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SOLE MANUFACTURERS
COLD-AIR-CIRCULATION SYSTEM.

Over 3,200 Machines Sold.
Special Machines for DAIRIES, BUTCHERS, Etc.
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2837

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol. 54. No. 24.
NEW SERIES.

MONTREAL, FRIDAY, JUNE 13, 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.

13 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.

X The following Brands Manufactured by . . . X

THE American Tobacco Co.

OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses . . .

OUT TOBACCOOS.

Old Chum,
Seal of North Carolina,
Old Gold.

CIGARETTES—
Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

**MARK FISHER SONS
AND COMPANY,**

Merchant Tailors and
. . . Woollen Buyers

will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.

We have never shown a more extensive line of . . .

STAPLE WOOLLENS

than we are doing at present.

Our Tailors' Trimming Dep't
is also more than usually complete.

Mark Fisher, Sons & Co.,
VICTORIA SQ., - MONTREAL

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.

JAMES CORISTINE & CO.,
Limited.

Manufacturers and
Importers of

**HATS
CAPS
AND FURS**

MONTREAL.

**Destructors and
Boiler Furnaces.**

HORSFALL DESTROYER CO.,
Ltd.,

LEEDS, England.

London Office:

19 Old Queen St., Westminster, S.W., Eng.

Canadians can purchase these furnaces under the new Canadian Tariff, 33 1/2 p. c. cheaper than any other Country.

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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.
 W. S. Clouston, Inspector of Branch Returns.
 F. W. Taylor, Assistant Inspector.
 James Aird, Secretary.

BRANCHES IN CANADA:

MONTREAL, H. V. Meredith, Manager.
 " West End Branch.
 " Seigneurs St. Branch.
 " Point St. Charles Branch.
 Almonte, Ont. Perth, Ont. Glace Bay, N.S.
 Belleville, " Peterboro, " Halifax, N.S.
 Brantford, " Picton, " Sydney, N.S.
 Brockville, " Sarnia, " Calgary, Alta.
 Chatham, " Stratford, " Lethbridge, Alta.
 Cornwall, " St. Mary's, " Regina, Assa.
 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 Westmin-
 Kingston, " Chatham, N.B. ter, B.C.
 Lindsay, " Fredericton, N.B. Rossland, 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. Hebben 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 - - - - - 2,500,000

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.

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

BRANCHES:

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

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 1836.

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. ELMESLY, Inspector.

BRANCHES IN CANADA:

London, Ont., Quebec, Ashcroft, B. C.
 Brantford, Halifax, N.S., Atlin,
 Hamilton, St. John, N.B., Greenwood,
 Toronto, Fredericton, Victoria,
 Kingston, Yukon District, Vancouver,
 Midland, Dawson City, Rossland,
 Ottawa, Winnipeg, Man. Esau.
 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. E. 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. Marcuard, 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. Cleghorn,
 H. Markland Molson, Lt.-Col. F. C. Henshaw.
 JAMES ELLIOT, General Manager.
 A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.
 H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES:

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, Ont.
 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, " Ridgeway, 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 Leinster 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.—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco—Canadian Bank of Commerce. Portland, Oregon—Canadian Bank of Commerce. Seattle, Wash.—Boston National Bank.

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

The Chartered Banks.

THE ROYAL BANK OF CANADA.

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

BOARD OF DIRECTORS:

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

HEAD OFFICE: HALIFAX, N.S.

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

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

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

CORRESPONDENTS:

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

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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

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

AGENTS:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, - - - - - \$1,000,000
 Capital Subscribed, - - - - - 806,979
 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 subscribed - - - - - \$1,500,000.00
 Capital Paid-up - - - - - 1,399,660.00
 Rest - - - - - 425,000.00
 Profit and Loss Account - - - - - 94,411.44

HEAD OFFICE: TORONTO.

DIRECTORS:

G. E. E. Cockburn, Esq., - - - - - President.
 Donald Mackay, Esq., - - - - - Vice-President.
 Hon. J. C. Aikins, 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,
 Lindsay, London, Port Arthur,
 Bowmanville, Windsor, Sudbury,
 Buckingham, Q., Montreal, Tweed,
 Cornwall, Mount Forest, Newmarket,
 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
Reserve Fund, - - - - - 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. Flavelle, 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: 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'rin's 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 & Cie., Paris.
Germany—Deutsche Bank, Holland—Disconto Maatschappij, Rotterdam. Belgium—J. Mattheu & Fils, Brussels. Mexico—Banco de Londres y Mexico. West Indies—Bank of Nova Scotia, Kingston, Jamaica; Colonial Bank and Branches.
Bermuda—Bank of Bermuda, 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 Zealand—Union Bank of Australia, Limited; Bank of Australasia. Honolulu—First National Bank of Hawaii, Bishop & Co.

The Chartered Banks.

Bank of Hamilton.

NOTICE is hereby given that a dividend of five per cent. on the capital stock of the bank for the half year ending 31st May next, has been declared, the same to be payable at the Bank and its branches on 2nd June next.

The transfer books will be closed from 17th to 31st May, both inclusive.

The Annual General Meeting of Shareholders will be held at the Bank's Head Office, Hamilton, on Monday 16th June, at noon.

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

Hamilton, 23rd April, 1902.

The Chartered Banks.

BANK OF NOVA SCOTIA

INCORPORATED 1832.

Capital Paid-up.....\$2,000,000.00
Reserve Fund..... 2,300,000.00

Head Office, - HALIFAX, N.S.

DIRECTORS.

JOHN Y. PAYZANT, - - - - - President
CHARLES ARCHIBALD, - - - - - Vice-President
R. L. BORDEN, J. WALTER ALLISON
GEO. S. CAMPBELL, HECTOR MOIRNES.

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, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Pugwash, Stellarton, Westville, Yarmouth.

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

In P. E. Island—Charlottetown and Summerside, In Quebec—Montreal and Paspébiac.

In Ontario—Arnprior, Berlin, Ottawa, Toronto. In Manitoba—Winnipeg.

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

THE QUEBEC BANK.

HEAD OFFICE, - - - - - QUEBEC

Founded 1818. Incorporated 1822.

CAPITAL AUTHORISED - \$3,000,000

" PAID-UP - 2,500,000

REST - 700,000

DIRECTORS:

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

THOMAS McDUGALL, - - - - - Gen. Manager.

Branches.

Quebec, St. Peter St. Thorold, Ont.
do Upper Town. Three Rivers, Que.
do St. Roch. Toronto, Ont.
Montreal, St. James St. Shawenigan Falls, Q.
do St. Catherine St. E. St. George, Beauce, Q.
Ottawa, Ont. St. Henry, Que.
Theftford 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 UNIAOKE, President.
C. W. ANDERSON, Vice-President.
JOHN MACNAB, W. J. G. THOMSON, W. N. WOKWIRE
H. N. WALLACE, Cashier,
A. ALLAN, Inspector.

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

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

The Traders' Bank of Canada.

DIVIDEND No. 33.

NOTICE is hereby given that a Dividend at the rate of SIX PER CENT. per annum upon the paid-up Capital Stock of the Bank has this day been declared for the current half year, and that the same will be payable at the Head Office and its Branches, on and after MONDAY, the 2ND DAY of JUNE next.

The Transfer Books will be closed from the 17th to the 31st of May, both days inclusive.

The Annual General Meeting of the Shareholders will be held in the Banking House in Toronto, on TUESDAY, THE 17TH OF JUNE, the chair to be taken at twelve o'clock noon.

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

Toronto, 15th April, 1902.

BANK OF HOCHELAGA.

NOTICE OF DIVIDEND.

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

Monday, the 2nd day of June next.

The Transfer Books will be closed from the seventeenth (17th) to the thirty-first (31st) of May next, both days inclusive.

The annual general meeting of the shareholders will be held at the head office of the bank on Monday the sixteenth (16) day of June next. The chair to be taken at noon.

By order of the Board,
M. J. A. PRENDERGAST,
General Manager.

Eastern Townships Bank.

DIVIDEND No. 85.

NOTICE is hereby given that a dividend of three and one-half per cent. for the current half-year, and a BONUS at the rate of One per cent. per annum has been declared upon the paid up Capital Stock of this Bank (but on new stock to apply from date of payment only), and that the same will be payable at the Head Office and Branches on and after

Wednesday, 2nd day of July next.

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

By order of the Board,

J. MACKINNON,
General Manager.

Sherbrooke, 4th June, 1902.

The BANK OF OTTAWA.

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

BOARD OF DIRECTORS:

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

HEAD OFFICE, Ottawa, Ont.

GEO. BURN, Gen. Mgr.—D. M. FINNIE, Ottawa Mgr.

L. C. OWEN, Inspecting Officer.

Branches: Ontario—Alexandria, Arnprior, Avonmore, Bracebridge, Carleton Place, Cobden, Hawkesbury, Keewatin, Kemptville, Lanark, Mattawa, Ottawa, Wellington Street, Bank Street, Rideau St., Somerset Street, Parry Sound, Pembroke, Rat-Portage, Renfrew, Smith's Falls, Toronto, Van-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, Massachusetts National Bank, Chicago; Bank of Montreal, St. Paul; Merchants National Bank London; Parr's Bank Limited, France; Comptoir National d'Escompte de Paris, India, China and Japan; Chartered Bank of India, Australia and Japan.

UNION BANK OF CANADA.

DIVIDEND No. 71.

NOTICE is hereby given that a dividend at the rate of Seven per cent. per annum for the current half year, upon the paid up Capital Stock of this Institution has been declared, and that the same will be payable at the Bank and its Branches on and after

Monday, the Second day of June next.

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Banking House, in this City, on SATURDAY, the Fourteenth of June. The chair will be taken at noon.

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

Quebec, April 22nd, 1902.

The Chartered Banks.

Imperial Bank of Canada.

DIVIDEND No. 54.

Notice is hereby given that a dividend of five per cent. for the half-year ending 31st May, 1902, upon the Capital Stock of this institution, has this day been declared, and that the same will be payable at this Bank and its Branches on and after Monday, the second day of June next.

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

The Annual General Meeting of the shareholders will be held at the Head Office of the Bank on Wednesday, the 18th June, 1902, the chair to be taken a noon.

By order of the Board,

D. R. WILKIE,
General Manager.

Toronto, 22nd April, 1902.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Authorized,	\$2,000,000.00
Capital Subscribed,	1,489,700.00
Capital Paid-Up,	1,430,550.00
Res.,	350,000.00
Undivided Profits,	60,161.16

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- A. B. Dupuis, Vice-President.
- Gen. Judge A. Chauveau,
- N. Rioux, Naz. Fortier,
- V. Chateaufort, J. B. Laliberté,
- P. LAFRANCOIS, Manager. N. LAVOIE, Inspector.

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- do (St. Johns St.), St. Johns, P. Q.,
- Montreal, Rimouski, Que.,
- Ottawa, Ont., Murray Bay, Que.,
- Sherbrooke, Que., Montmagny, Que.,
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DIVIDEND No. 53.

NOTICE is hereby given that a Dividend of five per cent. for the current half-year, upon the paid-up Capital Stock of this Bank, has been declared, and that the same will be payable at its banking house in this City, and at its Agencies, on and after

Monday, the 2nd, Day of June next.

The transfer books will be closed from the 17th to the 31st day of May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank, on Wednesday, the 18th day of June next. The chair to be taken at twelve o'clock noon.

By order of the Board,

GEORGE P. REID,
General Manager.

Toronto, 22nd April, 1902.

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26 June.		12 July, 12 July.	

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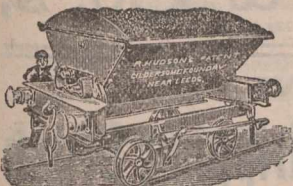
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60—R. H.'s Patent 6-Ton Steel Double Side Tip Wagon, to work with ordinary Ry Wagons



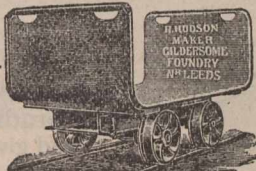
62—R. H.'s Patent Steel Goods Wagon, with Side Doors



66—R. H.'s Latest Patent V or U-Shaped Double Side Tips. Occupy less room than any other make



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



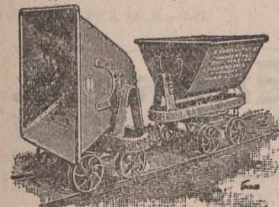
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



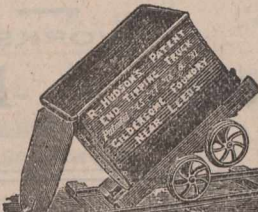
70—R. H.'s Patent Steel Mining Wagon



43—R. H.'s Patent Railway, for Bolts, Rivets, or Loose Parts. Will last ten times as long as the ordinary kind. Guaranteed through by satisfactory



60—R. H.'s Patent Double-Centre Universal Tip Wagon. Tipping either End ways or Sideways at will



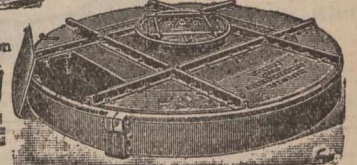
1—R. H.'s Patent Steel End Tip Wagon



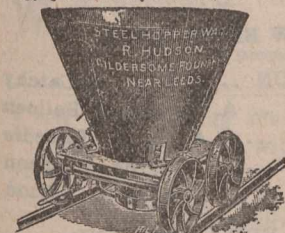
40—Turnout, with Fixed Point



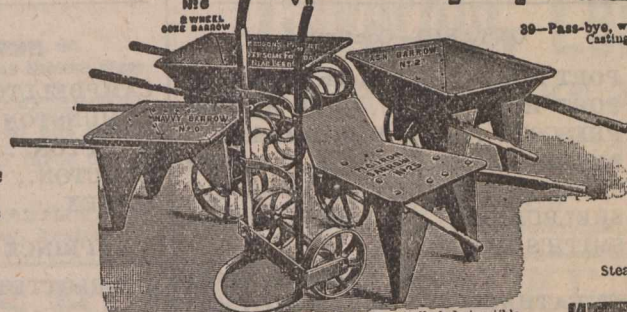
39—Pass-by, with Fixed Points Castings only



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



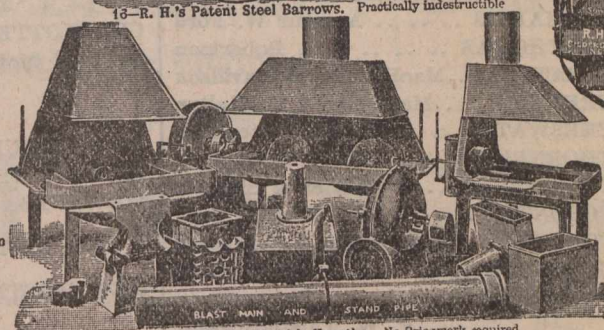
Steamship Barrow. Drawing V 10



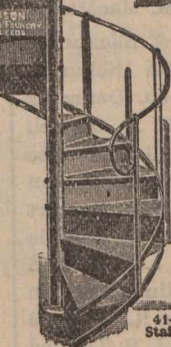
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable.



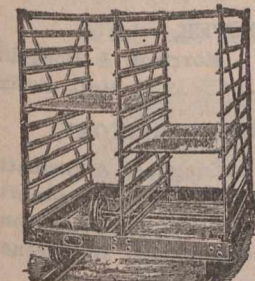
60—R. H.'s Improved Steel Hopper Wagon with Slide Door



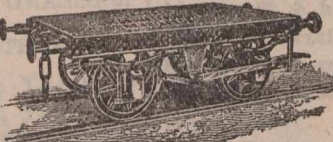
6—R. H.'s Patent Iron Smith's Hearths. No Brickwork required



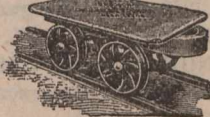
41—R. H.'s Patent Steel Staircases. Extremely light



68—Cake Drying Wagon



56—10-Ton Platform Railway Wagon



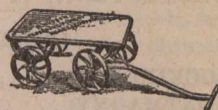
58—Steel Plate Bogie



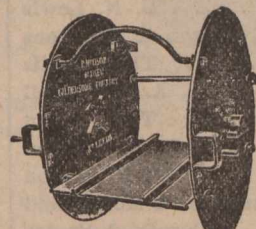
71—R. H.'s Improved Steel Tank Cart. 200 Gallons capacity



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



22—Two Tons Steel Plate Bogie. Practically indestructible.



78—Tipper for Mining Wagons



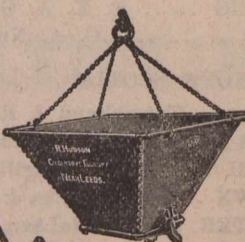
15—R. H.'s Improved Steel Cage, with Safety Grippers and Fallers complete



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



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



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



61—Rope Bucket, with R. H.'s Patent Self-acting Catch for Rope Crossings



42—Mining Night Light with or without Glass Lens



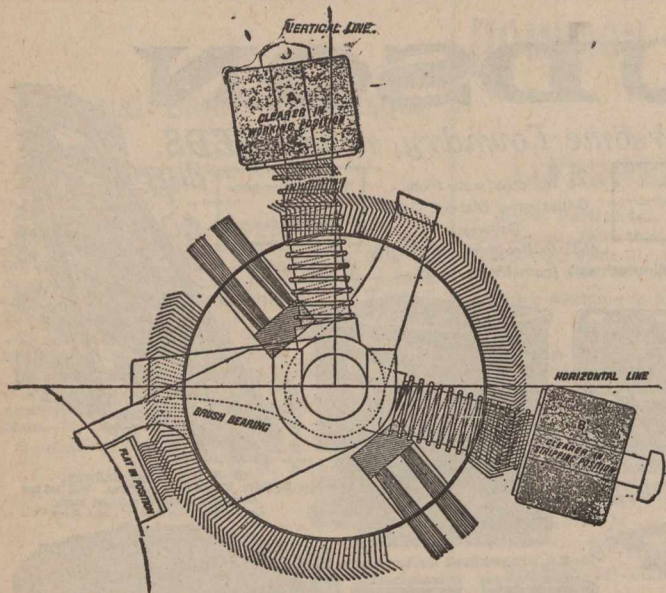
4—Furnace Coal Wagon



53—Fly Punch



52—Laundry Mangle



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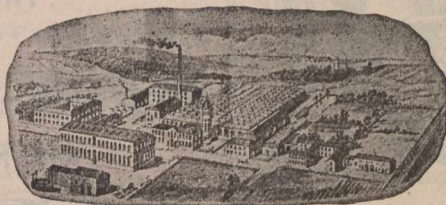
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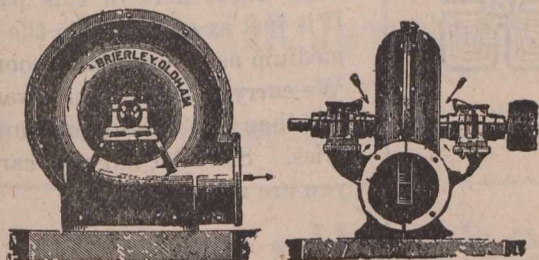
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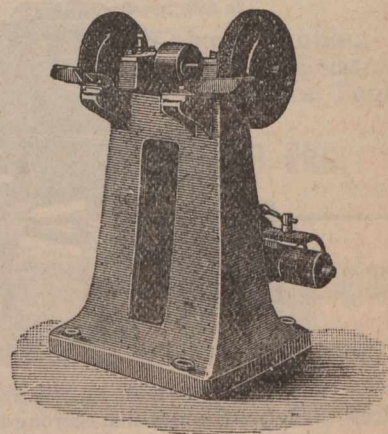
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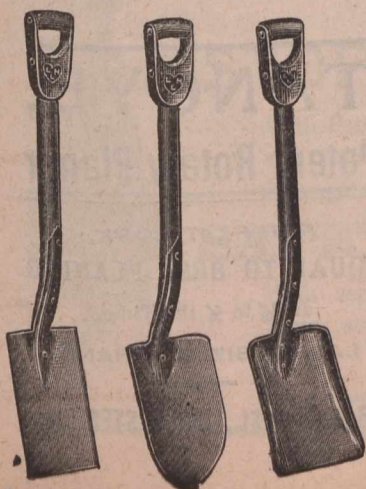
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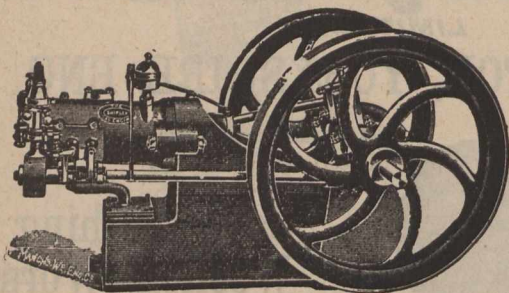


