENTS FOR
 Electric Sanitary English, American
 No Dust and Canadian
 Floor Dressing Wall Paper.

Used by the Leading Merchants.

Dominion Paper Co'y

345 ST. JAMES STREET;
 MONTREAL.

Mills at Kingsley Falls, P.Q.

Manufacturers of the following grades of
 High Class Papers:

- Nos. 1 & 2 Book and Printing (Toned and White).
- No. 3 News and Printing
- White Tea and Bag.
- Bleached Manila, Envelope, Bag and Wrapping.
- White Manila, Tea and Wrapping.
- Unbleached Manila, Tea and Wrapping.

**OIL Lubricating
 Burning**

In Casks, Barrels
 or Drums.

Specially Prepared
 for Export.

JAMES LIGHT & SON, LIMITED
 LIADCO WORKS and 9 Rumford St.,
 LIVERPOOL, England.

- Cog,
- Locomotive,
- Antifriction,
- Water-Wheel,

GREASE

Cables to
 "LIGHTHOUSE."

ESTABLISHED 1810.

JOHN SPENCER & SONS, L^T D.,

(Works:—At NEWBURN and OUSEBURN, NEWCASTLE-ON-TYNE),

Newburn Steel Works,

NEWCASTLE-ON-TYNE, ENGLAND,

Offices: { Newcastle-on-Tyne: 27 Westgate Road,
London: Cannon Street Buildings, 139 Cannon Street.

ON ADMIRALTY LIST.

MANUFACTURERS OF STEEL

By the Siemens', Cementation, and Crucible Processes.

SHIP and BOILER PLATES up to 11 Feet Wide.

Ingots, Slabs, Blooms, Billets, and Bars of all sizes.
Rivet Steel. Special Mild Steel for Boiler Flues.

STEEL FORGINGS, STEEL CASTINGS,

Of all descriptions, to any weight, Rough or Machined.

CRANK AXLES & SHAFTING HYDRAULIC PRESSED.

Springs.—Laminated, Volute, Patent Improved Volute, Conical, Spiral (Original Manufacturers of Volute Springs).

Buffers, of Wrought and Cast Iron, of all descriptions. Best Cast Steel for Tools from finest Dannemora Brands. Best Cast Steel Files. IRON FORGINGS of all kinds.

FOSTER'S & FOWNES' Patent CRANK SHAFTS.

WASTENEYS SMITH'S PATENT STOCKLESS ANCHORS,

Special price to Canadians under the New Tariff.

JOHN PEACE & SONS, Algoma Works, Sheffield, England'

Established over 100 years.

MANUFACTURERS AND MERCHANTS OF SHEFFIELD GOODS.

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

FILES AND RASPS of every description or made to any pattern.

HAMMERS for Engineers' Smiths, Masons' Mallets and Quarry Work.

CHISELS for Engineers, Masons, and other purposes.

Shoemakers' Knives, Hammers, Nippers, Rasps and all descriptions of Shoemakers' Tools.

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

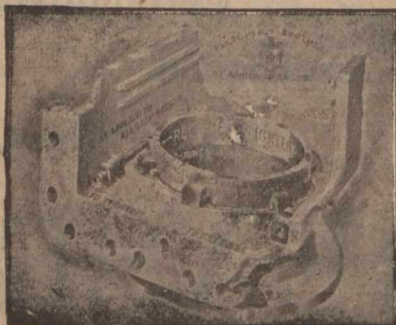
Fletcher • Brothers,

ASHTON-UNDER-LYNE,
ENGLAND.

NEW STEAM
"DIVERGENT"

STOP VALVES

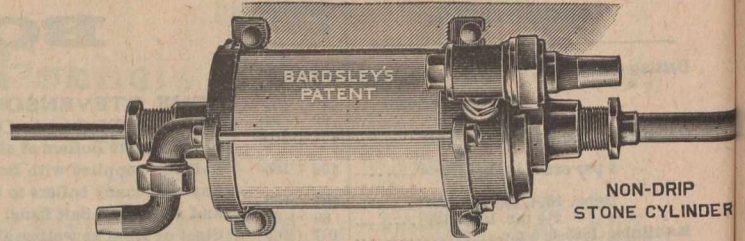
With Patent Removeable Expansive Seatings,
Simple Bye-pass Arrangement.



Safety Valves

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

Special rates to Canadians under the New Preferential Tariff.



A GREAT BOON to Publicans and the Public generally.

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

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

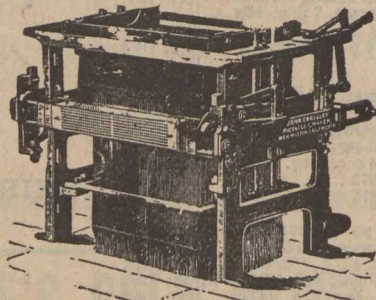
Can be fitted to any Machine.

Write for Particulars.

BARDSLEY & CO.,

39 UNION STREET,
OLDHAM, ENG.

400's Needles Double-Lift SINGLE CYLINDER JACQUARD MACHINE



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

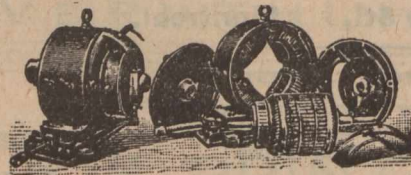
JOHN CROSSLEY,

INVENTOR OF THE

Double-Lift Jacquard,

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

ELECTRICAL PLANTS FOR
LIGHTING and MOTOR DRIVING.



"TURNER" D.P. TYPE ENCLOSED MOTORS.

TURNER, ATHERTON & CO., Ltd.,

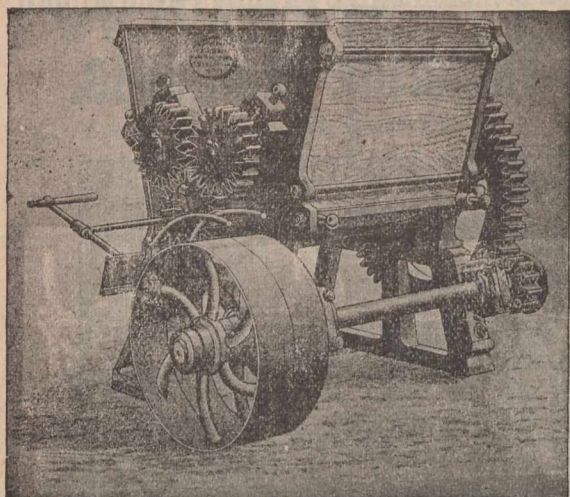
Electrical Engineers, &c.,

Electrical Accessories.

DENTON, Manchester, Eng.

These Motors are manufactured especially for the Canadian market, under the new preferential tariff, 33 1/3 per cent. in favour in the English market.

Established 1842.



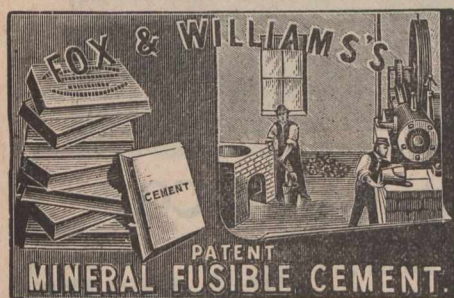
JOHN HEALD,

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

CHORLEY, - LANCASHIRE, ENGLAND.

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

FOX & WILLIAMS'S Mineral Fusible Cement,



(The
Strongest,
Hardest,
Most
Effective
and
Economical)

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

For Prices and Particulars Apply to

FOX & WILLIAMS,
SOLE MAKERS,

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

Manchester, England.

Manchester Royal Exchange, Tuesdays & Fridays, Pillar 13, 1 to 2.

Telegrams: "MILLS," STOCKPORT.

JAMES E. MILLS,

Heapriding Hat Works,

STOCKPORT, ENGLAND.

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

Wholesale Manufacturer of

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

Specialities in EXTRA LIGHT HATS for the Colonial Markets.

Special attention paid to Packing of Goods for Export.

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

**Journal of Commerce Job
Department for Printing.**

Hartley, Baxter & Co.

LIMITED.

Electro-Plate and Cutlery Manufacturers.



C 120—Ivory.



C 122—Xylonite.

Tenter Street, - SHEFFIELD, England

Catalogue on Application.

Richard Robinson,

BRASS and IRON FOUNDER,

Manufacturer of all kinds of
Extra Strong Gun Metal

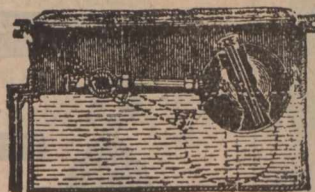
Steam Fittings,

ENGINEERS' AND MILLWRIGHTS' BRASS WORK.