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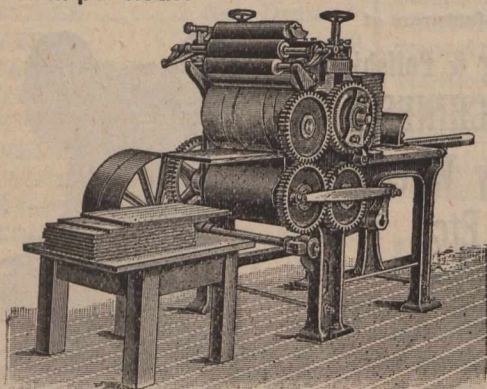
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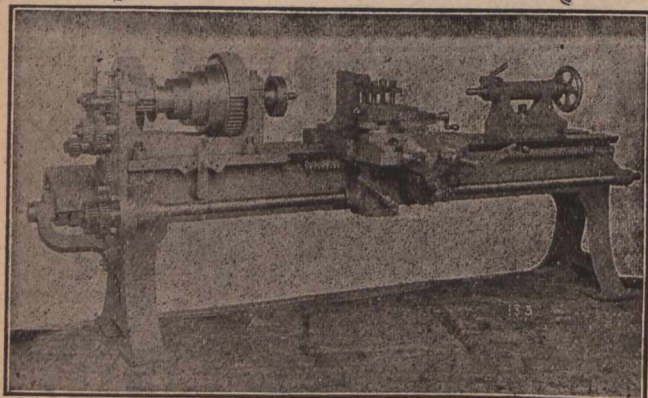


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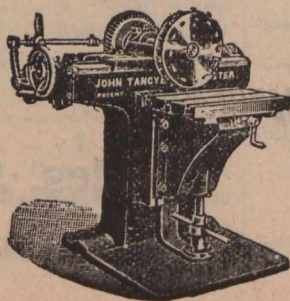
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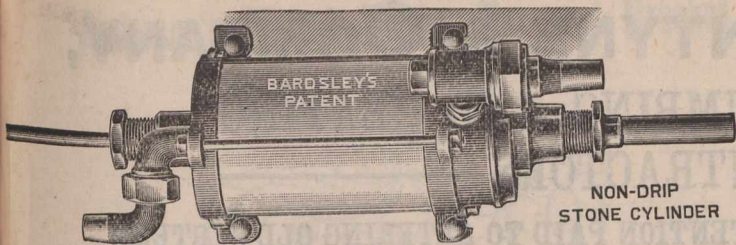


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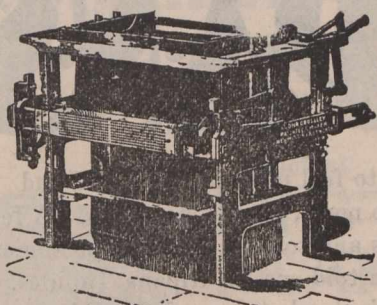
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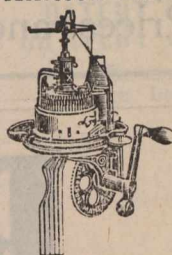
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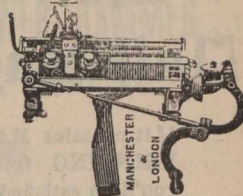
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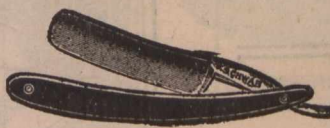
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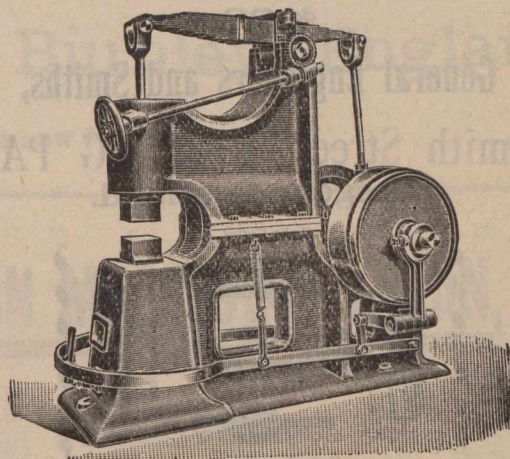
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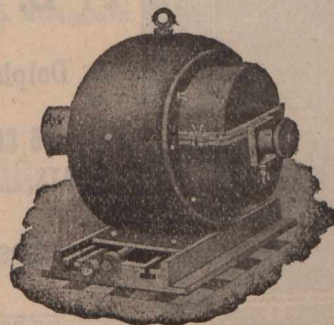
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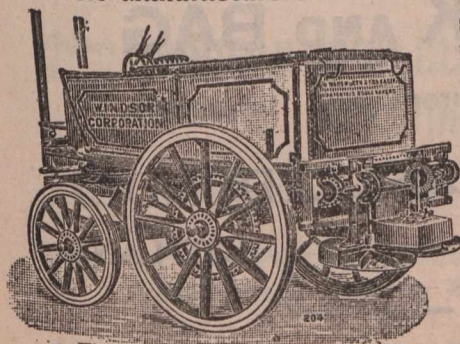
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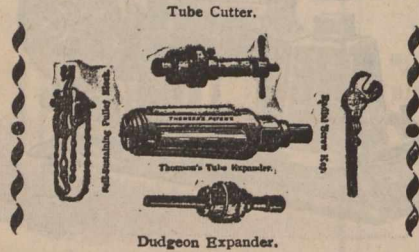
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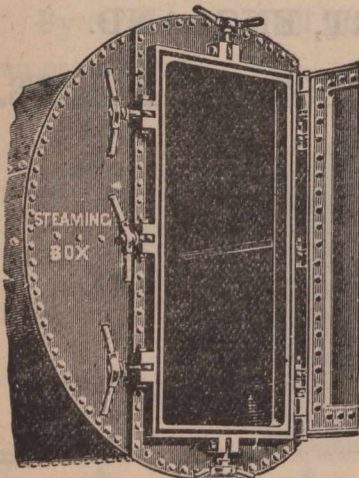
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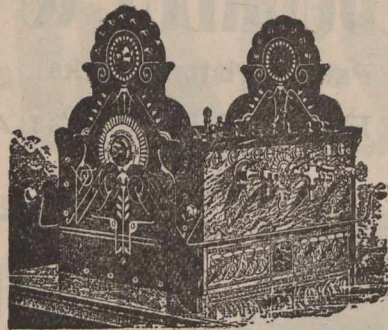
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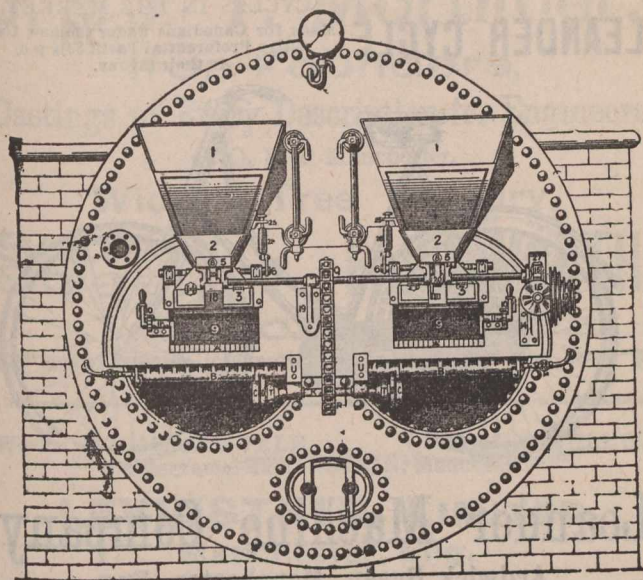
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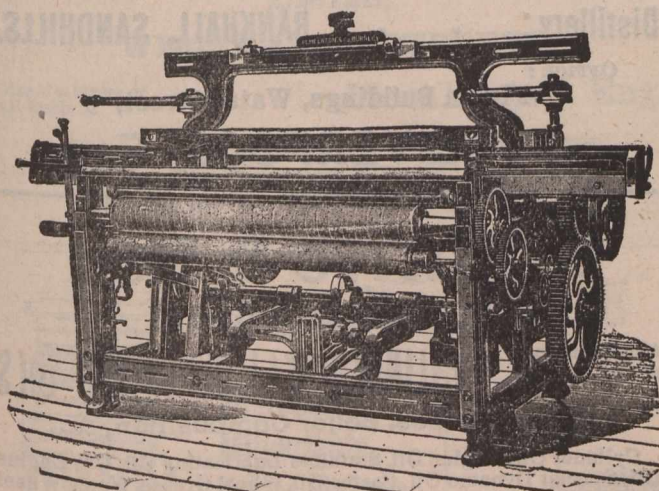
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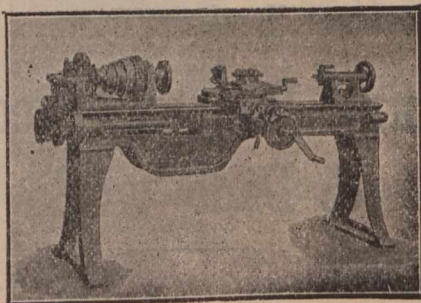
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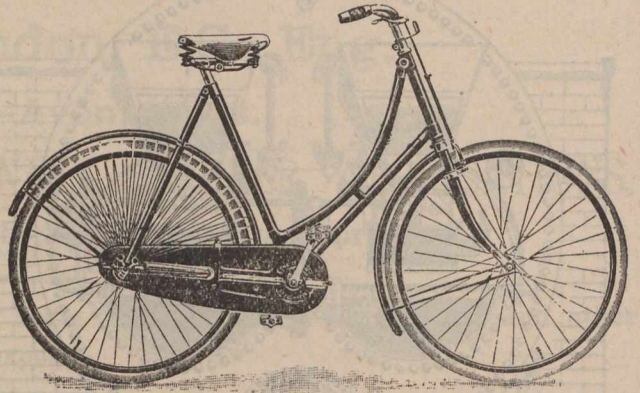
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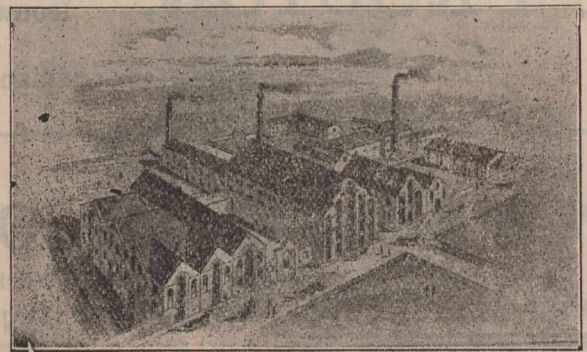


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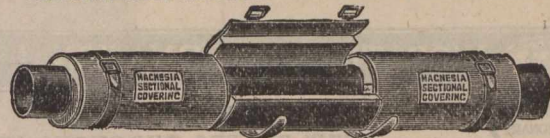
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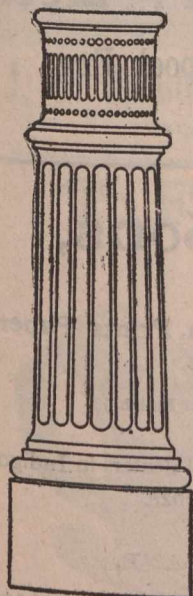
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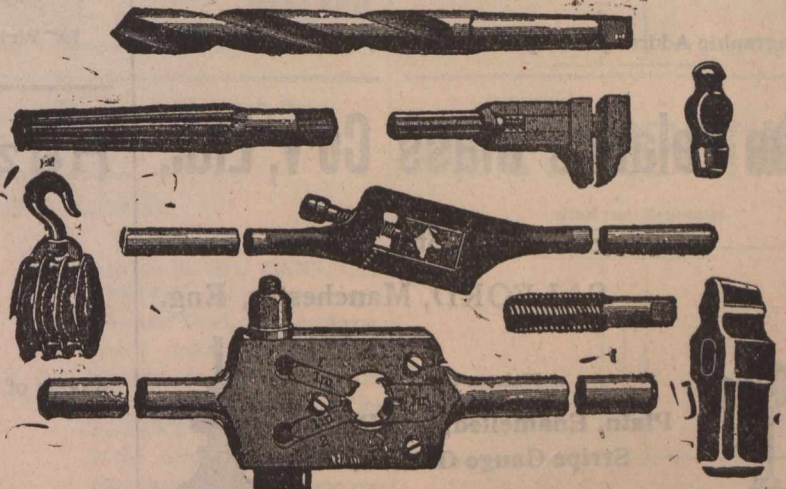
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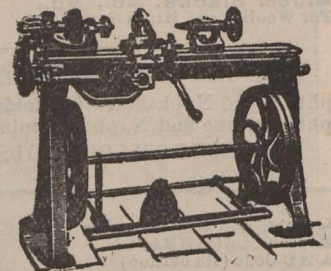
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Electric Sanitary English, American
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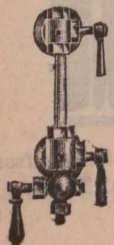
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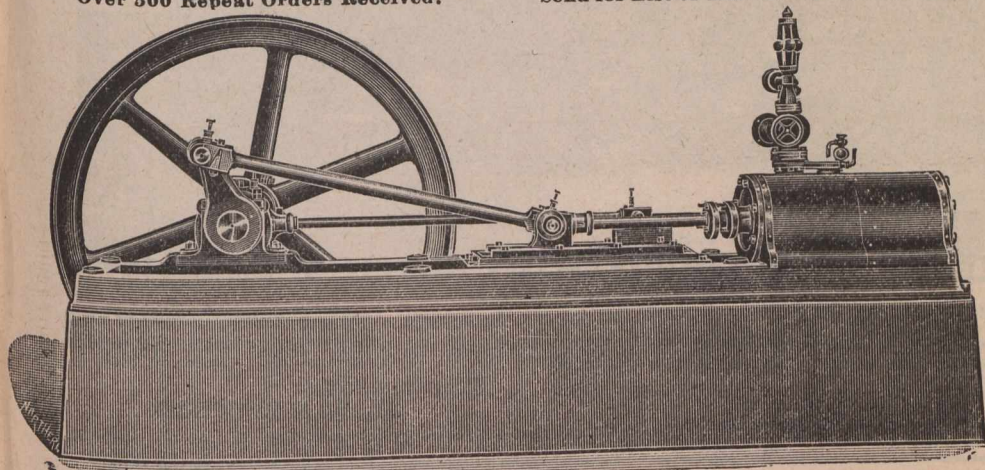
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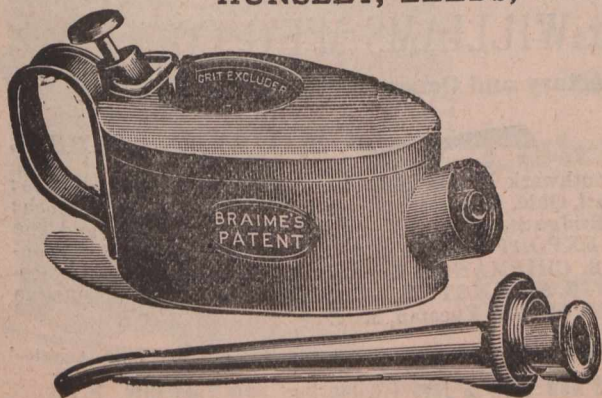
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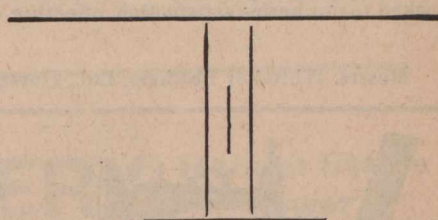
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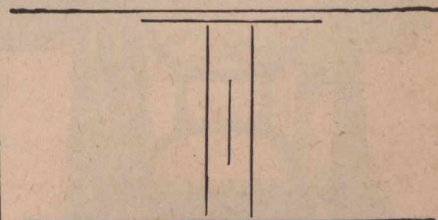
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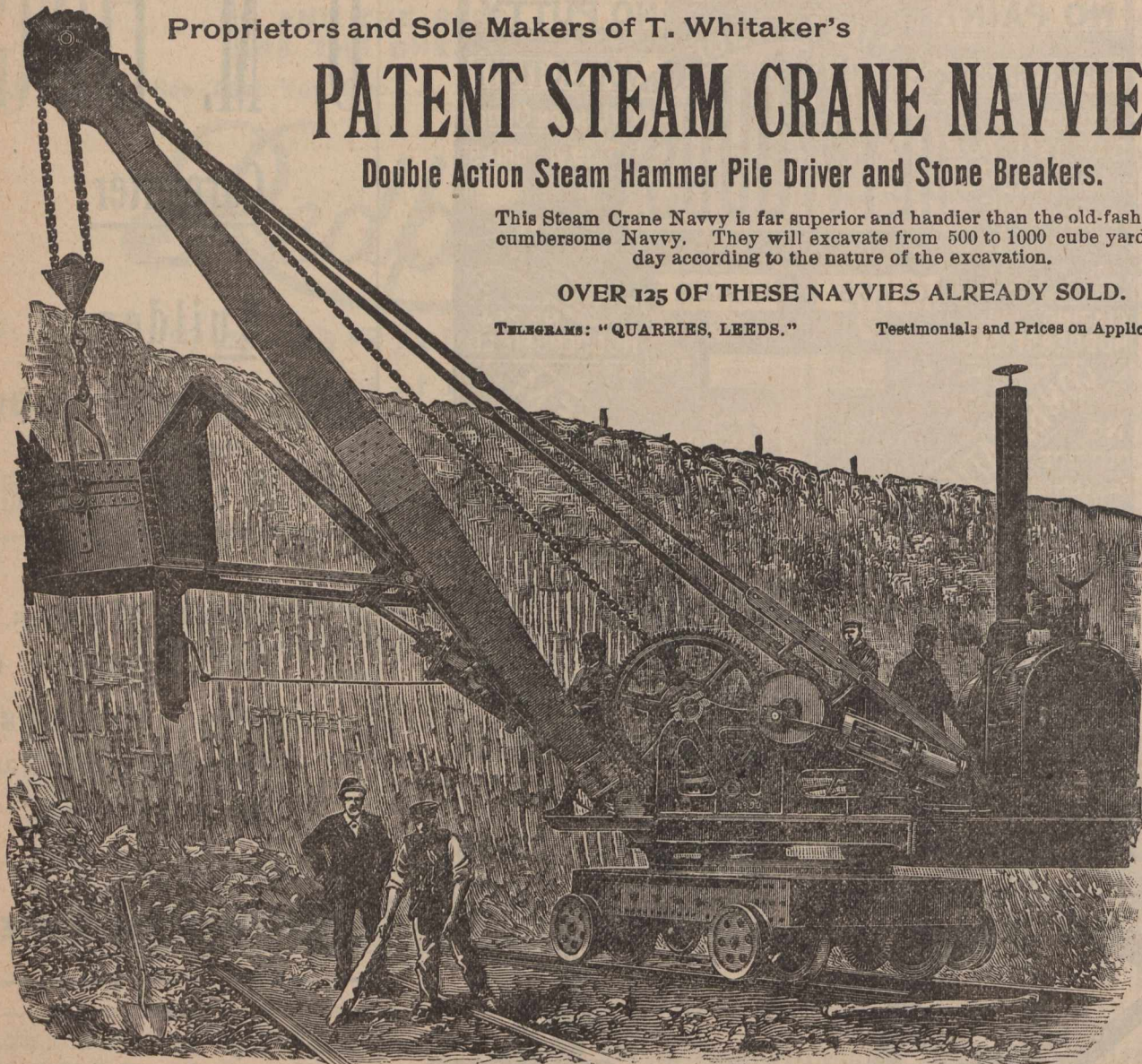
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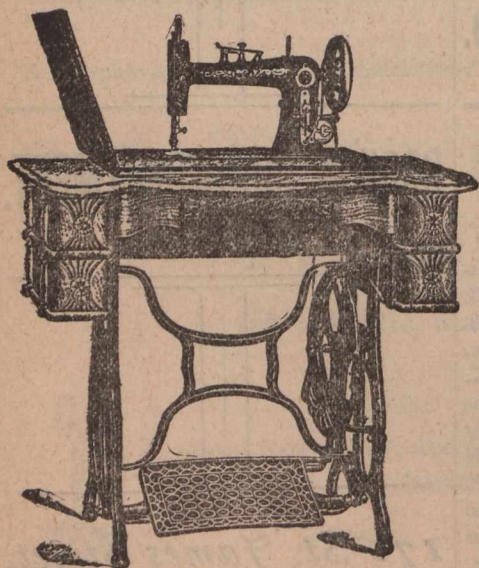
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Replying to your favor of the 17th inst., we are pleased to say that the Steam Navy you supplied to us in June, '99, has worked to our entire satisfaction, effecting quite a considerable saving on the Contract.

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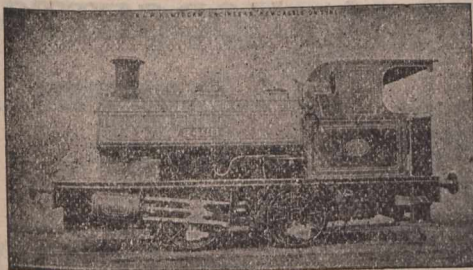
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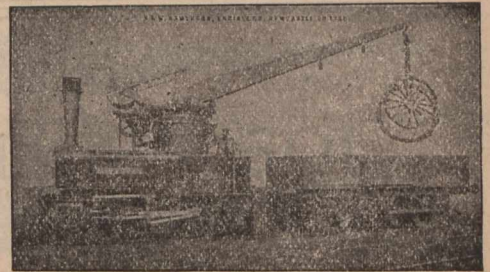


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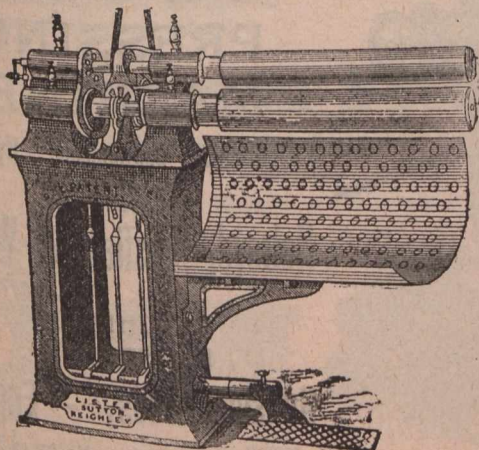
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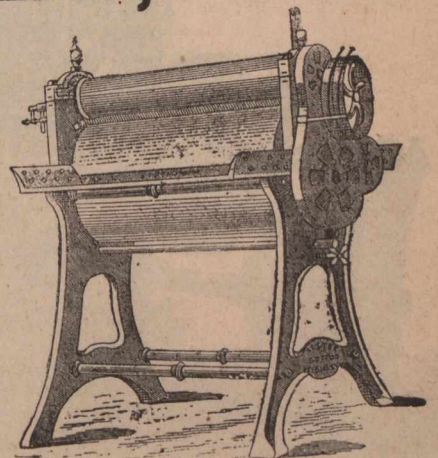
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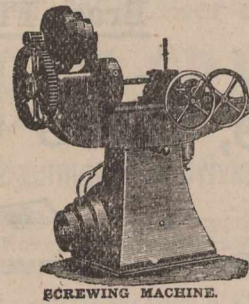
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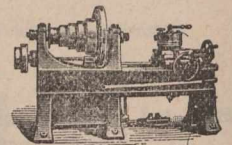
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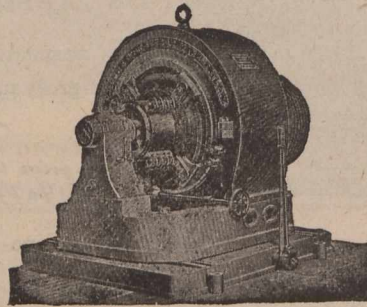
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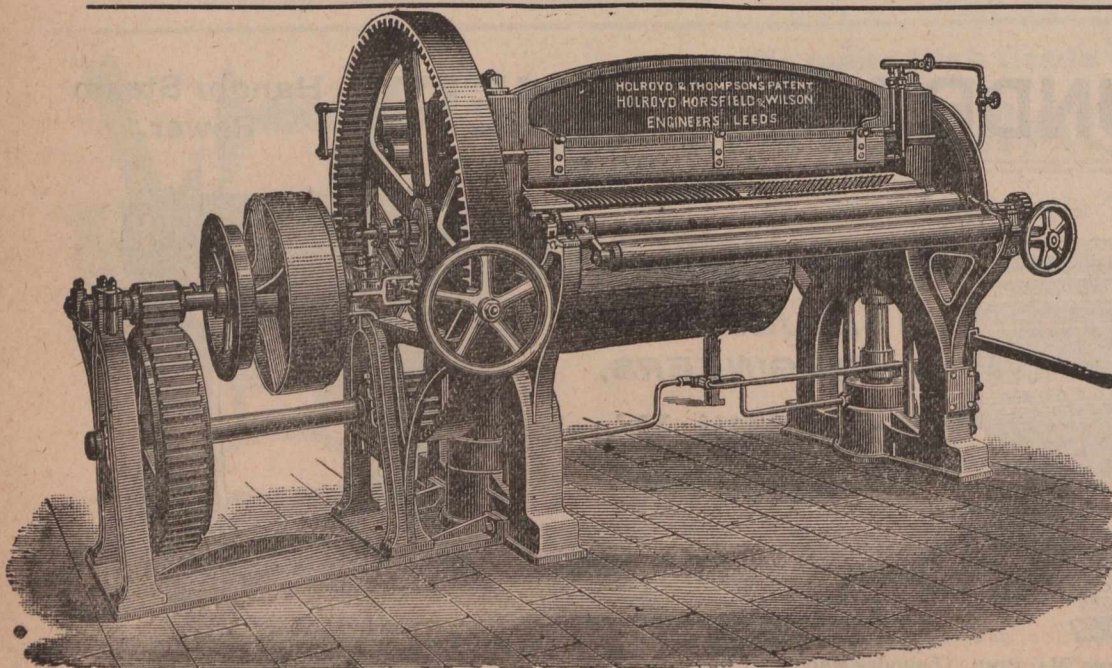
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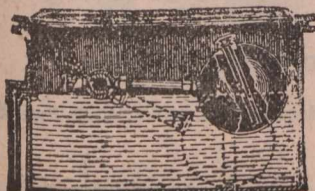
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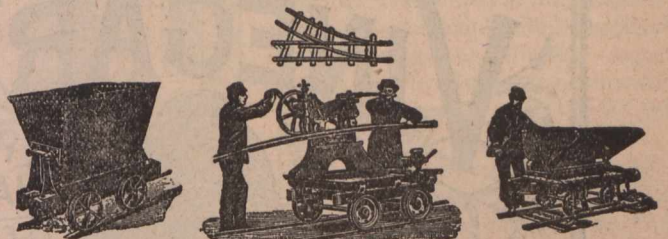
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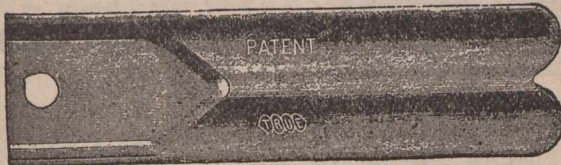
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We are the oldest Temple Makers in existence, and have taken out more Patents
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PATENT "TRUE" TEMPLE.

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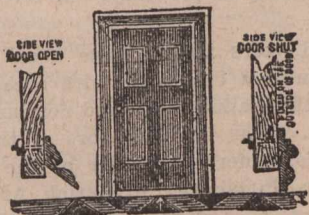
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For the Bottom of Doors.

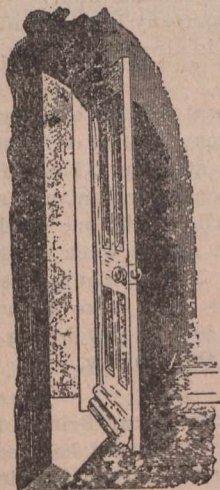
Stock Two sizes, and you can suit ANY
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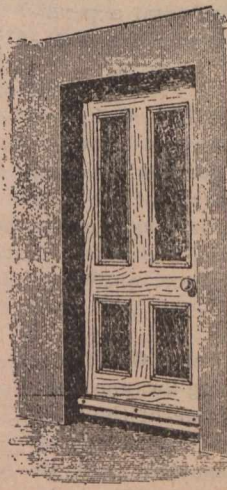
Easy to Fix. Easy to Remove.
Lowest Price. Quickest Sale.

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Door with Preventer, OPEN.



Door with Preventer, SHUT.

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best advertising medium in Canada—equal
to all others combined, while its rates do not
include heavy commissions.

—The Paris, Ont., free library by-law
carried by 230 for to 11 against, which
means that Mr. Carnegie's offer of \$10,-
000 will be accepted, and Paris will
expend \$1,000 per year in maintaining
a free library.

—The corner-stone of the new beet
sugar factory at Wiarton, Ont., was
laid by President Mills, of the Ontario
Agricultural College, the ceremony be-
ing attended by a large number of
visitors from different parts of the
country.

—Recent advices from Hamilton
state that it looks as though that city
would get the Deering Harvesting Co.'s
Canadian branch, notwithstanding the
recent defeat of the \$50,000 bonus by-
law. Negotiations to this end have
been going on since the vote on the
by-law was taken.

—The towers for the Marconi system
at Table Head, Cape Breton, says a
Halifax despatch, have been erected,
and work on the plan has been pushed
along. The manager for Marconi, who
has been superintending the work, says
he expects the wireless telegraphy
man out by June 18th, to commence
the making of trans-Atlantic test.

—An inspection fee of \$8 and a ton-
nage tax of eight cents a ton is, it is
reported, being collected on Canadian
vessels entering United States lake
ports, although no tax is charged by
Canada except in the case of vessels
entering seaports. Numerous com-
plaints have been received at the Ma-
rine Department, and the Minister is
giving his attention to the subject

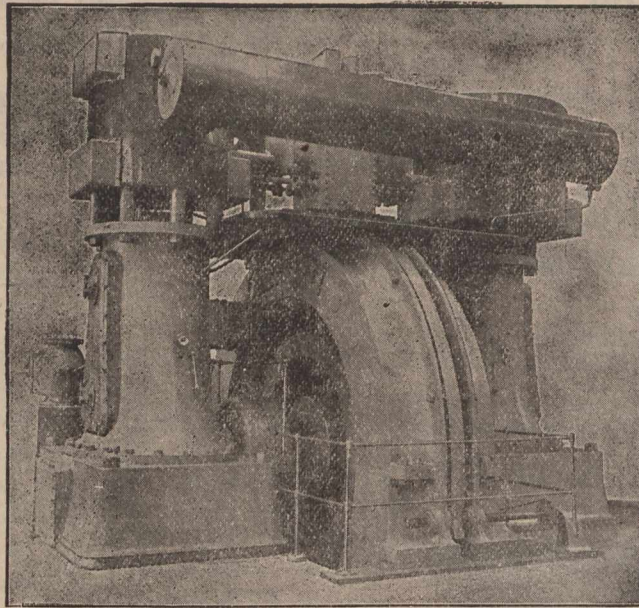
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Electrical & General Engineers,

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Single
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1,200-Kilowatt Ferranti Engine and Alternator.

Engines,
Switchgears,
Rectifiers,
Transformers,
Resistances,
C. C. Meters,
Fuses.

HOLLINWOOD, LANCASHIRE, = Eng.

—Refined cotton-seed oil (edible) for canning fish, has been placed upon the free list.

—A proclamation appears in the Canada Gazette enjoining the observance of 26th June as a day of general thanksgiving and rejoicing throughout Canada.

—The Buffalo Forge Company, a \$1,000,000 corporation, which makes engines, ventilating wheels and heating and drying apparatus, will, it is reported, establish a Canadian subsidiary company, capital \$100,000, with head offices in Toronto and a factory somewhere in Lincoln County.

—The Dominion revenue for the month of May shows an increase of \$90,000, and an expenditure of \$75,000. The expenditure on capital account for May is \$1,209,629, as compared with \$640,747 in May last year. The total expenditure on capital account this year shows an increase of \$1,750,000.

—The name of the customs port of Fort Erie, Ont., has been changed to Bridgeburg. The outport of Penetanguishene, now under the survey of the port of Toronto, has been detached and placed under the survey of the port of Midland. The outport of Moose Factory, now under the survey of the port of Sault Ste. Marie, has been detached and placed under the survey of the port of Winnipeg.

—London, Eng., advices report that the Texas Oil Fields, the Oil and Fuel Companies, and the Hogg-Swayne concerns have been amalgamated under the name of the Consolidated Texas Oil Co. The capital of the new company is £1,200,000. There will be a public issue of stock in July. The Hogg-Swayne Co., it is understood, will retain a large interest in the amalgamated company. Lord Rothschild is interested in the combination.

Bad Business Policy.—“Don’t die,” she wailed, when he was brought home to her after a collision with a trolley

car. “I’ll try not to,” he answered. “I knew you would,” she said. “You are always so good and thoughtful, and you have such a head for business. You can’t afford to die. Why, if you should, the company would get off with the payment of a paltry \$5,000; while, if you live a cripple, we may get as much as \$50,000. Oh, it would be worse than folly to die under the circumstances!”—Ex.

—Letters patent have been issued for the Northern Aluminum Company, with a capital of \$500,000, organized for the manufacture and dealing in of aluminum and other ores. The incorporators of the company are Arthur V. Davis, general manager of the Pittsburg Reduction Company, Pittsburg; Frederick Arthur Stoughton, engineer; George G. Foster, K.C., Samuel G. Archibald, and Sewell Franklin Belknap, of Montreal. The company has its building erected at Shawinigan Falls, and is already at work.

—Calgary advices state that the local parties who have been exploiting oil fields in the Kootenay district of Southern Alberta, have been successful in striking a bountiful supply. Operations have been going on all winter, and an expert has pronounced the recent strike to be one of the greatest on the Continent of America. The stock of the company is held almost entirely by local Calgary men, and there is every prospect that they will make a good deal of money out of their project, besides developing a hitherto dormant natural resource of the country.

—The emigration of farm hands from Great Britain to Canada, and especially to the Province of Ontario, has been on an exceptionally large scale during the spring. During the past fortnight, says the Globe, 80 young men have found places with Ontario farmers through an agency of the Colonization Department of the Government. The farm help problem promises to be a serious one this summer, owing to the large movement of agricultural hands to the Northwest and new Ontario. Last year the scarcity

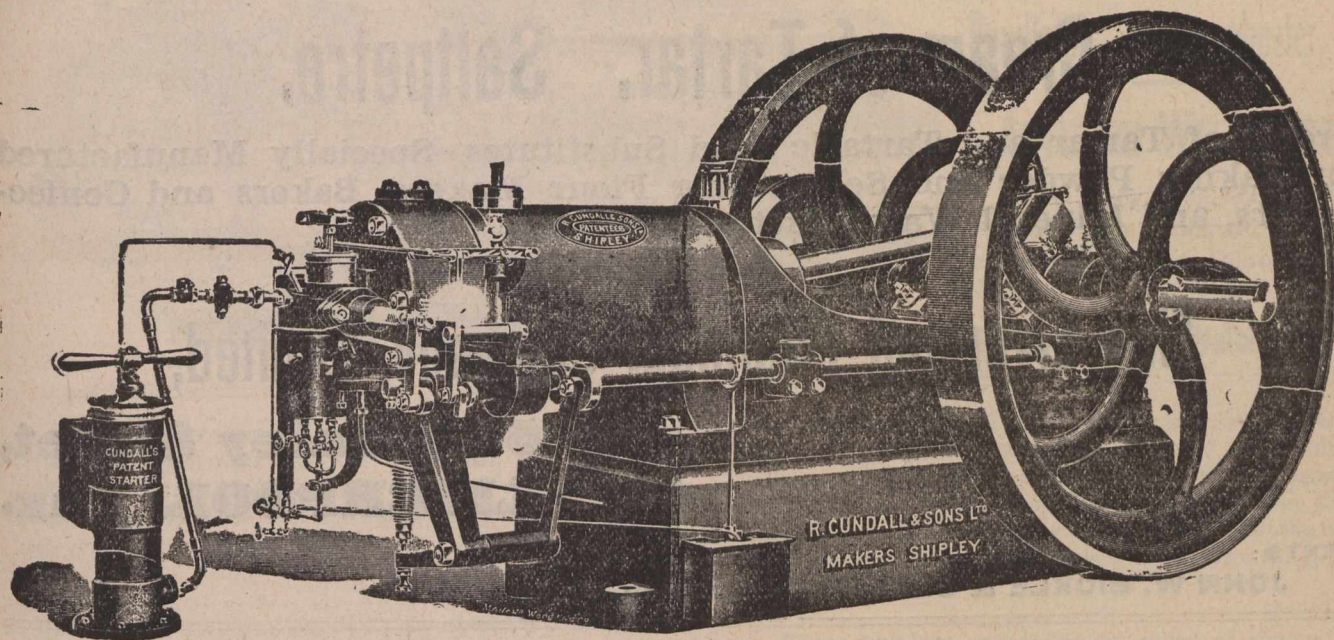
Telegrams: "CUNDALL, Shipley."
National Telephone, No. 75, Shipley.

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OIL ENGINES

Are the
Simplest Engines Running.



Economical, Reliable, Easily Managed and Safe.

Extracts from Letters Received.

"Shall be pleased to show the 20 b. h. p. Oil Engine to any of your clients, and can thoroughly recommend it."

"I have every pleasure in stating that the 2 b. h. p. Oil Engine you supplied me with for Electric-lighting purposes and for Pumping is giving satisfaction. It is doing its work most efficiently."

"You will be glad to know that the 2-Brake Oil Engine which I got some time ago is giving me entire satisfaction. It is running very steadily—so much so that I am able to supply my Electric Light direct, without the slightest waver in the light. It is very easily started. I should say your Engines are as near perfection as possible."

R. Cundall & Sons,

LIMITED.

SHIPLEY, YORKS

ENGLAND.

in men caused considerable loss, and applications are being received daily from farmers, who say they cannot carry on their work without more help. The reports from the immigration agents on the other side are to the effect that at least 2,000 men, representing a very desirable class of immigrants, can be secured this summer. None will be brought out, however, unless places for them can be assured.

—A Hamilton correspondent writes: Citizens, generally, are jubilant over the prospects of much additional manufacturing industry in the city and immediate vicinity are long. Now that the coming of the Deering Harvester Company of Chicago is assured, the citizens expect to see building operations begun by the company very shortly. There is a fair prospect of Hamilton getting another big manufacturing concern, a new food company. It is understood that this company has an option on the Copp Bros' factory premises. A switch would be required into the property if the company began business there, and it is thought a Grand Trunk switch could be run up Caroline street to serve not only this factory but other factories in that vicinity. The prospects are that if satisfactory arrangements can be made with regard to the switch the company will locate in this city. Still another big American concern is negotiating to establish a Canadian branch in Hamilton, and options on considerable property in the north-east end of the city have been obtained.

—The Department of the Interior has received the returns of arrivals of immigrants for the eleven months of the present fiscal year up to May 31st. They show a gratifying increase over the previous year, more especially from the British Isles and from the United States. If the arrivals in June equal those of May the total for the year ending on the 30th instant, will be over 65,000, as against 49,149 in 1901. The returns for the eleven months of 1901-02 are as follows: Immigrants from Britain, 14,200, as against 11,810 for the twelve months of the previous year;

immigrants from Europe, 18,248 for the eleven months, as against 19,352 for the twelve months of 1901; immigrants from the United States, 21,377 for the eleven months, as against 17,987 for the twelve months of the previous fiscal year. The arrivals for the month of May alone were over 11,000. It is also worthy of note that the entries for free lands in Manitoba and the Northwest Territories far exceed those of last year, although the last fiscal year showed a large increase over previous years. The number of entries for the twelve months of 1901 was 8,167, and for the past eleven months they will number over 11,000.

—A new oil concern, the Oil Exploration Company of Canada, has been incorporated with an authorized capital of \$200,000, head office at Walkerville, Ont. The directors are: Randolph Rust, merchant, Port of Spain, Trinidad; E. C. Walker, and Wm. Robins, Walkerville; Franklin H. Walker and James H. Walker, Detroit.—The Canadian Coral Marble Company, has been incorporated, with head office at Toronto, and authorized capital of \$500,000. The provisional directors are: S. M. Brookfield and H. J. Crowe, Halifax; E. D. Davidson, Bridgewater, N.S.; J. W. Hutt, Liverpool, N.S.; H. W. Bickell, C. R. S. Dinnick, and J. W. Moyes, Toronto, and T. M. Kirkwood, Owen Sound. The company is empowered to manufacture a composition known as coral marble, for flooring, etc.—The Wilkinson Plough Company, Toronto Junction, has taken out a new charter, with an authorized capital of \$250,000. The provisional directors are: Clarkson Jones, A. H. Royce, C. A. Masten, E. B. Freeland, and E. A. G. Folkes.—Other new companies incorporated are: Protogene Gold Mines Company, Windsor, \$500,000 capital.—S. Knechtel Wood Turning & Furniture Company, Southampton, \$150,000.—New Ontario Steamship Co., Hamilton, \$100,000.—Ottawa Machinery Company, \$100,000, to take over business of John Crawford.—International Buckle Company, Westport, \$75,000.—Canadian Correspondence College, Toronto, \$40,000.—Ontario-Slocan Lumber Company, Orillia, \$40,000.—Union Petroleum Company of Canada, Toronto.

Telegrams and Cablegrams :
"POTASH."