WILLIAM ROBINSON'S Patent Improved

Syphon Box or Steam Trap

Over 50,000 have been sold.



Manor Street Works,

GUIDE BRIDGE,

Nr. MANCHESTER, England.

SAYNOR, COOKE & RIDAL.

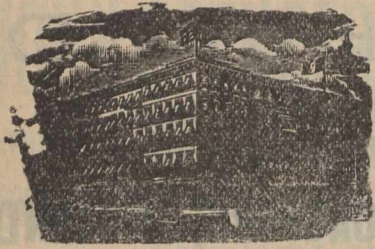
Manufacturers of every description of

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

Paxton Works,

SHEFFIELD, ENG.

Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

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

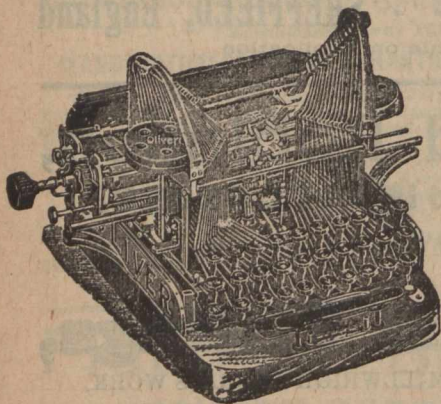
A. NELSON, Proprietor.

**THE RUSSELL,
OTTAWA.**

THE PALACE HOTEL OF CANADA.

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

F. X. ST. JACQUES, Propr.



YOUR ATTENTION!

THE OLIVER . .

Free Type Bar

Visible Writing

TYPEWRITER.

Price in Canada & United States,

— \$95.00 —

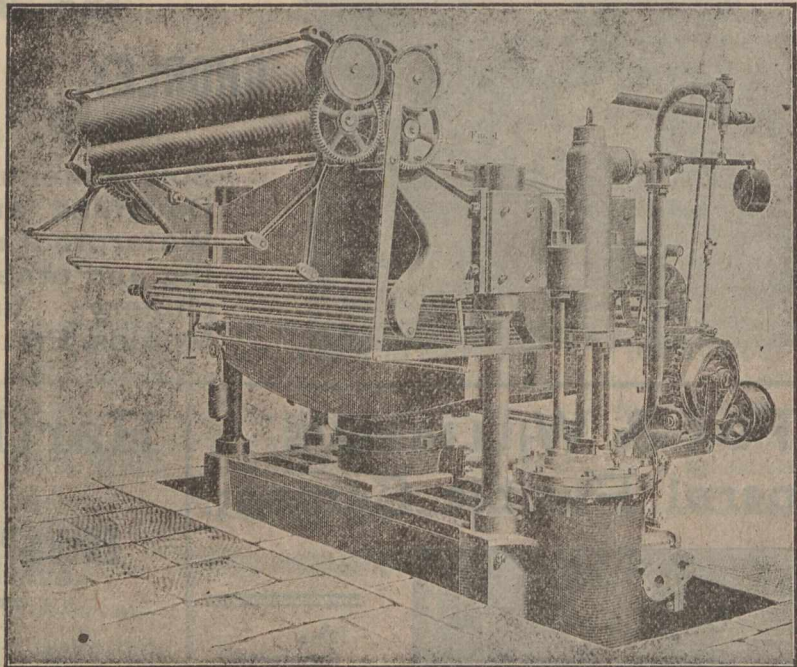
LINOTYPE COMPANY.

156 St. Antoine Street,
MONTREAL.

Manufacturers for
CANADA AND SOUTH AMERICA.

By H. M. NUSSEYS & LEACHMAN'S PATENT PRIZE MEDAL
Royal Letters Patent.

Pressing and Tentering Machines.



MAKERS W. B. LEACHMAN & CO.,
EXCEL WORKS,

Great Wilson Street,

LEEDS, ENGLAND.