Codes :
A.B.C. 4th Edition. LIEBEK'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.

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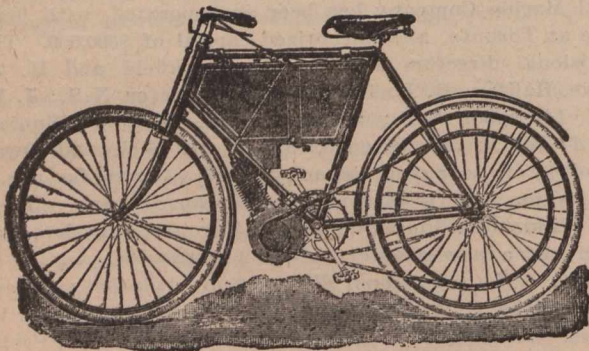
Godley Mills,
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HYDE, Manchester, Eng.

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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.

\$25,000.—The Macdonald Manufacturing Company, Toronto, have been empowered to increase their capital from \$125,000 to \$250,000.

—An excess amounting to \$13,274,000 of ordinary receipts over ordinary expenditures, and a surplus of \$2,764,000 over ordinary and capital expenditures combined, are the features of Canada's financial statement for the eleven months ending May 31st. The revenue on that date stood at \$51,279,346. For the previous eleven months it was \$46,571,284. The expenditure amounted to \$38,005,112, whereas for the same period of 1901 it was \$35,626,248. The comparison shows a gain of \$4,708,062 in revenue, as against an in-

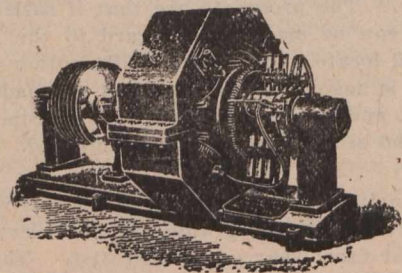
ALFRED SYKES,

ELECTRICAL
ENGINEER,

Spring Place Works,

Huddersfield,

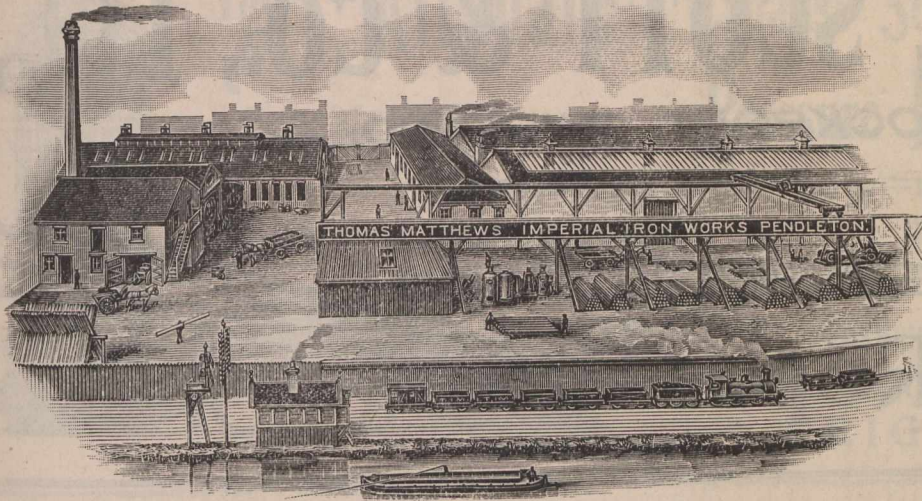
ENGLAND.



NOTE—Buy British Dynamos, under the New Canadian Preferential Tariff, 33½ in favour of English Goods.

Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826.



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 Imperial Iron Works,
 Pendleton, - Manchester, Eng.
ARTESIAN WELL BORER,
 Patent Deep Well and Bore-Hole
 Pumps. Earth Boring and Mining Ma-
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Bore-Holes for Oil, Water or Minerals.

crease of \$2,378,864 in expenditure. The capital expenditure amounted to \$10,510,218, which has to be deducted from the \$13,274,234 excess of ordinary revenue over ordinary expenditure. The revenue items in detail for the eleven months are appended:

	1901.	1902.
Customs	\$25,849,690	\$29,037,417
Excise	9,493,326	10,226,745
Postoffice Department	3,006,471	3,369,651
Public Works	5,200,002	5,808,750
Miscellaneous	3,021,895	2,836,782
Totals	\$46,571,284	\$51,279,346
Expenditure	35,626,248	\$38,005,112

It will be seen that except in miscellaneous, which fell off by \$185,000 there was a gain in every source of revenue. The increases were: Customs, \$3,187,727; excise, \$733,519; postoffice department, \$363,181, and public works, \$608,749. For the month of May only the increases were: Customs, \$433,193; excise, \$32,806; postoffice department, \$25,000; public works decreased by \$198,075, and miscellaneous receipts by \$196,285. The capital expenditure, compared with the eleven months of the year preceding, shows an increase of \$1,778,976. For the month of May the increase was \$568,882. The increase for the eleven months

consists of \$2,100,000 on public works and railways and canals and an item of \$579,395 for iron and steel bounties. Railway subsidies declined by \$475,690, and the expenditure for the South African contingent dropped from \$866,112 to \$233,268. The latter item really consists of the expenditure for maintaining a regiment at Halifax for garrison purposes.

—Three hundred and thirty-six miles of timber limits were sold recently by the Crown Lands Department, Quebec, and the Treasurer's cash receipts were swelled by the sum of \$43,710. The following is the result: Three and three-quarter miles situated along the Riviere Rouge at Harrington, were sold to Mr. A. R. Deschambault for the sum of \$1,780 per mile. Six miles on the Riviere Rouge were bought by Mr. Dansereau for \$150 per mile. Thirty-seven miles along the Jacques Cartier River, north-west branch, were sold to Mr. L. P. Lazure for \$110 per mile. Mr. Lazure also purchased 42 miles on the west side of the same river for the sum of \$210 per mile, as well as 42 miles on the north-east side for \$116. The Matabetchouan Pulp Co. bought one mile in the Township of Deguen, for the sum of \$51, and a mile and a half in the Township of Matabetchouan, also for \$51. Twenty-nine miles situated in the forest ranges to the north of Lake St. John were purchased by Mr. B. A. Scott for the sum of \$61 per mile. The Peribonca Pulp Co. bought 43 miles in the second and third ranges to the north of Lake St. John for \$61 per mile. Ten other miles situated in the third range to the north of the lake went to Mr. B. A. Scott for \$61 per mile, while Mr. L. Evans bought 62 miles situated at West St Laurent, Saguenay, for \$62 per mile.

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.

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Manufacturers of
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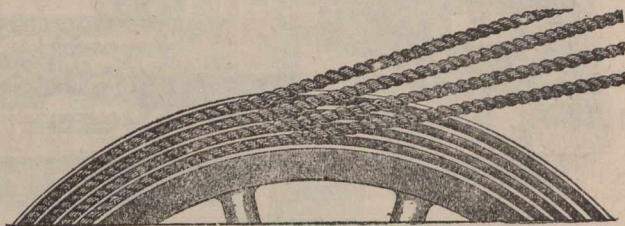
**HOME
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**33 1/3 per cent. in favor of Canadians, under the
 New Tariff.**

HANSON, SCOTT & CO., Ltd.,

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Cotton Driving Ropes.



Eighteen miles in the Township of Matalik, in the Metapedia Valley, were bought by Mr. Champoux for \$61 per mile. Mr. Maurice Quinn bought three miles in the Township of Nugette, for which he paid \$150; also three and three-quarter miles in the Township of Magpie for \$400 per mile, as well as one mile in the Township of Fleurcault for \$210. Thirty-five miles in rear of Mistigongche were bought by Price Bros. for \$185 per mile. Mr. E. W. Tobin purchased two miles in the County of Matane for \$225 per mile.

—A peaceful invasion of South Africa is now in order. A London dispatch of recent date says: The peace terms are well received at Johannesburg. It is recognized that they contain little which would have been granted anyhow through the generosity of the British Government. Sensible men are satisfied with the language provision, seeing compulsion would have created a grievance, and would have made the study of Dutch a point of honor among the Boers. Although satisfaction is felt that there was no concession with respect to amnesty, no one will criticize spontaneous exercise of clemency. A correspondent at Vienna notes early signs of a rush of commercial and industrial classes to South Africa under the English

regime. Even easy-going Australians are forming syndicates for that purpose, but the Germans are first in the field, hoping, with the home markets secured by high protective tariffs, and exports encouraged by subsidized shipping, and the rates on State railways reduced, to meet the unprotected British trade on more than equal terms. The correspondent urges consideration of the question whether British manufacturers and the working class, who have been subjected to heavy burdens of taxation, should be further handicapped by such unfair competition. The

SASH WEIGHTS



Manufactured for the Canadian Market
under the New Tariff, by

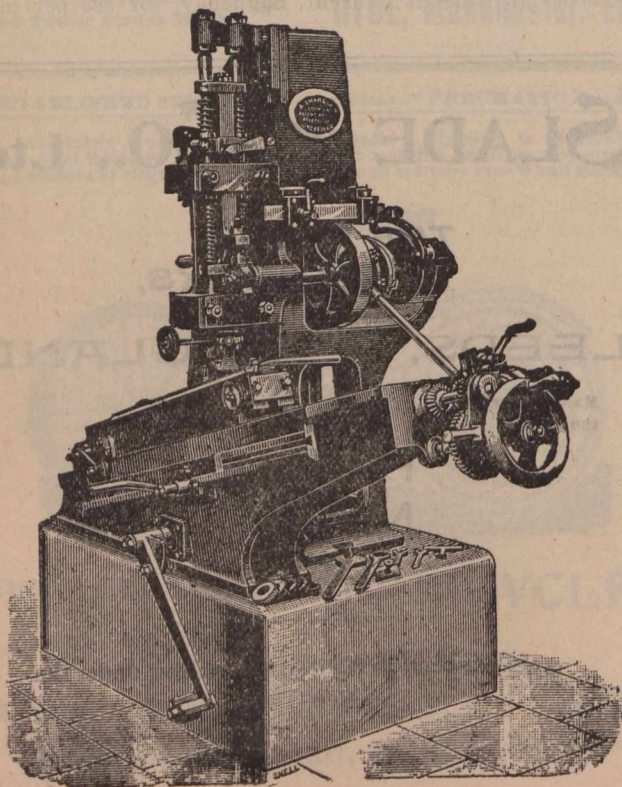
C. H. Taylor & Son,

CYCLOPS FOUNDRY.
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Ambrose Shardlow & Co., Ltd.,

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Patent Improved File-Cutting Machines.

NEW TYPE.



ESTABLISHED 1869.

Bottled Beer and Stout FOR EXPORT.

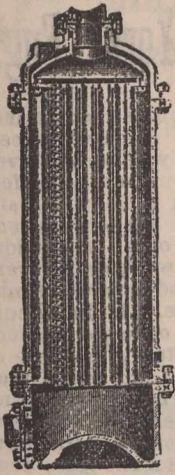


The "Compass" Brand

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—
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The "Airedale" Exhaust Steam
 Green's Patent. Pressure Feed Water Heater.

Special prices to Canadians under the New Tariff.

WITH SPIRAL DEFLECTORS.

THE MOST EFFICIENT HEATER ON THE MARKET.

WILL PAY FOR ITSELF IN TWELVE MONTHS.

By means of the SPIRAL DEFLECTORS, as fitted to this Heater, the efficiency of the apparatus is doubled, as compared with a similar Heater without Deflectors.

JOHN BARRETT, Eastburn Crosshills,
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Telegrams: "BARRETT," Crosshills.
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most severe competition is to be expected from that great European nation which confessedly aims at depriving England of her maritime predominance. The correspondent suggests that the precedent set by the action of the British Government in the sugar bounties, may be further extended.

—Canada's resources will shortly be well known abroad. A London dispatch of the 3rd instant reads: Mr. George Burn, President of the Bank of Ottawa, now in London, has been saying a good word for Canada. In an interview in the Daily Mail he says: "Where is Canada obtaining the money that is causing her great prosperity? From her soil, sir. It springs, it bubbles from the soil in the shape of abundant harvests of wheat, corn, barley—all sound grains and fruits, in fact. It comes out as well in rich minerals, and as yet our natural resources have scarcely been tapped. We are the country of the future and are well aware of the fact. Mind you, we are working on rather quiet lines, we do not believe in manipulating or manufacturing 'booms' such as our neighbors to the south delight in. We have 'wild-cats' in Canada, but they are in the swamps, and when they come out we shoot them. Our harvests and our mines do all the advertising we require, and Canada is being built up on a sure financial foundation. Yes, money is certainly coming into the country from England and from the United States, but whether the Americans or the English capitalists are supplying the larger proportion of this assistance is a big question. Personally, I do not care to express an opinion on the point. However, Canada's prosperity in the future is assured."

W. E. W. Clay,
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samples at your disposal.
 Terms: Cash against B. Lading.

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Telegrams:—"WFNHAM MANCHESTER."

MERCIER'S PATENT MINING BELLS AND KEYS

Damp-proof, Dust-proof, Gas-proof, Reliable, Substantial, Best Quality. English Manufacture, Always Adjusted, Will work anywhere, Once used always used.

The Bells and Keys have been in use since 1893, and have been thoroughly tested, and in all cases where they have been used, repeat orders have resulted. They are largely used by The London and North-Western, The Lancashire and Yorkshire, The Great Central Railway, The Belgian State Railways, San Paulo Brazilian Railways, and other large systems, both at home and abroad, also Leading Collieries and Mines, where exposed to the weather and atmospheric changes that affect the working of ordinary Bells. They have been found most economical in reducing the wear and tear of Batteries, and in labour, as they do not require attending to for years after once adjusted.

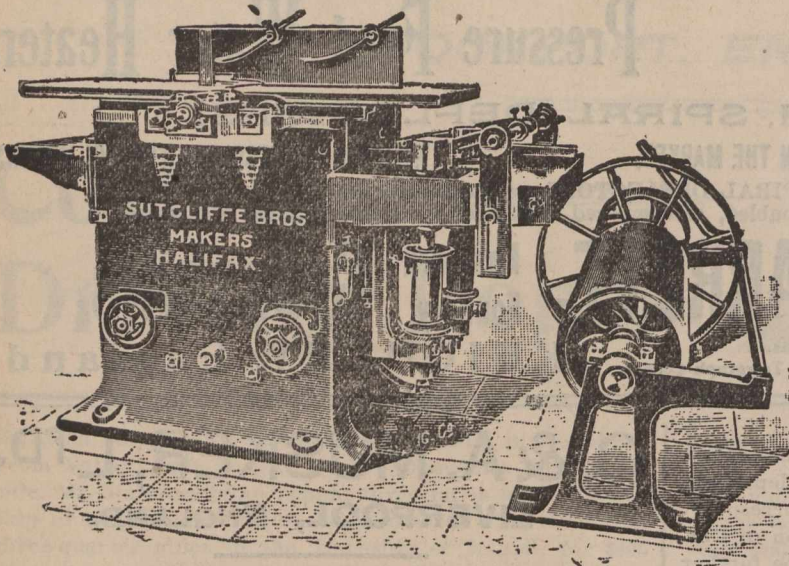
MERCIER'S PATENTS, Limited,

Greengate Electric Works,
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GREENGATE, - Manchester, Eng.

(Cut will be free, as soon as received.)

SUTCLIFFE BROS., Wood Working Machine Makers, Causeway, Halifax, Yorks, Eng.,



Combined 3-Sided and Planing out of Twist Machine.

This is the most useful machine that a Joiner or Builder can have. It will plane wood perfectly true on the top tables, or will rabbet, bevel, chamfer, or stop chamfer, or plane a perfect glue joint, and on the bottom table will plane wood, self-feeding underneath the cutters, any thickness from 1-16 in. to 8 in. on all three sides at once or separately; or will work nearly every kind of moulding, or tongue and groove boards, to the full width of the machine. It is specially adapted for **DOORS** or any other work which requires planing accurately; one face of the wood is planed true on the top tables, then placed face downwards on the bottom table, and planed on the other three sides, absolutely true and square. The rate of feed can be altered from 10, 17 to 24 feet per minute, and a cut $\frac{3}{8}$ in. deep may be taken off without any slipping of the feed motion. The horizontal spindle is all in one piece of forged steel, and runs in long bearings of the best anti-friction metal. It is fitted with **THREE KNIVES** fixed on the twist to give a shearing cut. The upright spindles are of forged steel, and are adjustable across the width of the machine: Countershaft included with machine, and knives on all spindles ready for work. This machine will do more work per hour, and better work, than 20 good men.

Special prices to Canadians under the new Tariff.

Telegrams: "MOTOR, LEYLAND," ENGLAND.

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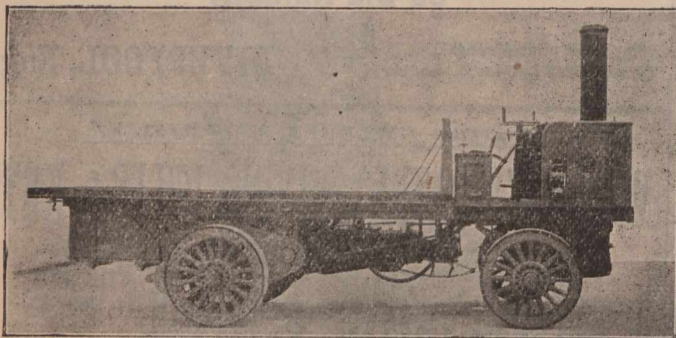
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

STEAM WAGONS.



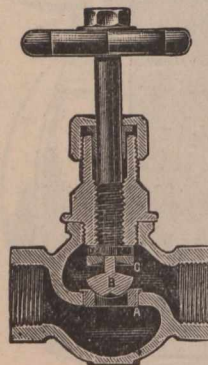
The Lancashire
Steam Motor Co.,
LEYLAND, ENGLAND.

Special prices to Canadians under the new preferential tariff.

—From Ottawa we learn that Mr. J. R. Booth has written a letter to the press of that city in reply to criticisms that he is not dealing justly by the city in return for civic bonuses to the amount of \$150,000. The President of the Canada Atlantic Railway Company says: "Yes, the city gave me \$150,000, and I gave the city 400 miles of railway and a bridge across the St. Lawrence. I have given the city a road to the great lakes and opened up a wilderness of nearly 200 miles in extent, which is fast building up with little villages and new industries all the way along, all of which draw their supplies from Ottawa. I have given the city rail competition to Carp, Arnprior, Renfrew, Pembroke, and Eganville, and all the smaller towns for upwards of 230 miles. I have given the city a terminal for 400 miles of track in its centre, where all roads can come in that wish, and I think I may say I made the interprovincial bridge possible." Mr. Booth also points out that he has established car and machine shops employing 800 men. The C.P.R. was offered the ground upon which the central depot now stands, but refused it. He wants to know what the C.P.R. has done for the city that it should be given land which it once refused. If the C.P.R. through trains stop at the Central Depot, then, Mr. Booth says, there will be no necessity for Canada Atlantic trains to run to Montreal.

The "SHAW" Patent Improved Valve..

FOR STEAM OR WATER



Special advantages: Bronze Metal Renewable Seat, Interchangeable Concentric Valve, Self-Centering under any variation in the wear or strain of the spindle; Special Packing to Valve Spindle. Material and Workmanship of the very best.

The "SHAW" Patent Universal Union Joint

For Coupling pipes at an Angle, is the most Up-to-Date Coupling in the market. Send for full particulars of this and other "Shaw" specialties to . .

JOSEPH SHAW,
HUDDERSFIELD, ENGLAND.

ALBERT WORKS.

Telegrams: "GOVERNOR," Huddersfield.

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Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

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**TASKER SONS & CO.
MANUFACTURERS
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Leather Merchants and Mill Strap Manufacturers.

—Life Pointers by the Press.—What does it profit a man to live in comfort and die leaving his family no prospect of any?—The beef trust is a disgrace to humanity. Life insurance is a benefaction. That's different. At present many cannot afford beef. There are but few, if any, who cannot afford life insurance.—Whether you believe Adam ever existed or not, insure your life and you will be a sensible man.—If insured in a good company, don't let Morgan worry you. He can't buy the life insurance companies.—Coal and beef may advance in price, but your life insurance premium remains the same right along. Purchase early and get the lowest rate. —There is no such thing as insuranceless insurance for you, if you keep out of insuranceless companies. The right kind, easy to find, always insure; bear that in mind.—Rochambeau was a friend to America when in trouble. Life insurance is a friend to every widow and orphan—

if the husband and father does his bounden duty.—“You never saw a woman with a husband and half a dozen children who was an anarchist,” says a writer. But there are many such whose husbands are uninsured. How many children have you?—Live a strenuous life, but be sure to have some good old strenuous life insurance.

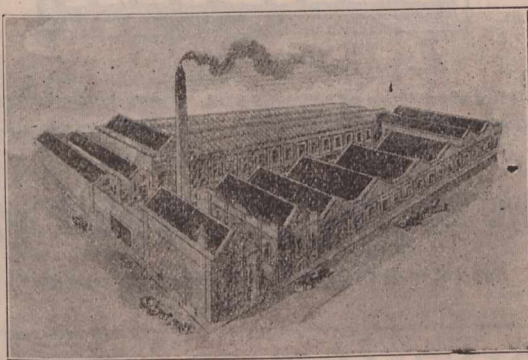
—Mayor White of St. John, N.B., accompanied by several aldermen waited upon the Premier and other officials at Ottawa recently, and asked that the Government appropriate \$800,000 for the construction of wharves and piers and dredging on the chief harbor of New Brunswick. The City Council of St. John has already expended \$750,000 or more on harbor improvements, but nearly \$1,000,000 more is needed. The corporation, however, is at the end of its resources and unless further improvements are provided St. John will, it is reported, lose considerable trade. In the past steamships coming to the port have sometimes had to wait several hours before being able to reach a wharf or pier to discharge cargo. Accommodation is now sought for four of five more steamers, and the need of the expenditure applied for is considered urgent. The depu-

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS AND ... MANUFACTURERS.

JUTE BAGS AND BAGGING.



JUTE SACKING & SHESSANS.

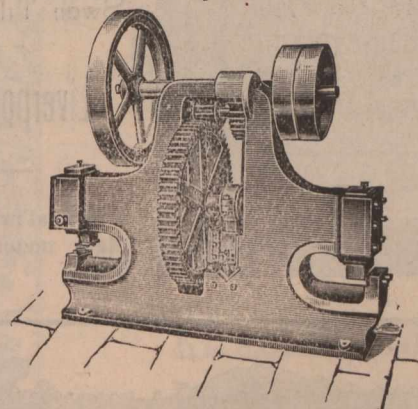
DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

[Telegrams, “JUTE, Liverpool.”
A.B.C. Code, 4th Edition.

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Double End Punching and Shearing Machines.

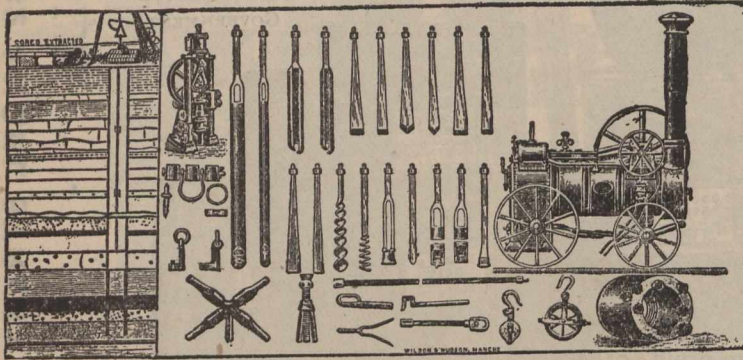
Canadians have 33 1/2 per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.



Boring for Minerals, Oil,
Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Pre-ferential Tariff.

tation was told that the Minister of Public Works and the Minister of Railways will visit St. John and view the situation. They will probably be accompanied by Sir Thomas Shaughnessy, President of the C.P.R., whose company is interested in having modern terminal and shipping facilities at that point.

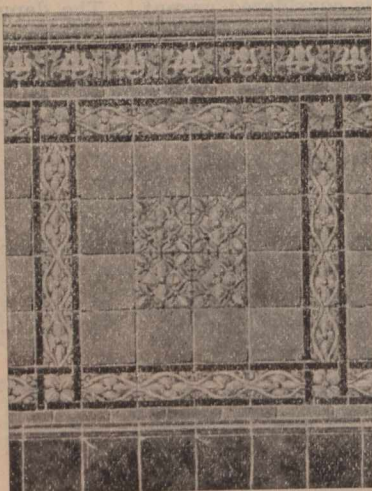
—It requires considerable ability on the part of those accustomed to the somewhat waiting life of the fisherman to abandon it forever and adopt the more laborious life exacted on the farm. This is seen in the case of the natives of the Island of Anticosti, who were forced to leave their seafaring life when M. Menier, the chocolate king, bought the island, and who were assisted to seek a home in the Canadian Northwest, and who have one by one returned eastward again, having found an agricultural life unsuited to them. There arrived at Montreal recently one of the last of the fishermen to find his way east from Manitoba. He was accompanied by his wife and children. The country did not suit them. They had no money to either buy seed, to build a house, nor to make a start. The father and all the family had worked, and in two

years they had saved enough money to come back. They were on their way to Glace Bay, Cape Breton, where they would soon be in touch with their friends and embark again in the lobster fisheries.

—It was announced at Halifax some days ago that an arrangement is about to be entered into between the Dominion Government and the Canada Atlantic, which will result in giving to the Intercolonial entry into the wheat territory of the west. The scheme, as reported, is that in return for permanent traffic arrangements on the C.A. R. the Government will guarantee the interest on the bonds of the company, to enable them to double-track their line from Coteau to Depot Harbor. It is further stated that the Dominion will hardly be ever called upon to expend any money on interest account, and it will place the Intercolonial in a position to successfully compete for the export grain trade. If this arrangement is consummated the I.C.R., it states, will have practically a direct line from the great lakes to the Atlantic seaboard, and be in a position to supply export business at both of the ports of Halifax and St. John.

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.

CONTRACTORS TO H. M. GOVERNMENT.

HARRAP Bros.

Sole Makers of the Celebrated

CABLE



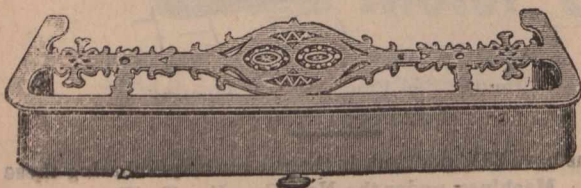
RUG
WOOL

(REGISTERED)

Also Manufacturers of WORSTEDS, SCOTCH FINGERINGS,
GERMAN WOOLS, "PRIMULA" ANDALUSIAN, and all
kinds of KNITTING WOOLS.

Bective Mills, Alverthorpe, Wakefield, England.

Special terms to Canadians under the new tariff.

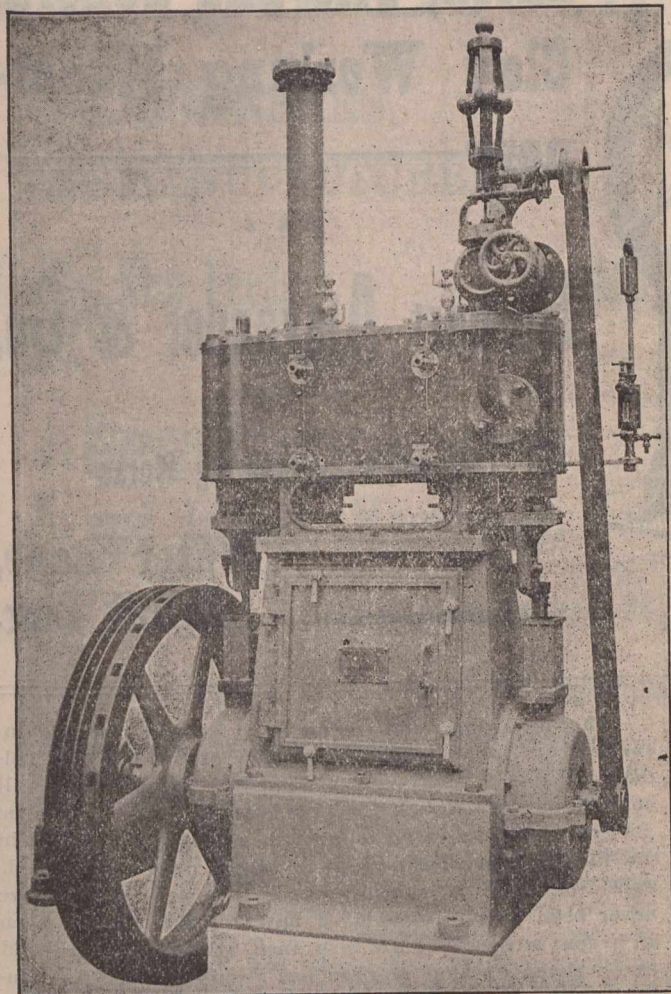


R. GREENLEES & Co.,

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

Works: 30 East Howard Street.

Illustrated Price Lists on Application.



These Engines are manufactured
from 30 horse to 150 horse power
under the new Canadian Pre-
ferential Tariff by _____

BENJ. GOODFELLOW,

Limited.

HYDE, nr. MANCHESTER,
ENGLAND.

—The changes of ownership of a life insurance policy which gets into the stream of business, is illustrated in a suit begun at Leavensworth, Kan., to recover \$12,000 on a \$500 ten payment life policy taken out by Mr. W. Gordon. It became paid up in 1876, but in 1879 Mr. Gordon became financially embarrassed and assigned the policy to the German National Bank as collateral security. The loan was not paid, and the bank got the policy on judicial sale, and sold it to the president of the company, in which it had been issued. On the settlement of the president's estate it was sold to the Ware National Bank, which now holds it. With the accumulations of twenty-six years, the policy now amounts to about \$12,000. Mr. Gordon died in March, and his wife, the beneficiary, died a week later. Her children are suing to recover the policy, re-

lying on the claim that the holder had no insurable interest in the life of their father.

—According to a Western travelling drug salesman, the use of quinine is growing gradually less, especially in the Central States. He says that where drug men used to sell 100-ounce cans of quinine they now find a sale for 25-ounce cans. In the last ten years there has been a decrease of 75 per cent. in the use of quinine. Along the Wabash from Vincennes to Cairo, ten years ago a druggist would place an order for 500 ounces as quickly as he would place an order for 100 ounces to-day. The people around Centralia, Ill., used to eat quinine off the end of a knife with about the same relish that they would eat a confection. They actually liked the stuff. The big



Barker & Moody,

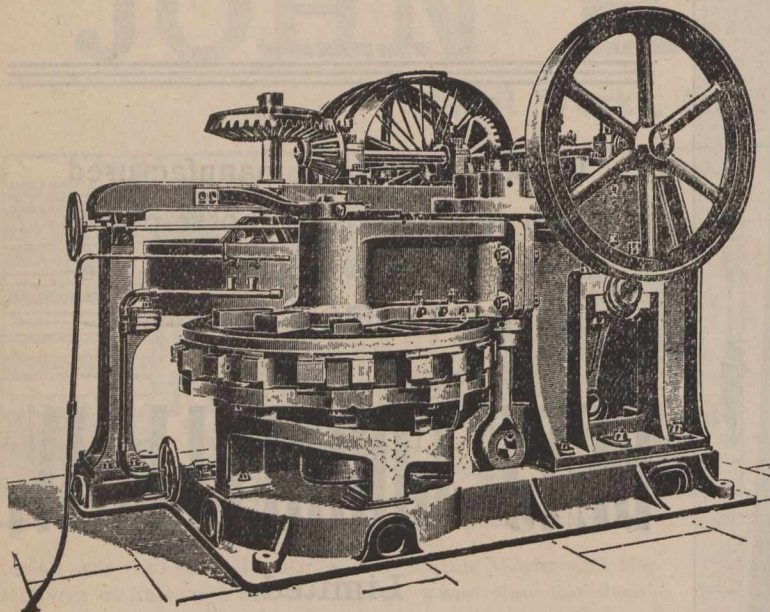
MANUFACTURERS,

PERSEVERANCE MILLS,

Kirkstall Road,
Leeds, Eng.

Make for Canadians under the new
Preferential Tariff.

Telegraphic Address:
"ALEXSON, LEEDS."



Brick, Tile and General Clay Working Machi- nery

... ..

Herbert Alexander & Co. LIMITED.

Queen's Engineering Works

Water Lane,
LEEDS, Eng.

county ditches in the State and their tributaries are doing away with malaria and the use of quinine. There has been a great change of price in quinine also. Twenty years ago it sold at \$2.75 an ounce, and now it can be bought for 34 cents.

—Official announcement has been made by the general passenger department of the New York Central Railroad Company of a twenty-hour "flyer" between New York and Chicago. The announcement states that the New York Central and Lake Shore Railroads have decided to place in service on June 15 a new twenty-hour train to run between New York and Chicago every day in the year. It will be called the "Twentieth Century Train," and will make the 980 miles between New York and Chicago, in exactly twenty hours, including all stops. It will leave Grand Central Station, New York, at 2.45 p.m., each day, arriving Grand Central Station, Chicago, by the Lake Shore at 9.45 next morning; leave Grand Central Station, Chicago, at 12.30 p.m., arriving Grand Central Station, New York, at 9.30 next morning.

—The following terse opinions in relation to life insurance are taken from the sermons of the late Dr. Talmage: "How a man with no surplus estate, but still enough money to pay the premium on a life insurance policy can refuse to do it, and then look his children in the face and say his prayers at night on going to bed, expecting them to be answered, is a mystery that I have never been able to fathom.—I have for many years been an ardent advocate of life insurance, and what I have said and written on that subject has resulted from the conviction that these institutions are a benediction to the human race.—The minister may preach a splendid sermon over your remains, and the quartette sing like four angels in the organ-loft, but your death will be a swindle. You had the means to provide for the comfort of your household, but you wickedly neglected to do so."

—Coal men of the Pacific Coast are becoming alarmed on account of the rapidly increasing use of oil for fuel, and the correspondingly decreasing use of coal. In a recent circular a leading coal broker of San Francisco says: —

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

THE IMPERIAL "S. C."

Acetylene • Gas • Company, LIMITED.

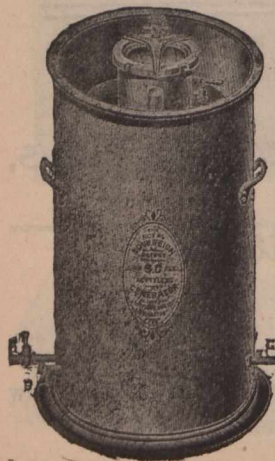
30 St. Ann Street,
MANCHESTER, Eng.

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



"Every Factory in Canada should
"use the best Belting. Our
"EXTRA" brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

Joseph Booth & Bros., L'td.,

ENGINEERS

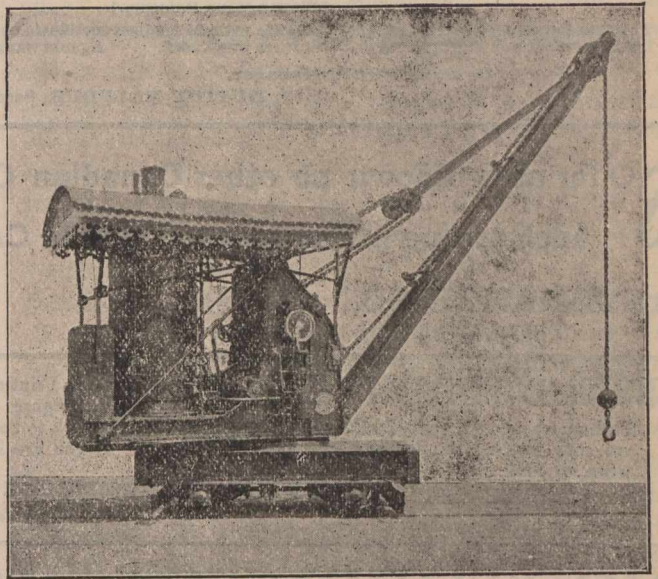
and MANUFACTURERS,

Rodley, Near Leeds, - - England.

Manufacturers of

Steam Hydraulic Cranes and Lifting Machinery,

Under the New Canadian Tariff.



"With the active competition of fuel for steam purposes, and the prices at which the same is being offered, it is an assured fact that Newcastle coals for this market must be offered at a reduction f.o.b. from present asking prices. Already several steam colliers have been on the disengaged list here, as sale cannot be found for Coast coal, both from British Columbia and Washington. Steamers of large capacity, carrying both passengers and freight, are now being converted into oil-burners. If this continues successfully it will be a serious detriment to the sale of coal as a fuel."

—It is reported at Ottawa that negotiations are in progress between the Department of Railways and the Canada Atlantic Company, but strict reticence is maintained as to the specific object in view. As to the question of Govern-

ment purchase of the Canada Atlantic there is nothing to show that it has ever been seriously considered or discussed by the Cabinet. It is not improbable that Mr. Blair has made some inquiries regarding the terms upon which the railway could be acquired. In all likelihood the Minister of Railways himself favors the purchase of the line, but he might still have to convert some of his colleagues to his way of thinking. In such event a State-owned line from Montreal to Georgian Bay would be a considerable distance off even if it ever came to be realized.

Wool from Limestone.—An Indiana, U.S., chemist has announced that he has discovered a process by which a species of limestone, quite common in that state and others, can be made to yield a substance resembling wool, and having nearly all its virtues for textile purposes. This mineral wool, as it is called by the inventor, is said to be fireproof, an absolute non-conductor, impervious to heat, cold or water. Its only fault is that it is not long enough for the best results in the loom, but it is claimed that this defect will soon be remedied.

—Application for locations in the Yukon to be worked by hydraulic mining process must hereafter be made to the Commissioner at Dawson, and no lease will be issued for a location unless it is issued by him. The exemption of royalty on \$25,000 of the annual output of a location is rescinded. The order-in-council of 31st October, 1901, authorizing the Minister of the Interior to dispose of any mining claim which may be forfeited under the regulations governing placer mining in the Yukon, has also been rescinded.

—A big deal in Texas cattle, says a Fort Worth dispatch, had its initiative in the recent shipment of 650 head of such cattle from Pensacola, Fla. It is the first of many shipments of cattle to South Africa to be used in re-stocking the depleted veldts. It is understood that the shippers have a contract to supply the British Government with young breeding cattle in South Africa. The shipment from Pensacola consisted of high grades and pure-blooded stock.

—A nugget weighing over nineteen pounds, the biggest yet in the Yukon, was found a week ago on King Solomon's Hill, Bonanza Creek. Its estimated value is three thousand dollars.

—The Atkinson saw mills at St. Raymond and Lake Long, on the line of the Quebec and Lake St. John Railway, have been sold together with about 190 miles of timber limits, Mr. Harold Kennedy for \$200,000.

TO IRONMONGERS.

CHAS. DICKENS said:

"Money and **GOODS** are the **BEST** of references."

This is true of our **CUTLERY** and **PLATE.**

You want the **Best References,** therefore Stock

OUR WORLD-RENOWNED GOODS

as they are the

STANDARD OF EXCELLENCE.

Fen and Pocket Knives, Carvers, Razors, Table Cutlery, Spoons, Salts, Cruets, Cabinets, Tea and Coffee Services, Fish Eaters, Desserts, Etc.,

IN EXTENSIVE ASSORTMENT.

Our goods are used by the Officers and Men of His Majesty's Fleet and Army.

This we submit to be a reliable test of the excellent quality of our Goods.

PLEASE APPLY FOR SAMPLES TO

FRANK MILLS & CO.,
(Contractors to the British Government),

Hanover Works, Division St., - SHEFFIELD, Eng.



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

Invested Funds, - - - - -	\$48,400,000
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.

Insurance.

PHENIX ASSURANCE CO'Y., Ltd.
OF LONDON, ENG.
Established in 1783. Canadian Branch Established in 1864.
No. 164 St. James St.
MONTREAL, P. Q.

PATERSON & SON,
Agents for the Dominion
City Agents:

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

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.

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

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND (1892)

Capital and Accumulated Funds, :-	\$38,355,000
Annual Revenue from Fire Premiums.....	} 5,715,000
Annual Revenue from Life Premiums.....	
Annual Revenue from Interest upon Invested Funds.....	
Deposited with Dominion Government for the security of Canadian policy-holders	200,000

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

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, JUNE 13TH, 1902.

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.
was the first company in Canada to place its entire policy reserves upon a 3½ per cent. interest basis.
E. S. MILLER, Provincial Manager,
Montreal, Que.

INFLUENCING IMMIGRATION.

It seems but natural that any events resulting from the recent steamship combine should be dealt with by the daily press in the full light of their present apparent significance. Such an unusual merging of interests naturally enough set the whole world thinking; and results have since been eagerly awaited. One of the first to claim attention is the alleged heading of immigration to United States ports on the part of the agents of the combine, not altogether, it is claimed, because of U.S. interests as against those of Canada, but rather as a boycott of one or more steamship lines, which have held aloof from the combine, and which ply between Canada and European ports rather than American.

Well, airing this grievance (if it is one) will do no harm to Canada. If it temporarily affects any Canadian-European steamship lines, it can only be hoped they may see a way to get around it, or, if not, to make up the deficiency in another way. As for the Dominion, as a whole, such a boycott would only eventually redound to her benefit, for it is one of the inexorable traits of human nature that men are most desirous of obtaining that of which they are being deprived. Any boycott against Canada, such as inducing would-be settlers to seek other shores, will but make them the more determined as to their original intention. The proportion which might be swayed would be the least desirable, for they would never amount to much on either side. Canada is being advertised throughout the United States and Europe at a rate which is fast turning her

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. Mgr.