THIS LITTLE TRADE MARK

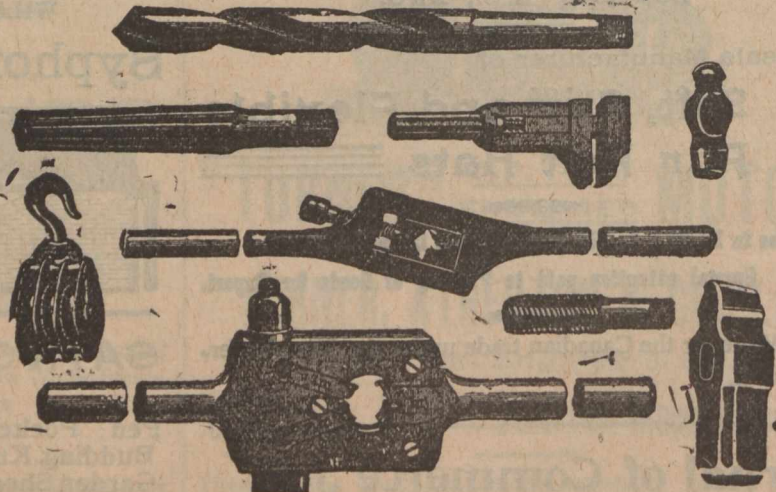


ON A SAW GUMMER

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

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

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



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

WILLIAM ATKINS & Co., LIMITED.

Telegraphic Address:
"RELIANCE, SHEFFIELD."

Corporate Trade Mark.

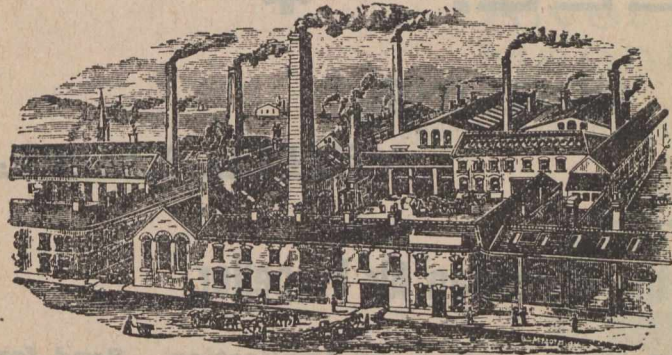


ATTERCLIFFE,

RELIANCE STEEL WORKS,

Sheffield, England.

Manufacturers of all kinds of Crucible



CAST STEEL

For Engineers, Shipbuilders, Boilermakers and other purposes.

SPECIAL DRILL STEEL

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

TOOL STEEL

For Turning Chilled Rolls, or any Hard Metals.

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

Special terms to Canadians under the New Tariff.

1879	NOTHING TO TOUCH THESE	1902
Pioneer in Cycle Chains.	Fitted by all the Leading English Cycle Manufacturers. BEST BRITISH.	At the Head of The Trade.
Send for No. 1. Catalogue (Index to Various Types.)	HANS RENOLD MANCHESTER CYCLE CHAINS	Tariff no longer pre- vents Canada from seeking the Best in the Old Country.
Lightest, Strongest, Most Durable.	Also Renold Patent High Speed Silent Driving Chain, Renold Roller Chain, for Motors, Governor Drive, &c. Works, - MANCHESTER, Eng.	Honest Value for Money.

A Reliable and Practically Unbreakable Bicycle Frame.

THE BIRI WISE HYDRAULIC JOINTING SYNDICATE, LD., Worsley St., HULME, Manchester, Eng.

Are Prepared to arrange with a Factor
for the introduction and sale of their

UNBREAKABLE B.H.J. BICYCLE FRAME.

For description see "Canadian Journal of Commerce," March 28th, 1902.
Full particulars and prices on application.

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.

* **BLACKMAN'S** *

Patent Power Ventilating

* **WHEEL.** *

HEATING.

COOLING.

DRYING.

VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

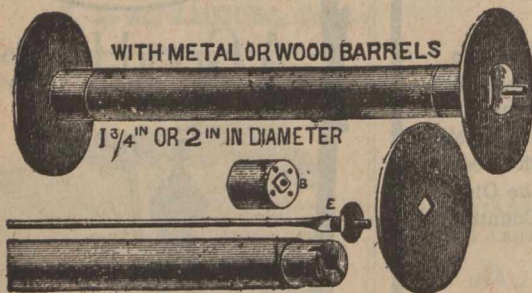
MILLER BROS. & TOMS, - Agents, - MONTREAL

JOHN KAY,

Machinist and Mill Furnisher,

Crown Works, Walker St., - **ROCHDALE, Eng^d**

PATENT CONDENSER BOBBIN.