**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. MERRISEY, Manager

Western prairies and wooded northern lands into grain fields; and these satisfied settlers in turn acquaint, in the most assuring manner, their tardy relatives and friends with the true nature of their new homes, surroundings and prospects. That this has been already done to a large extent is being attested weekly by the thousands of new settlers in Manitoba and the Northwest Territories, a large proportion of whom are from the farms of Iowa, Minnesota, the Dakotas and Nebraska, to the South, who are following the lead of some pioneers from their vicinity and coming North to share in the fruitfulness that awaits their industry.

The simple fact of thousands of experienced and well-to-do young farmers from the Middle Western States picking up their utensils and moving to the Canadian West is sufficient to convince any one that farming conditions in Canada are most desirable in comparison. It must be remembered that aside from the mere love of home associations, there are other elements that serve as a tie in keeping the United States farmer from coming to Canada. He has, from his earliest remembrance, heard year after year of the steady tramp of Canadians to the "States." But before the Canadian West was advertised in its true light and its advantages explained, there was little heard of people leaving the "States" and coming to Canada; at least, not since the American War. Consequently it must be much harder to induce a people to go contrary to what long experience had been teaching them was the recognized direction.

Now, however, shrewd observers of the changes that are slowly but surely taking place in the wheat-raising centres of the continent, are looking not merely to Manitoba and the southern Canadian territories, but see in

the millions of acres still further north the great wheat belt of the near future. Combined with this permanent attraction for the best class of immigration, are huge findings of mineral and coal deposits, oil, etc., which offer attractions not surpassed or even approached in the States to the South. Consequently, the efforts of a single financier or combine of steamships or railways can serve but little purpose in any alleged attempts to steer immigration other than where the greatest facilities are afforded. Such efforts will be but temporary, as all lines of trade and all professions will continue to follow population for, after all, it is on the masses they thrive.

The Toronto Globe seems to treat the matter with more seriousness, for in a recent issue we find the following: "It is clear that Canadian immigration has suffered through the operations of the steamship combine, not because Mr. Morgan and those associated with him have any more regard for the United States or for continental Europe than they have for the Dominion, but because they happen to find that course toward Canadian traffic more profitable. The situation is explained in a cable letter published to-day, and the writer makes it clear that the immigration traffic to Canada is likely to be adversely affected by the boycott enforced against the Elder-Dempster Line by the Morgan syndicate.

The alternatives presented by the present situation are the payment of combine rates or the boycott of the Canadian line. It is stated that the Elder-Dempster line has been boycotted by all the agents controlled by the Morgan syndicate, and that the pressure exerted has been sufficient to dissuade the Canadian Pacific Railway from selling tickets by that line. The boycott and the trust are rather discouraging alternatives, but so long as the line running to Canadian ports remains out of the combination it will be subjected to all the adverse influence the syndicate can exert. It is not for national or patriotic reasons that this policy is pursued, for an American line would be boycotted quite as determinedly as a Canadian line if it should attempt competitive business. The Elder-Dempster line is fighting the syndicate, not as a matter of principle, but because that course seems to the owners to promise the best results. They may fight Morgan to-day and enter into a combination with him to-morrow.

We need not hope to fight the Morgan syndicate by subsidizing some of its rivals or competitors. Any of these may enter the combination at any time. And even if rival lines should remain independent, they give no promise of relief. There is nothing baneful in the name of Morgan, and it is quite as bad to suffer exactions by a small concern as by a large one. If we are eager to secure immigration, we may rest assured that some transportation company will make us pay in proportion to our eagerness. If immigration to our ports be subsidized, the fare will be as a rule proportionately higher than to other ports similarly situated. The freedom of ocean transportation will always insure competitive rates on freight, but passenger traffic must of necessity be more regular. It may be that we magnify the importance of combinations in passenger lines, for the bearing point of traffic has been so closely approximated by the independent companies that Mr. Morgan cannot make serious advances without lessening business. But immigration is of so much importance in a growing country like Canada that it will not do to have it obstructed by excessive charges. If the steamship companies obstruct

immigration or menace Canadian ports and Canadian interests, we need not look for a remedy in any scheme less complete than Governmental control of a steamship service. Corporations will be no more grateful for subsidies than they are for last year's dividends. If we decide that a cheap and efficient passenger service is a necessity, and the traffic is not of such a nature as to establish it as a private enterprise, we must maintain it under Governmental supervision."

Were all classes coming this direction fully competent to intelligently till the soil, thereby aiding the country while aiding themselves, we should leave no stone unturned in the effort to subsidize steamship lines and otherwise aid the growth of immigration to our shores. But as this is not a fact Canada is perhaps fortunate in having directed here the class of people who, leaving their own farms, are best prepared and skilled in the work they are to undertake. Ten of these are worth more to Canada than a hundred who must be loaned money, given implements, shown how to work them and afterwards, perhaps, found to be wanting in the necessary intellect and energy. Encouragement to the worthy is the best way of ensuring future prosperity.

PROSPERITY FIRES.

The experience of the fire insurance companies since the depression of trade passed away, and an era of unprecedented prosperity opened on this continent, has afforded only too conclusive evidence that the fires during prosperity are even more extensive than those which prevail during times of depression. This evidence runs directly counter to an old-time belief that hard times and heavy fire losses were associated like cause and effect. Since 1896-7, when the depression began to pass away there have been heavier fire losses than in any previous period. The questions, then, are suggested, Was there any causal connection between prosperity and increased fire losses? and, In what way does prosperity lead to heavy fire losses? To establish a connection between fires and prosperous times beyond a reasonable inference is impossible, and the force of that inference depends upon what reply can be given to the second of above questions. When hard times were regarded as especially risky to underwriters it was believed that incendiarism was instigated by depression, that traders despairing of selling goods to the public at a profit decided to sell their stocks, &c., en bloc to the insurance companies, which sale was effected by a fire. When trade revived, when goods were freely saleable, when properties were yielding fair returns, the sale of goods to insurance companies was not as profitable as disposing of them in the ordinary way of trade, so, it was argued, good times would stop incendiarism. It may have done so to some extent, but in place of that hazard others have come. "Prosperity fires" are alleged by a New York contemporary to arise, 1st, from plants being operated beyond their normal production; 2nd, more orders being taken than can be reasonably handled; 3rd, business being done in reckless haste; 4th, factories and stores being left in an uncleanly condition; 5th, the use of electrical apparatus. Several of these alleged reasons for increased fire losses seem highly fanciful, but it is reasonable to conclude that if the employees of mills, factories and stores become reckless, or negligent from being overworked, they thereby increase the risk of fire. If the artisans who instal an electrical light, power or

heat service are so rushed by the demand for such apparatus as to become careless, they certainly increase the fire hazard; then, if a fire occurs, it is directly traceable to prosperity. If, too, the business of a factory or store is so active as to prevent needful repairs being done to the heating arrangements, there is likely to occur a fire which could be reasonably charged to prosperity. Or, if greater pressure is put upon machinery than its normal capacity, owing to the rush of orders, there is additional risk of a breakdown that may cause a serious fire. We are, however, not convinced that to any of these or them all combined, can be justly attributed the increased fire losses in good times. It is overlooked by some writers that there is an enormous increase in the business of fire insurance companies in prosperous times, and consequently a proportionate increase of losses, nay, a disproportionate increase of losses; for, as stocks are enlarged, the risk of loss enlarges more than the amount of extra insurance. It is also a question whether some share of the responsibility for heavy fire losses in prosperous times ought not to be borne by the fire insurance companies, because their eagerness for business renders them somewhat lax in their methods. One favourable aspect of this question of "prosperity fires" is that, though fire losses are larger the capacity of the country to stand such drains is greater, so prosperity that inflicts the wound provides also the curative salve.

HARBOUR MATTERS.

The first monthly returns of harbour revenue for the season are auspicious of better things for the port. Notwithstanding the reduction in the harbour charges made last year there is a buoyancy in the revenue that shows the substantial increase of \$15,000 for the first month of the season.—This is in accordance with the experience resulting from the policy established in 1880 when the first reduction of harbour dues was made, and followed by others under the old administration. In each case the reduction was followed by an increase of business and a larger revenue. The last reduction has had a similar result and goes to show that low terminal charges tend to draw business to the port, and it may yet be found desirable and beneficial to the revenue to extend the reductions still further.

Notwithstanding the present disorganized conditions in the central portion of the harbour, resulting from the plan adopted for the harbour improvements, it is gratifying to find that the ships still come to Montreal as the most convenient port on the St. Lawrence to tranship and exchange cargoes. The St. Lawrence route has advantages that must establish it, as the great water-highway of the future for the western trade of the continent, and if Montreal is united, true to its own interests, this will continue to be the chief point toward which the trade will tend. But in order to secure this it behooves the citizens to be on the alert. In the past there has been too much apathy in looking at this question of vital interest to all. On the other hand, there has been too much bickering and clashing of rival personal interests, retarding in a large measure the promotion of measures for providing those modern facilities for economical transshipment of freight such as other competing ports are provided with. Without those facilities it cannot be expected that Montreal can maintain its pre-eminence as the national three-season port of the Dominion. At the present time this port has not got such

facilities, and although there is a constant stream of talk about what is to be, or might be, done, there is really nothing definite or tangible in sight that may place the port in the position that it should occupy in this respect.

The Federal Government has set itself seriously to work to improve the aids to navigation of the route to the sea, and also to perfect the channel from Montreal to Quebec—both by deepening and widening it. Those matters will surely be righted, because there is a central authority working them—without any conflicting interests to retard operations. In the harbour, however, it is different. There the authority is divided in various ways, and different interests are at work—in short, there is no unity of action among those supposed to be in charge of the management and responsible for the progress and prosperity of the port.

As now arranged the Harbour Commission is a cumbersome piece of machinery and yet it cannot operate or perform its functions without the sanction of the Minister of Public Works, who is well known to have very decided opinions of his own. As a consequence, and after all the time that has been lost, there is as yet no general plan prepared for working the traffic on the wharves when they are completed—as they are to be in the course of time. This is the most important question yet to be decided, and to be efficient it will take much thought to prepare and time to give it effect.

If the talked-of-arrangement with the Grand Trunk for the elevator on the "Conners" site provide for the accommodation of the water-borne traffic—as it surely must—that, and the elevator to be built in the central harbour will provide for that branch of the trade. The fact, however, cannot be ignored that the railroad traffic—more especially in package freight is constantly increasing and assuming larger proportions year by year, and it also must be provided for if this is to be the chief terminal port as expected.

For the present, and for some time yet the railroads are, and will be working at a disadvantage owing to the change of the levels of the wharves. In the course of time, this will be overcome, but it is not reasonable to expect that the railroads will remain satisfied with the old regulation which restricts them to the movement of cars in the night time only. The time will surely come when a change in this respect will become imperative. In other ports the cars can reach the ships at all hours of the day, and if this, is to become more important and retain that importance as the chief port of the Dominion, that facility will have to be afforded. This object cannot be attained without having two distinct levels for the ordinary traffic and that of the railroads with any regard to safety of life and property. This important question should be settled before the permanent tracks are laid on the new level. It is a matter to cost money, but it will be a necessity in the future and should be dealt with before much money is spent for work that may have to be undone.

In connection with this feature arises that of the sheds, it is proposed to erect on the wharves, as permanent structures. It has been suggested to make them two storeys high. It is contended in some quarters that this would be a mistake—that the ships' derricks, when the water is at summer level, will be unable to swing freight high enough to reach the second storey, and the cars if on the surface level, will find the same difficulty with the second storey, both in loading and unloading their package freight. These are questions

that require mature consideration, and they cannot be disposed of lightly. So far there is nothing to show the public that the Harbour Board have decided views on these matters, or if they have they are not given publicity.

The present is the crucial point, and these questions of facilities in the harbour are of such paramount importance that in face of them the personal views and interests of individuals should be effaced and entirely lost to sight. It is not only the city of Montreal but the Dominion at large that is interested in that no mistake or neglect is suffered in the all-important matter of providing proper facilities for transshipment of freight in this harbour.

Our leading statesmen, of all parties, have for some years back promised that Montreal should be a properly, up-to-date equipped port. It would seem to be now the fullness of time for those promises to be made good.

EASTERN TOWNSHIPS BANK.

This bank having a branch in this city, renders its affairs a matter of closer interest to our citizens and to the wide trade associations of this metropolis than when its operations were confined to the district indicated by the title. Sherbrooke, however, has become known all over Canada as an active manufacturing centre and the bank which has done such eminent service to the industries of that city and district has done well to enlarge the sphere of its operations.

Last year the Eastern Townships Bank earned \$234,361 net profits, and received \$89,968 for premiums on a new issue of stock. Out of these funds two half-yearly dividends of $3\frac{1}{2}$ per cent. each were paid, and a bonus of 1 per cent. declared payable on 2nd July next. These being appropriated left \$150,000 to be transferred to reserve fund, \$35,000 as rebate on undue bills, and \$35,440 to be carried forward to next year. The reserve fund is now \$1,200,000, which is equal to 60 per cent. on the paid up capital.

The circulation amounts to \$1,358,734; deposits, \$6,830,213; current loans and discounts, \$8,652,480. Since May, 1900, these items have increased as follows: Circulation, \$211,027; deposits, \$1,648,762; current loans and discounts, \$1,518,435, which are each and all satisfactory evidences of an expanding business.

The last meeting, a report of which appears on a later page, was marked by the retirement of Mr. R. W. Heneker from the office of president, which he has held for 28 years, during which period he has rendered most valuable services to the Bank and to the Sherbrooke district. The meeting very properly expressed great regret at Mr. Heneker's retirement, and voted a handsome sum in recognition of his services.

Mr. Farwell was elected president, an honour well won which will be worthily maintained. The business in Montreal, under the skilful and courteous management of Mr. B. Austin, is making steady progress.

—A recent Plymouth, Eng., cable announces that the North German Lloyd steamship Kron Prinz Wilhelm, Captain Richter, which sailed from New York on June 3 for Cherbourg, and Bremen via that port, arrived after a passage of 5 days, 11 hours, and 32 minutes to Eddystone Light, at an average speed of 23.53 knots per hour, which is the best eastward record for speed thus far made across the Atlantic.

BRITISH FIRE INSURANCE IN AMERICA.

In a recent number the London Economist furnishes its readers with an interesting review of the situation, derived from official figures for last year, which we make room for, with but little alteration. As far as Canada is concerned, the article on "Luck in Fire Insurance," in our issue of 14th March last, should be consulted.

Our contemporary, referring to the experience during 1901 of the British companies in the United States as not to be called disastrous, says it was on the whole so extremely unfavourable that shareholders have little cause to bless the desire for expansion which sent so many companies to that country and still keeps them there. For years past fire insurance managers have been living in hopes and the realization has been so long deferred that their hearts have grown sick. For ten years past the profits from the business in the neighbouring republic, when, almost by chance, any have been earned, have been discouragingly small; yet with the exception of one office, the Guardian,—which, by the way, is increasing its investments in Canada, erecting a grand building in Montreal, &c.—no office of the first rank has ventured to withdraw. Directors have presumably considered the probable loss of prestige and of big figures which such a withdrawal carries with it. The Guardian for instance, which came out of the United States in 1894, deliberately sacrificed £250,000 a year in premiums, and not many directors and not many fire managers have the courage necessary for such a sacrifice. Yet it is by no means certain that withdrawal, or, at least, severe cutting down of risks, would not have been the best policy at any time during the past ten years.

Let us turn to the results for 1901, as disclosed by the official returns to the New York Insurance Department. There were during that year twenty British companies doing business under normal conditions. These companies received in net premiums \$35,236,199. The fire losses paid and outstanding were \$24,088,461, and the expenses and commission were \$12,649,915. The net result was an aggregate trading loss of \$1,502,178, or 4.2 per cent. of the total premiums. If we had included the companies whose business is being worked off, the loss would have been considerably greater. The twenty companies received by way of interest, dividends and rents \$1,771,288, receipts which were little more than sufficient to make up for the loss on the trading. Four companies show a trading profit, the other sixteen made losses, some of them serious losses. One office made a profit which can be called handsome, and this office—the Alliance—it is interesting to note, has always resisted undue expansion, and has confined itself in America mainly to a good class of risks on the Pacific slope. Yet bad as the results generally are, the year 1901 was not exceptionally unfavourable in the matter of conflagrations. It witnessed the serious Hoboken fire, but there have been many worse fires than this since the British offices won a reputation for strength and prompt payment by the manner in which the losses at Chicago and Boston were met. If we take the fire losses suffered during the ten years 1891-1900, the average percentage to net premiums works out at 61. The expense ratio over the same period was 36. This leaves an average trading profit of only 3 per cent., a very small return for undertaking the risks of the business. Of late years there has not been any average profit at all.

The causes which have brought about the unprofitable character of fire business in the United States are

very obscure. The first is competition in rates of premium. The tariff system in America is not practically universal, as it is here. In theory there is no tariff at all, but in practice a large number of native and foreign companies have a common scale in various States. There has, however, remained a sufficient amount of rate-cutting to keep premiums at a level which is unremunerative. A common suffering has now brought about a closer union between the offices, and the rates have been fairly generally advanced by some 25 per cent. during the present year. This advance is expected to turn the scale. It is to be hoped that it will, though the Canadian experience for last year at higher rates has not been particularly encouraging. The British companies did a good deal better in the Dominion in 1901 than in 1900, but as their aggregate loss ratio was still 74 per cent. of the premiums, there is room for considerable improvement.

The absence of free trade in insurance is probably the principal reason why British offices find life so hard in the United States. In the United Kingdom foreign insurance companies are free to transact any business they choose, and merely have to pay income-tax on the interest which they receive in this country. As a matter of fact, they transact re-insurance business only, but that is simply because the powerful British offices are in the field, and direct foreign competition has no chance against them. In the United States, foreign companies have not only to make heavy deposits, and keep reserves at a fixed rate against their outstanding risks, but they have also to pay all manner of State, national and local taxes. The amount of these taxes in 1901 was, for the twenty British companies \$1,096,635, or 3.1 per cent. of the net premium income. If the offices had been free from the burden of these taxes the trading loss of last year would have been \$405,544, instead of \$1,502,178. The business of fire insurance is conducted at so small a margin of profit on the turnover even in this country, that there is no room for taxation on so handsome a scale.

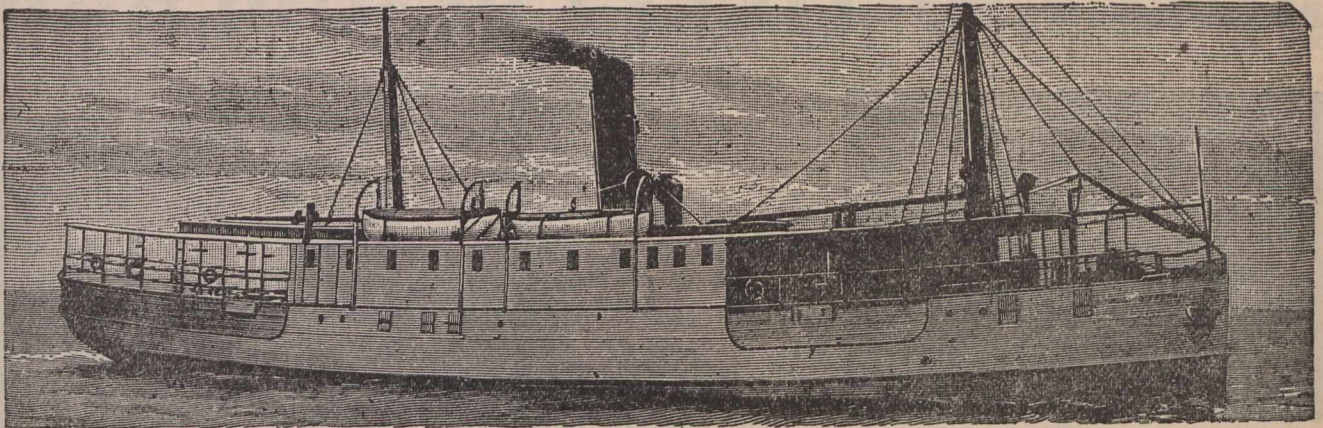
We give below details of the business of the various British offices. Of the companies in the first part of the list, the Lion has been purchased by the Yorkshire Fire and Life office, and the Imperial is being (has been) absorbed by the Alliance. The Lion's American business will probably be reinsured or run off, since the Yorkshire company does not do business in the United States. The Imperial's business is being severely cut down. The Caledonian and Manchester companies, both of whom did very badly, are reducing their risks materially. The amount of business done by British companies will, therefore, be considerably less during 1902 than in 1901, and as the rates of premium have been advanced, better results may be hoped for.