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

Garnock, Bibby & Co.,

Limited.

Steel Wire and Hemp
Rope Manufacturers,

LIVERPOOL, - ENGLAND,

Contractors to the Admiralty and

War Office.



DRIVING ROPES.

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

ATKINSON BROTHERS, LTD.,

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

MINERS DRILL STEEL

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

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

... FOR

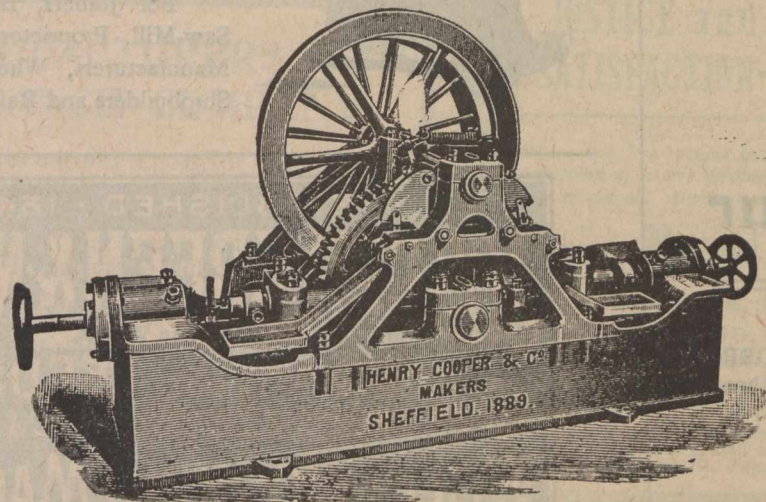
HENRY COOPER & CO.

SHEFFIELD, England.

Makers of . . .

Rivet Making
Machines . . .

As Supplied to the Russian and Japanese Governments.



Particulars and Drawings on Application.

T. J. HAYES,

Special Attention
paid to
Export Orders.

Maker of every description
of



Wire
Mattresses.

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

35 Hood Street, Jersey Street, - ANCOATS,
MANCHESTER, ENGLAND.

(Cut will be inserted as soon as made.)

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

Rigby, Wainwright & Co.,
Manufacturers, Railway
...And **Government Contractors**

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



NEPTUNE WORKS

Union Street Fairfield St. - MANCHESTER, Eng.

Brass Founders, Coppersmiths,
Brass Finishers.

Hartcliffe, Lee & Malkin, Ltd.,
CHAIN MAKERS.
For Driving, Conveying, Elevating, &c.

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

Special quotations under the New
Preferential Tariff.



RECOGNIZING the value of the Journal of Commerce as an advertising medium—and as a trade winner—we insert this ad. In other words, we want your trade—

YOUR PRINTING.

Watch Your Mail Bag

If it contains MAIL ORDER PRINTING from us—then you'll be satisfied



If it is STATIONERY you want we suggest

“Keystone”

—You can't get anything better for the money.

Write.

By return mail we'll give you an estimate

Journal of Commerce Job Dept,
171 St. James St.
MONTREAL.

N.B.—Mention this ad. and we'll make our offer still better.



Telegrams: “Kershaw Brothers, Hebden Bridge.”

National Telephone: 1214

KERSHAW BROTHERS,

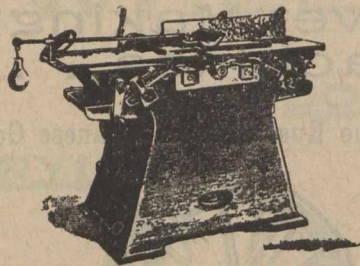
SAW-MILL ENGINEERS
and WOOD-WORKING MACHINISTS, Etc.

RAILWAY
IRON WORKS,

Hebden Bridge, via Manchester, Eng.

MAKERS OF HIGH-CLASS

Wood - Working — Machinery —



For Joiners, Builders, Cabinet Makers, Saw-Mill Proprietors, Pianoforte and Organ Manufacturers, Wheelwrights, Coachbuilders, Shipbuilders and Railway Wagon Builders, &c.

ESTABLISHED 1846

JOSEPH GREEN & NEPHEW

“Globe Iron Works,”

TELEGRAPHIC ADDRESS: GREEN-NEPHEW LEEDS ENG.