British Fire Business in the United States for 1901.

	Net Premiums.	Net losses Paid and Outstanding	Total ex- penses, in- cluding Commis'n.
Alliance	\$257,633	\$67,054	\$99,134
Atlas	748,653	460,643	289,918
Caledonian	1,070,041	908,147	449,420
Commercial Union . .	2,705,619	1,896,868	934,771
Imperial	1,180,766	858,645	479,697
Law Un. & Crown .	323,445	229,143	104,662
Lion	362,590	362,565	168,522
Liv. & Lond. & Globe	5,502,417	3,837,963	1,782,375
London Assurance ..	1,053,026	556,905	408,849
London & Lanes ...	1,727,069	1,101,718	665,137
Manchester	1,412,717	1,117,387	524,424

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N. B. and Merc.	2,828,181	1,955,256	997,352
Northern	1,529,918	933,175	549,164
Norwich Union	1,779,734	1,423,140	665,678
Phoenix	2,901,248	1,950,622	980,041
Royal	4,062,438	2,704,113	1,394,539
Royal Exchange	849,357	616,250	313,529
Scot. Union & Nat.	2,067,465	1,408,865	740,989
Sun	1,815,095	1,031,182	688,915
Union	1,057,787	667,820	412,800
Total	\$35,236,199	\$24,088,461	\$12,649,916
American Fire	213,042	395,918	282,700
Lancashire	820,612	527,235	364,471
Palatine of Manches- ter	162,980	633,845	86,198
Do. of London	1,010,553	334,816	367,477
Final.. total	\$37,443,386	\$25,980,275	\$13,750,762

It should be noted that the business of the American Fire Insurance Company of New York, which was owned by the Manchester Assurance Company, was reinsured in June, 1901, with the Hartford Fire Insurance Company. The Lancashire's business has been purchased by the Royal, and is now being worked off. The Palatine of London was started in December, 1900, to take over the agencies of the Palatine of Manchester. Both companies belong to the Commercial Union.

PRESERVING THE TIMBER.

Government supervision of forest reserves, so far undertaken, has been marked by gratifying success. As the years go by and cultivation of the soil increases the value of these timber reserves will be shown in another light beyond the increasing value of the lumber and pulp there retained. In areas overgrown with timber it has been shown by experience in after cultivation that, with the lands entirely stripped of timber, their producing value largely decreased. The adoption of scientific methods has likewise proven this as shown in the annual

reports on forestry. The last annual report of Thomas Southworth, Director of Forestry for Ontario, for the year 1900-1901 has just been received, and deals with some phases of the question of vital interest to the prosperity of the Province. The first portion of the document treats of what has been so far accomplished by the Administration in regard to the preservation of the forests in the northern portion of the Province, where the title to the soil is still vested in the Crown. Large tracts of land have been from time to time set apart as forest reserves in localities where the soil is unsuited for farming, and can only be profitably utilized for growing timber. The improvement and extension of the fire-rang-ing system has reduced the danger of destruction by forest fires to a minimum, and the management of these areas on forestry principles will insure a perpetual supply of timber.

The largest of the forest reserves is that including the wooded region around Lake Temagami, which embraces a considerable tract of pine timber. It is 1,408,000 acres in extent. The eastern reserve in Frontenac and Ad-dington Counties comprises 80,000 acres, and the Sibley reserve on the north shore of Lake Superior 45,000 acres. The Algonquin National Park, containing 1,109,383 acres, is not, properly speaking, a timber reserve, as it is partly under license to lumbermen, but it answers to some extent the same purposes.

The forestry problem in the settled and cultivated portion of Ontario presents much greater difficulties, as the land is in the hands of private individuals, so that no general Government scheme of reforestation is possible. The education of the people on the subject proceeds but slowly, although some advances have been made, but the increased demand for timber of all sorts in connection with various industries has resulted in expensive over-clearance. There are in the Province over 1,500 saw mills, a large proportion of which are located in neighborhoods more or less remote from the lands under timber license, and which draw their supplies from lands belonging to private owners, and are principally devoted to the manufacture of hardwood timber. In

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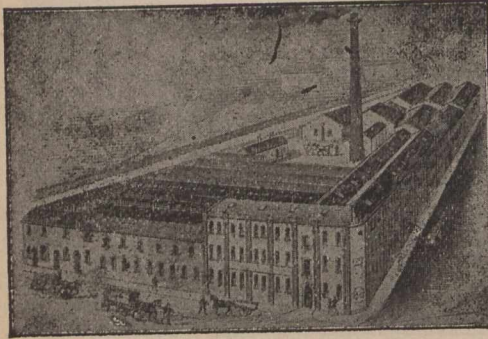
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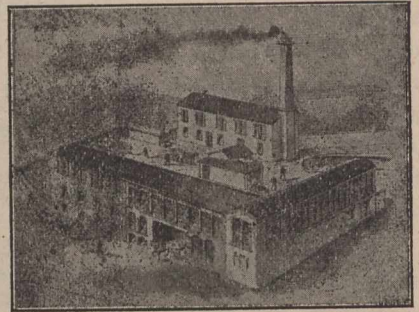
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order to ascertain the extent to which the clearing of lands had been pursued during the last five years a close investigation was made as to the extent of the wooded area of the counties in 1901 as compared with 1896. The basis of comparison was the municipal returns made to the Bureau of Industries, giving the total area of each township and the respective areas of cleared land, wooded land, and waste.

The proportion of the total area of a district which should be perpetually covered with timber in order to secure favourable climatic conditions and regulate the water supply is usually fixed by authorities on forestry at about 25 per cent. Twenty per cent. may be regarded as the lowest percentage to which the woodland acreage can be allowed to fall without seriously endangering agricultural interests. As the inquiry shows, the danger line has been passed, and in 27 counties of Ontario the wooded area is less than 20 per cent. of the aggregate territory.

There are only six counties which have over 25 per cent. of woodland, ten have less than 25 and over 20 per cent., sixteen have less than 20 and over 10 per cent., and no fewer than 11 have less than 10 per cent. of forest. These details, however, hardly convey an accurate

idea of the extent to which the clearing process has been carried in some counties. In most counties the distribution of cleared and uncleared is very uneven. Large sections may remain fairly well wooded, while others are almost entirely stripped. Taking the township instead of the county as a unit, it will be found that frequently a much lower percentage has been reached than is indicated by the figures for the counties. A list of 44 townships is given in which the proportion of woodland to the total area is less than 5 per cent.

The evil of over-clearance is shown by the figures given to have affected the western and midland counties to a much greater extent than the eastern portion of the Province. All the counties in which the proportion of woodland to total area is in excess of 25 per cent. are in the east. The report gives a summary of the legislation which has been adopted in some of the American States to encourage tree-planting and forest preservation by giving bonuses or exempting tree-covered areas from taxation, either wholly or partially. This presents many suggestions which might commend themselves to the Legislature, as the present condition of affairs is far from satisfactory, and some measure should be taken to maintain a due proportion of the land under forest.

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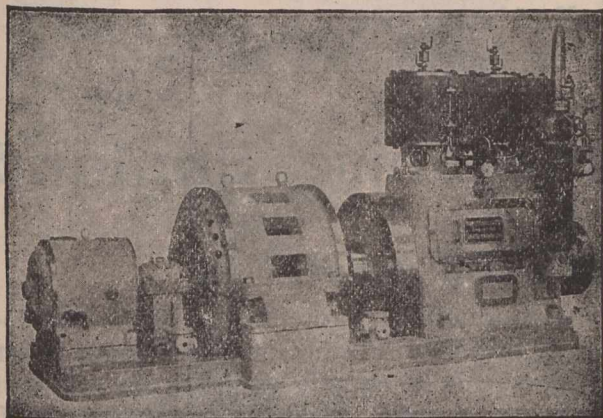
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ACTIVITY IN IRON AND STEEL.

While iron is king, and there appears no likelihood of its falling off the throne, it rules with a vastness that leaves all else in the way of commodities, far in the rear. The great strides being made of late in this metal and the enormous sales going on certainly bespeak for the leading manufacturing centres both in Europe and America an era of continued progress, extending at least well into 1903. The manufacture of steel products at Sydney, N.S., and Sault Ste. Marie, Ont., recently commenced, appears like the introduction of these Canadian enterprises at a time when the world is looking for material, finished or raw. A Pittsburg letter of recent date reads:

The United States Steel Corporation recently completed the purchase of fully 100,000 tons of Bessemer pig iron from the Merchant blast furnaces in the Youngstown district, making a total of fully 1,500,000 of pig iron bought by the steel trust from outside furnaces in the last six or eight months, and for which it has had to pay high prices. The deal for this last 100,000 tons has not been finally closed up, but parties here who are in close touch with the situation claim that the steel trust will have to pay about \$20 a ton for the iron, so that the transaction will have a money value of \$2,000,000. This price is an advance of \$3.50 a ton over the price paid by the steel trust for the last pig iron it bought and for which it paid \$16.50 at the furnaces. The furnacemen are jubilant over the prospects of making this sale, and say that when it is consummated they will have all their surplus iron sold up into the first three months of next year, and at prices which will give them a very handsome profit. Official information given out by one of the trust officials here is to the effect that work on the half dozen or more blast furnaces to be built by the steel corporation will be pushed as fast as possible in order that the steel trust may have the output of the furnaces early next year and not have to buy so much pig iron in the open market.

The steel trust owns a blast furnace on Neville Island, Pittsburg, originally built by the American Steel & Wire Company, and owns ground near this furnace which would accommodate three or four more. It is just possible therefore that three or four more furnaces will be built near the present Neville Island slack. There never was a time in the history of the iron business which the blast furnaces and their product sold up so far ahead and at such good prices. Consumption keeps steadily ahead of production, and the total stocks of available pig iron in the United States to-day do not represent one day's consumption. If a strike should occur at the blast furnaces by reason of labor troubles or otherwise many large plants would have to close down, as none of the consumers of pig

iron have stock on hand to speak of. A good deal of foreign pig iron is being imported, and a recent transaction is a purchase of about 10,000 tons of English pig iron bought by one of the big steel companies. The rail business is now largely engaging the attention of those in the iron trade, and important developments may come at any time. The pool price of rails has been fixed for next year, the old figure of \$28 at mill, which was the price this year, will hold good for 1903.

An interesting feature of the rail trade just now, and one that is of vast benefit to the railroads, is that roads that are taking up old rails and replacing them with new ones are able to get in many cases as much for the old rails as they pay for the new ones. In this way railroads have been able to put down thousands of tons of new rails at practically no cost. The old rails which are taken up are bought by Bessemer and open hearth steel works, cut up into small pieces and melted over again. So many new open hearth steel works have been built in the last year or two that there is an enormous demand for old rails which has put the prices up to very high figures.

The plate trade is also interesting just now, from the fact that the Plate Association is scheduled to hold a meeting in New York on June 15th, and at this meeting some of the Eastern mills are going to make a hard try to have the price put up. In fact, these Eastern mills have been insisting for three or four months that the price of plates is too low, but the big people, like the Carnegie Steel Company, the American Steel & Wire Company and Jones & Laughlins, have steadily refused to give their consent to an advance in prices. About two months ago two of the Eastern mills on their own responsibility advanced prices of plates \$4 a ton, but the Pittsburg mills still kept to the old figures. It is a curious fact that just now the price of billets, from which plates are rolled, is \$1 to \$2 a ton higher than plates, although it costs \$5 to \$6 a ton to roll plates from billets. This is due to the policy pursued by the steel trust in keeping down prices of finished material as much as possible in order to prevent any curtailment in demand.

The trade in structural materials such as beams, channels and angles, continues enormous, and the seven or eight mills in this country that roll structural material are utterly unable to meet the demand. These mills are sold up for months ahead, and in the last month fully 10,000 tons of structural material have been imported from abroad. In addition, domestic mills are sold up for all of this year, and have entered orders for fully 100,000 tons of structural material for delivery next year. In spite of this condition which is without precedent, there has been no advance in prices of structural material by the beam pool for more than a year. It is true, however,

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that while the price of beams of standard size is \$32 a ton yet thousands of tons have been sold at \$40 to \$50 a ton buyers preferring to pay premiums to get deliveries in preference to having their orders entered at regular pool prices than have to wait for months before getting the stuff.

The bridge business is a very attractive proposition just now, and a number of new concerns have sprung up in the last few months all of which are competing with the American Bridge Company owned by the steel trust. The latest to enter the field is the Somerville Engineering Company which just started operations in Pittsburg. This concern has been organized by Mr. A. L. Schultz who used to be Pittsburg manager for the American Bridge Company, but who resigned some time ago. Mr. Schultz with others has enlisted capital, and proposes to go into the business of building bridges, steel bridges and other structural work. It is likely the new concern will build a big bridge works in Pittsburg.

SALMON FISHERIES.

The recent combine of the Pacific Coast salmon fisheries has awakened fresh interest in that rapidly growing industry; and shrewd surveyors of the situation are finding further evidence of the enlarged profits which the industry may be made to yield. A review of the situation which we here subjoin was written by a correspondent of the Globe at present touring the Pacific:

The echoes of the fight against the meat trust have reached the Pacific, and the men engaged in the coast and inland fisheries are displaying a keen interest in the struggle between Chicago's big four and the meat users. The trust's latest move, the effort to control the egg trade as well as beef and bacon, is regarded as an absurdity. Turned from meat or breakfast bacon and eggs, the householder's next resource, his next line of defence, so to say, is fish, and one laughs to think of the meat trust seeking to obtain a corner on the fish that in illimitable numbers frequent the shores of the North Pacific. The introduction of cold-storage on scientific principles, and of improved methods of canning and drying fish, has wrought a revolution in the fisheries of the world, and if the people really find it necessary to use a club to beat the meat trust into submission, no better weapon can be found than in the utilization to their fullest extent of the food supplies furnished by the ocean. Even Morgan the great cannot fence the sea, or put on the unstable waters placards warning off the anti-trust fisherman.

The product of the Pacific fisheries in these northern waters is of magnificent quality. Salmon and halibut, cod and herring, are the chief edible fish, and the first place is given to the salmon. The cold waters of the sounds and inlets of this coast produce a firm and excellent quality of fish, which, under proper conditions, can be sent all over America and delivered to the consumer in as good condition as when taken from the water. When Bacon made that famous cold-storage experiment that resulted in his death he set men's minds ranging in a direction that has been followed far in these latter days. The great philosopher thought that much saving would result from the preservation of food in cool conditions, and so, as Macaulay tells the story, he bought a fowl one day and tried to stuff it with snow and ice. Were Bacon alive now he would be profoundly interested in the cold storage room of a steamer or the refrigerator of a railway car, and would no doubt, indulged in a few self-praising remarks.

Away up on the shores of Queen Charlotte Island the lordly halibut disports himself in numbers that are almost incredible. A steamer comes puffing up the Sound from Vancouver, lowers her little fleet of fishing dories and tempts the halibut with fine salted herrings. The morsel is resistless, and in a day a hundred tons of the huge fish, some of them six feet long, are in the hold of the fishing steamer. A week afterwards the people of Boston, on the Atlantic coast are breakfasting and dining upon the fish of the North Pacific, which are served up as fresh and firm as when caught. There is a speed about this halibut trade that is probably not duplicated in any other fishery in the world. A C.P.R. official tells me of one case in which the New England Fish Company's steamer left Vancouver early one morning for the banks frequented by the halibut steamed all day, put her fishermen out, and made a catch of almost 100 tons next day, and reached Vancouver the third day after starting out. The fish were immediately packed and shipped out, reaching Boston in a week after they were taken from Queen Charlotte Sound. The Atlantic express sometimes might be better named the Halibut Special, for not infrequently the two refrigerator cars of fish yield as much revenue as the first-class coaches and sleepers behind. This demand is growing very rapidly. Boston and other New England cities are very fond of halibut and cod, and the Pacific supply is available in winter, when the Atlantic supplies are either cut off entirely because of the climatic conditions or are extremely limited. When one thinks of the vast expanse of Hudson Bay, lying north of Ontario, with fisheries that could feed all America for an indefinite time, and when one sees the supplies shipped clear across the continent in excellent condition by the New England

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and Engineering Works

DUKINFIELD,
ENGLAND.

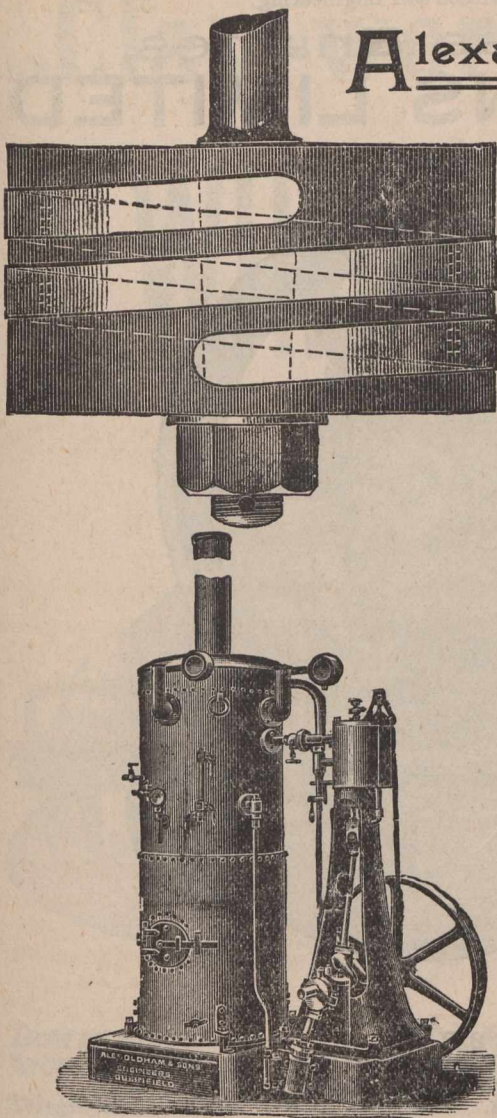
MAKERS OF

Vertical & Horizontal Steam Engines.

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

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

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



Company, operating on the halibut banks of this coast, there seems to be little danger of starving to death as a result of the meat trust's exactions.

In a former letter I spoke of the proposal to change the method of salmon-fishing from gill-netting to trapping, and as the people in the east have formed a big concern to operate the canneries of this coast, a brief description of the salmon-fishing industry may not come amiss. If we are to have "Canneries preferred" and "Salmon bonds" on the Toronto Stock Exchange list, we might as well understand something of the business. The salmon of the North Pacific are what is known as the "Sockeye" (Onerak), and are found more or less in all the shore waters from California clear to the Arctic Circle. The chief fishing centres in Canadian territory are along the Fraser River in the vicinity of New Westminster and on the Skeena River. Five-sixths of all the fish caught are netted while coming in from the ocean, and ascending these rivers at the opening of the spawning season. The salmon, it must be remembered, cannot be propagated in the ocean. The fish in June, July and August come inshore in vast "runs," filling the river bed sometimes with almost solid masses. Ascending the Fraser hundreds of miles, they leave their eggs in the shallow waters of its tributaries and the lakes of northern British Columbia. According to Mr. Babcock, the Provincial Fishery Commissioner, not more than 10 per cent. of the eggs so deposited reach the stage even of salmon fry, that is the little minnow like fish, an inch or an inch and a half long, that four or six months after the eggs sink to the bottom of the river emerge from the hatching place as swimming fish, and start out, guided by unerring instinct, to the far-off waters of the Pacific. There they attain their full growth and return again in their season to the up-river spawning grounds.

The canneries which have made tinned salmon an article of common diet in all lands obtain their supplies dur-

ing the "run" of the fish to the river. At that time thousands of men, white, Japanese and Indian, gather from all parts of the Province and station their boats at points where the fish can be netted. The salmon are sold to the canneries at a price agreed upon, and which varies according to the number of the fish on the "run." If salmon are plentiful the price is low, the cost per fish to the canners last year, for example, being less than eleven cents, while if the run is a poor one high prices are paid by the packers who wish to keep their customers supplied instead of leaving them to purchase other packers' brands. A common way of fishing is for the cannery to supply boats and nets, and the fishermen—two to a boat—their labor, the cannery getting one-third and the fishermen two-thirds. The cannery of course takes all the catch at the current price. The strike among the fishermen last year was the result of a big run, the greatest known, the inevitable result being the forcing down of the price per fish to a point that the white fishermen declared to be below a living wage. These big runs seem to come with considerable regularity in four-year periods. Following each of them there is a season of great scarcity, when comparatively few fish are caught on the way up the rivers. The numbers increase slowly for the next two years, and then comes another great run. Last year some fifteen million fish were canned; this year, if the usual sequence of events is followed, there will probably not be over five millions. The cause of this periodic increase and decrease in the number of fish that seek the spawning grounds has not been determined, but it is believed this strange freak of nature can be overcome by the establishment of fish hatcheries on the upper waters of the Fraser, from which shall be released every spring a sufficient number of fry to keep up an average run of considerably larger dimensions than that of the lean years. Thus the salmon supply will be regulated not by the caprice of nature, but by the foresight of man. Under the condi-

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

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

Patricroft, Manchester, England.