MANUFACTURERS OF ALL KINDS OF HAND & STEAM POWER

WOOD WORKING MACHINERY



TENONING TOOL.
£2.0.0



BORING APPARATUS
£1.5.0



PRICE £22.10 COMPLETE AS ABOVE

DRAWINGS & FULL PARTICULARS ON APPLICATION
LIBERAL DISCOUNT TO MERCHANTS & SHIPPERS
ALL MACHINES ARE OF THE BEST MATERIALS HIGH CLASS WORKMANSHIP
& FINISH & THOROUGHLY TESTED BEFORE LEAVING THE WORKS

Tel. Address: “HYDRAULIC, LEEDS.”

National Telephone: No. 214.

HYDRAULIC MACHINERY

OF EVERY DESCRIPTION.

R. MIDDLETON,

SHEEPSCAR,
LEEDS, Eng.

Hydraulic and General Engineer.

Accumulators, Steam and Power Pumps, Passenger and Goods Lifts of all descriptions, Hydraulic Presses for all Purposes, Valves, &c.

London Agent—E. C. AMOS, 20 Bucklersbury, E.C., Eng.

Codes Used—Lieber and A.B.C. 4th Edition.

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 COMPANY

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

Business in Force, over - \$27,000,000 00

Hon. G. W. ROSS, J. F. JUNKIN,
 President, 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

POLICYHOLDERS AND AGENTS ALIKE PROFIT BY A GOOD SELECTION.

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

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

THE NORTH AMERICAN LIFE

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

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

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

Saxe & Archibald,
ARCHITECTS
 Room 79, Imperial Building
MONTREAL.

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.

JUSTICE and SATISFACTION

In dealing with both Agents and Policy-holder — fairness coupled with invariable honesty of purpose. These are the endeavors of the management of the Union Mutual in all transactions. And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims. Always a place for reliable, capable Agents.

Union Mutual Life Insurance Co.,

Portland, Maine. INCORPORATED 1848.

FRED E. RICHARDS, President.
 ARTHUR L. BATES, Vice President.
 Address:—HENRI E. MORIN, Chief Agent for Canada,
 151 St. James St., Montreal, Canada.

For Agencies in the Western Division, Province of Quebec and Eastern Ontario apply to WALTER I. JOSEPH, Manager, 151 St. James St., 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.

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.

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 for experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CANADA BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 12 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

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

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

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

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

Canada Board of Directors:

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

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

CONFEDERATION LIFE ASSOCIATION.

Policies Issued on all Approved Plans.

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

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,
Managing Director.

Head Office, - TORONTO.

Montreal Office:
174 ST. JAMES ST.,

The Royal-Victoria

LIFE INSURANCE COMPANY.

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

Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS.

PRESIDENT: JAMES CRATHERN, Esq.

VICE-PRESIDENTS:

ANDREW F. GAULT, Esq., and HON. L. J. FORGET.
HON. JAMES O'BRIEN. HON. ROBT. MACKAY.
JONATHAN HODGSON, Esq. DAVID MORRICE, Esq.
SAMUEL FINLEY, Esq. H. N. BATE, Esq.
REV. R. H. WARDEN, D.D. GASPARD LEMOINE, Esq.

MEDICAL DIRECTOR:

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

GENERAL MANAGER:

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

The new business for the first six months of 1902 shows a large increase over the same period of last year.

Securities deposited with the Dominion Government exceed all liabilities to policyholders.

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

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office, - Toronto, Ont.

Hon. GEO. COX, Pres. J. J. KENNY Vice-Pres. & Man.-Dir
C. C. FOSTER, Secretary.

Montreal Branch, - - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

ALLIANCE

ASSURANCE CO., LIMITED,

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

Capital, \$25,000,000.

Head Office for Canada, - IMPERIAL BUILDING, MONTREAL.

P. M. WICKHAM,
Manager.

G. R. KEARLEY,
Asst. Manager.

NATIONAL ASSURANCE COMPANY OF IRELAND.

ESTABLISHED 1822.

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

Canadian Branch:

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

H. M. LAMBERT, - MANAGER.

B. S. & W. WHITELEY

Press
Paper
Manufacturers,

Pool Paper Mills, POOL, nr. LEEDS,
ENGLAND.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

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

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES MCGRECOR, Manager.