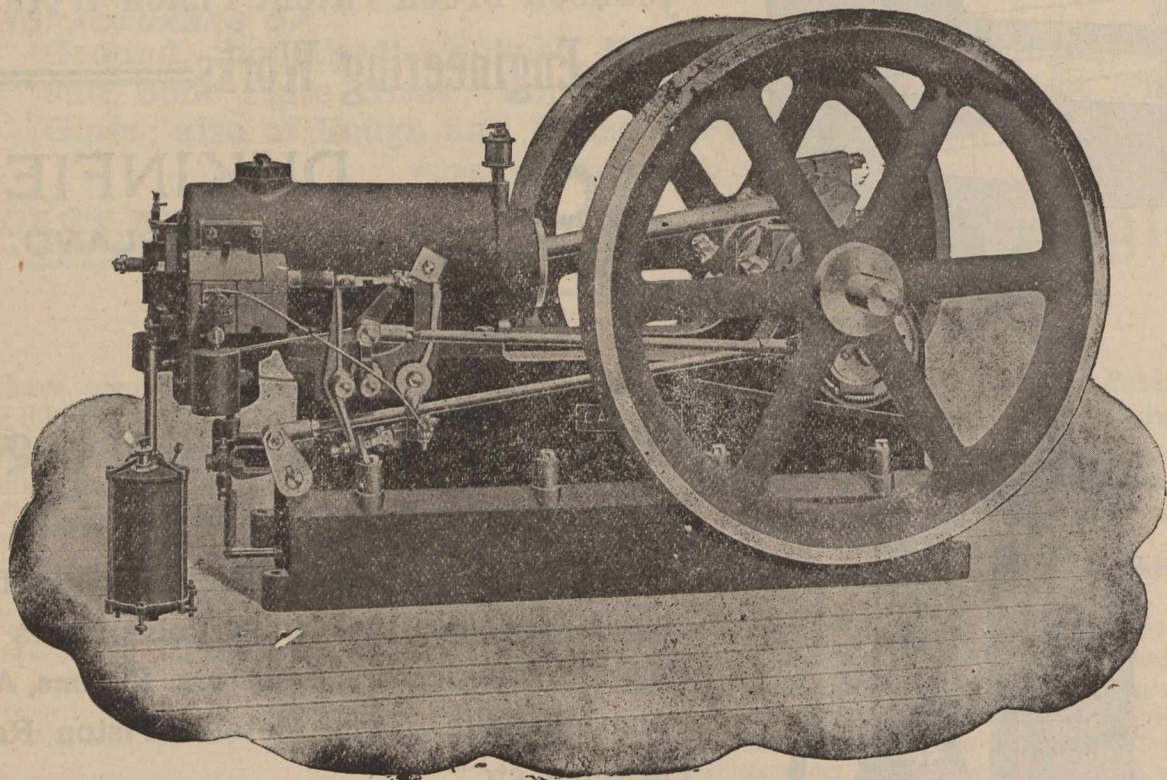


Photo of 20 B. H. P. Oil Engine.

Makers of :

Gardner Oil Engines—Petroleum.
Gardner Gas Engines—Town or Producer Gas.
Gardner Spirit Engines—Gasoline, Benzoline.
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LONDON OFFICES AND SHOWROOMS,

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.

tions that prevail in the hatcheries at least 90 per cent. of all eggs secured can be hatched out, as compared with 10 per cent. under nature, and it is intended to at once establish a hatchery with a capacity of 25,000,000 eggs yearly. Those who have closely followed the results achieved elsewhere say it is quite certain that an average pack of a million cases can be obtained on the Fraser by the aid of hatcheries instead of a pack ranging from a quarter of a million in lean years to a million during a big run. The wages of the fishermen would in that event be steadier, and there would be less friction regarding the remuneration of all persons concerned during the two or three months' season.

The effect of hatchery propagation, however, can scarcely prove more important to the industry than the proposed change from gill-netting to trap fishing. If this is authorized it will really be a measure of retaliation against the American canners on Puget Sound, who have been "playing 'possum" for a long while. Netting is a much more expensive way of catching salmon than trapping. In the latter case convenient points off shore are selected, which the salmon pass on the way to the river, and a species of enclosure is sunk in the water, with open end facing in the direction from which the fish approach. They swim into the trap, and as they never think of turning around and seeking an exit by the way they enter they are easily secured. It is stated that when fish caught by net average eleven cents, as they did last year, to the Canadian canner, an American canner a few miles away by using a trap can get them for three cents, that being the difference in the labor and incidental expenses involved in the two systems. It may be asked why Canada has not long ago adopted traps. The trapping system is much more wasteful of fish life, and the Dominion Government feared depletion of the supply. Now with a

Provincial hatchery in view this argument will not have the same force, and it is generally believed that traps will be authorized. When they are, it will be a cold day for Uncle Sam's canning industry, which at present thrives largely on Canadian fish, that is to say, fish caught on their way to the Fraser River spawning grounds. He will not, however, be able to make a wry face publicly, for it is only his own position in regard to the seals of the Pribyloff Islands reversed. If the seals that breed on these islands are American by reason of that fact then the salmon propagated on the Fraser are Canadian.

The way in which the king is to come to his own, and Canada is to out-manoeuvre the smart Puget Sound people, is rather odd. A glance at the map will show Vancouver Island fitting closely into the mainland, with the Straits of Juan de Fuca separating it from the State of Washington to the south, and the Gulf of Georgia to the east. The salmon on their way in from the ocean keep close to the island or north shore, where there are admirable trap sites, but which they are allowed to pass without molestation at present, because of the law against traps. Rounding the southeast corner of the island, and heading north in the Gulf of Georgia toward the Fraser, they pass into American waters. Among a group of islands there, and at a spot on the mainland near Point Roberts, just before the Fraser is reached, the most profitable trap sites are located. The theory is that if traps are placed on Vancouver Island where the fish first skirt the shore, the bulk of the salmon that are now trapped passing through American waters will be intercepted, and the supplies of the American canners largely cut off. This will enable the Canadians to increase their pack, and do a considerable part of the export business now falling to the Americans, and which, it will be seen, is possible only because of the prevention of trapping on the Canadian

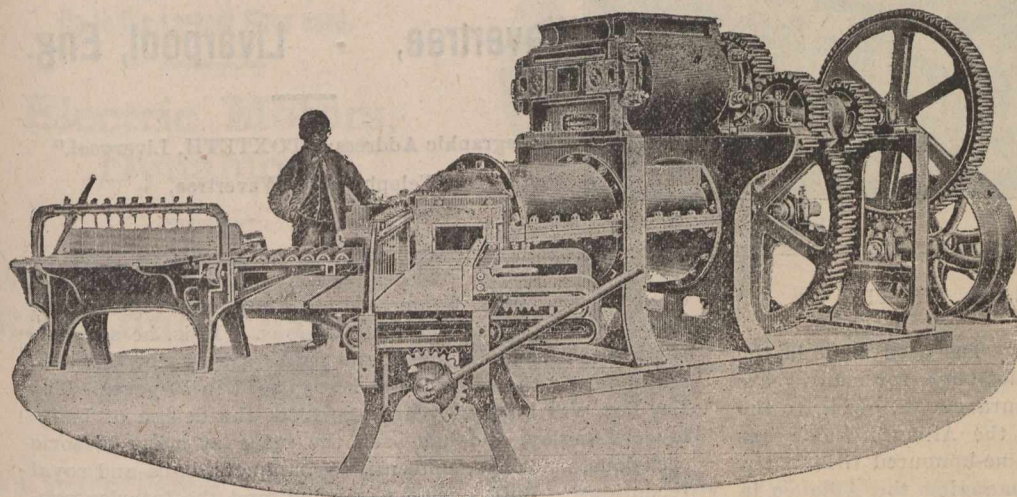
..Clay-working Machinery..

Manufactured by

G. WHITTAKER & CO., LTD.

HORIZONTAL PLASTIC BRICKMAKING MACHINE.

Double Delivery Machine.



Main Points :

- Strength.
- Durability.
- Economy of Power.
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**Special Terms to
Canadians Under
the New Tariff**

Dowry Street
Iron Works,

ACCRINGTON Lancashire, England.

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

side. The whole question is attracting close attention, and if eastern capital becomes a controlling factor in the canning industry, the output of which was valued at five millions last year, to trap or not to trap will mean quite a few points in the stock quotations.

THE QUEBEC CLEARING HOUSE.

In presenting his report at the first annual meeting of Quebec Clearing House recently, the chairman, Mr. P. Lafrance, well known to our readers as the Manager of La Banque Nationale, said: "The instituting of a Clearing House in Quebec has had the object of placing us more prominently before the financial world and has proven that the volume of business is considerable. We rank fifth in the volume of business though our population is that of third place. This is easily explained by the fact that Halifax and Winnipeg are large stocks trading centres, and Ottawa, the capital of the Dominion, where large transactions are continually put through for the Government and lumber firms. Still we have nothing to be ashamed of, as will be shown by the annexed statement. This shows that the volume of business through the Clearing House was \$69,983,078, or only \$17,000 short of \$70,000,000. The largest clearing month was October, \$7,166,763, the smallest March, was \$4,671,119. The largest week, September 26th, \$1,704,294, the smallest April 2, was \$7,566,379.

The continued prosperity of the country, the new and increased facilities for shipping, and the turn business has taken in this direction, if encouraged by all doing their utmost to help, will, I hope, materially place Quebec third on the list, a place she deserves. I think it my duty to ask of you, gentlemen, managers of the banks in Quebec, to sound a note of warning to your clients and the public in general to be careful in their stock speculations and to go

less blindly into stocks at figures which are beyond reason.

The internal management and working of the Clearing House has seemed to work most satisfactorily as no complaint or disagreement has occurred to necessitate the calling of the Committee, what little or small jars did happen, were readily remedied by each one very politely and willingly consenting to rectify the fault. I am happy to state that no fault or error occurred sufficient to delay the clearings." The clearings were as follows:

Largest week, September 26th, 1901	\$1,704,294
Smallest week, April 2nd, 1902	756,379
Largest month, October, 1901	7,166,763
Smallest month, March, 1902	4,671,119

Per month:

May 1901	\$5,918,115
June "	6,051,558
July "	6,204,125
August "	6,784,280
September "	5,397,809
October "	7,166,763
November "	6,193,196
December "	6,743,856
January 1902	4,934,096
February "	4,849,087
March "	4,671,119
April "	5,069,074

Total for year \$69,983,078

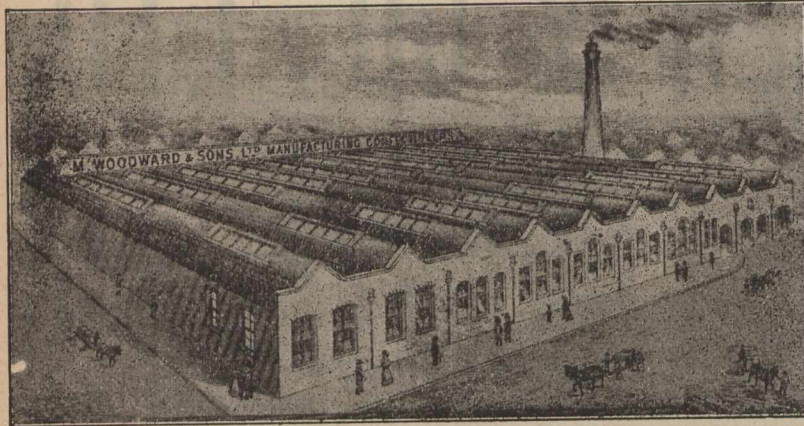
Daily average, \$233,280.

—There were 36 new post offices opened in the Dominion during May, and 11 closed.

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT



Manufacturing Confectioners,

Manufactory and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

ALLIANCE ASSURANCE CO., LIMITED.

It will be observed that a change has been made in the wording of the space at foot of last page, for many years occupied by the Imperial Fire Insurance Co., owing to the absorption of that Company by the Alliance which has now an additional claim to the time-honoured title. Mr. P. M. Wickham, for years past managing the Alliance in this city, has been appointed General Manager, and Mr. G. R. Kearley, heretofore manager of the Imperial, Assistant Manager. With two such companies—and two such men—with the respective organizations, the combination should give a good account of itself in Canada. As may be seen on another page, the net premiums of the Alliance for 1901 amounted to \$257,633; of the Imperial to \$1,180,766. The total expenses of the companies respectively amounted to \$99,134 and \$479,697; the net losses were \$67,054 and \$858,645. The capital of the combination is \$25,000,000 and, as was to be expected, the offices will be in the Imperial Building adjoining the Bank of Montreal on its east side.

A NEW ELECTRIC ACCUMULATOR.

Probably the most important discovery yet made by that genius, Thomas Edison, is in the shape of an electric accumulator which combines lightness, power, cheapness—does not leak, and so renders back all the electricity put into it. Speaking of it, he says: "It means that I have solved the motor-car problem, and a vehicle capable of running a hundred miles without recharging is now in sight." Owners of elevators, the smaller class of printing offices, yachts, &c., may have shortly their dreams realized of an economical rival to the expensive and uncleanly motors of heretofore. It may be that in the near future people may keep cellars of power as they now have of other powerful supplies less useful.

FIRE LOSSES.

Ridgetown, Ont., June 6.—The destruction of the grist mill on the corner of York street and Albert avenue, removes from the town one of its oldest landmarks. The mill, machinery and stock were a total loss, valued at \$5,000; insurance, \$2,800. The insurance will not more than cover the liabilities on the property, and the owner's, Geo. Carter's, interest in the mill is a total loss.—Toronto, 7th.—The Pavilion, in the Allan Gardens, totally destroyed. The loss to the city is estimated at \$44,500 for which there is insurance amounting to \$22,250, divided among 46

companies. Park Commissioner Chambers regards the loss of the palms as the most serious. It is, he says, irreparable because many of the palms are of slow growth, and some of them could not be replaced in 50 years. The Pavilion was built 24 years ago from the design of Langley & Langley, and has been the scene of many historic occasions, meetings, conventions, banquets, balls and royal receptions. Built entirely of wood, and the interior profusely decorated with bunting, it was a pile of tinder through which the fire must have swept in a few moments. The city's loss and insurance are:

	Value.	Insurance.
Pavilion	\$30,000	\$15,000
Furniture... ..	1,500	750
Heating apparatus .. .	2,000	1,000
Palm house	6,000	3,000
Plants .. .	2,000	1,000
Heating of palm house .. .	3,000	1,500
Total	\$44,500	\$22,250

—Amherst, N.S., 8th.—Amherst Foundry and Heating Company's plant suffered some \$2,500 loss. Fully insured.

Campbellton, N.B., 9th.—Henderson's shingle and rotary mill destroyed. Loss, \$5,000; partial insurance.—Michel, B.C., 9th.—A disastrous fire here destroyed 24 houses, leaving 50 families homeless, some barely escaping with their lives. The loss to the Crow's Nest Pass Coal Company is about \$50,000. Ten cars were also destroyed.

DAIRY PRODUCE.

A private London circular, date 30th ult., treating of the dairy produce situation, says: Butter.—The absence of frosty nights has had a beneficial effect upon all pasture lands in the United Kingdom and on the Continent, and if more rain and growing weather follows, the supply of milk will largely increase, but if hot, dry weather sets in then the pastures will rapidly burn up for there is not a sufficiently thick carpet of grass to keep the moisture from evaporation by the sun. The last week's import of Canadian butter was over 2,000 cwts., and the season may, therefore, be fairly said to have begun. It is 500 cwts. in excess of the corresponding week last year. Prices for choicest salt Canadian on the spot are 98s to 100s, and finest 94s to 96s. Saltless makes about 2s per cwt. more. The end of the New Zealand season is at hand, and the quantity left in holders' hands is not sufficient to make a market quotation.

Danish butter still maintains its price although the Copenhagen market is reported quiet, and it will not, there-

Greenwood & Batley, Ltd.,

Albion Works,
LEEDS, Eng.

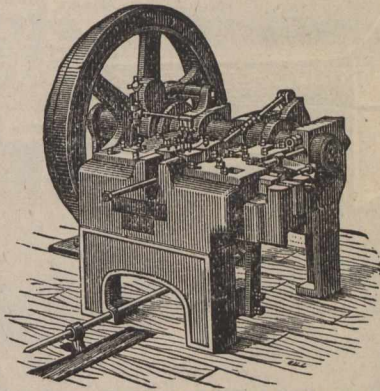
Makers of General & Special

MACHINE TOOLS For Locomotive and Marine Engineers, &c.

Planing Machines,
Up to the Largest Sizes used.

Electric Motors,
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Small Arms, Ammu-
nition and Ordnance
Machinery.



No. 3809. HORSFALL'S PATENT BOLT & NUT FORGING MACHINE.
Size No. 2.

HORSFALL'S PATENT COMBINED
Bolt and Nut Forging
Machine

Size L makes $\frac{1}{4}$ in. to 7-16 in.
" o " $\frac{1}{4}$ in. to 7-16 in.
" 1 " 5-16 in. to $\frac{5}{8}$ in.
" 2 " $\frac{3}{8}$ in. to 1 in.
" 3 " $\frac{3}{4}$ in. to 1 $\frac{1}{2}$ in.

The Best All-Round Machine
in the World

De Laval's Patent Steam Turbine Motors, Turbine Dynamos, Pumps and Fans (For Great Britain and Colonies, China, Japan and Egypt).

fore, be surprising if next week it falls 2 kroner, which would place it on a par with last year. The falling away of Russian imports noted for the week ended May 17th, appears to have been only temporary, as, last week, it resumed its ordinary amount and supplies exceeded 13,000 cwts. Cheese.—There has been a sentimental fall of value in old Canadian and New Zealand cheese of about 2s per cwt., the former of which now stands at 58s to 60s, and the latter at 56s to 58s, while in new Canadian the c.i.f. prices have fallen considerably during the week. New Canadian on the spot is making 54s to 55s, so that the relative values of old and new season's Canadian are ridiculous, and the old must re-assert its value shortly. Corresponding week last year Canadian cheese was quoted at 47s to 49s and finest at 44s to 46s.

Meetings, Reports, &c.

EASTERN TOWNSHIPS BANK.

The forty-third annual meeting of the shareholders of the Eastern Townships Bank was held in the Board Room of the Bank at Sherbrooke, at 2 o'clock on Wednesday, 4th June. The hour of meeting having arrived, public notice calling the same, was read by the General Manager. There was present a good number of shareholders. On the motion of Major Wood seconded by J. N. Galer, R. W. Heneker, Esq., President, was unanimously voted to the Chair. On the motion of H. B. Brown, seconded by Major Wood, it was carried unanimously that Mr. Jas. Mackinnon, Assistant General Manager, act as Secretary. On the motion of Mr. Gardner Stevens, seconded by Mr. Jas. S. Mitchell, Rev. Dr. Scarth and Mr. M. Read were appointed scrutineers of votes.

THE DIRECTORS' REPORT.

The President then read the 43rd Annual Report of the Directors to the Shareholders on the operations of the year ending May 15th, 1902, which is as follows:

The Directors, at the close of another year's business, have great pleasure in presenting what they consider to be a satisfactory statement of results as embodied in the Profit and Loss statement and Balance Sheet hereto annexed.

The net profits for the year, after deducting all charges, including interest paid to depositors, charges for management, and making ample provision for bad and doubtful debts, amount to \$234,361.68, as compared with \$202,868.46 in the previous year, being equal to 13 per cent. on the average capital of \$1,780,000.

At their meeting on the 2nd inst., the usual dividend of $3\frac{1}{2}$ per cent. was declared, payable on the 2nd proximo, together with a bonus of 1 per cent., thus making with the dividend in January last, 8 per cent. for the year. \$150,000 has been carried to the Reserve Fund, bringing that account up to \$1,200,000, equal to 60 per cent. on the Capital Stock; and the sum of \$35,000, has also been appropriated for rebate on bills discounted unmatured, thus leaving a balance of profit carried forward of \$35,440.29. The above results will, the Directors believe prove satisfactory to the shareholders.

The Montreal Branch is making satisfactory progress and has fully justified the action of your Board in establishing an office in that great centre of trade of the Dominion. A new branch at Windsor Mills has been opened during the year.

The various branches of the Bank have been duly inspected, and the Directors have as usual audited the accounts and examined the securities at the Head Office.

Although forming no part of business of this meeting, it will not be, in the opinion of the Directors, out of place, at this great crisis in the affairs of a sister colony to express their joy at the close of the war and the Proclamation of Peace. It is to be hoped that the lessons of the war may sink deep into the hearts of the people of South

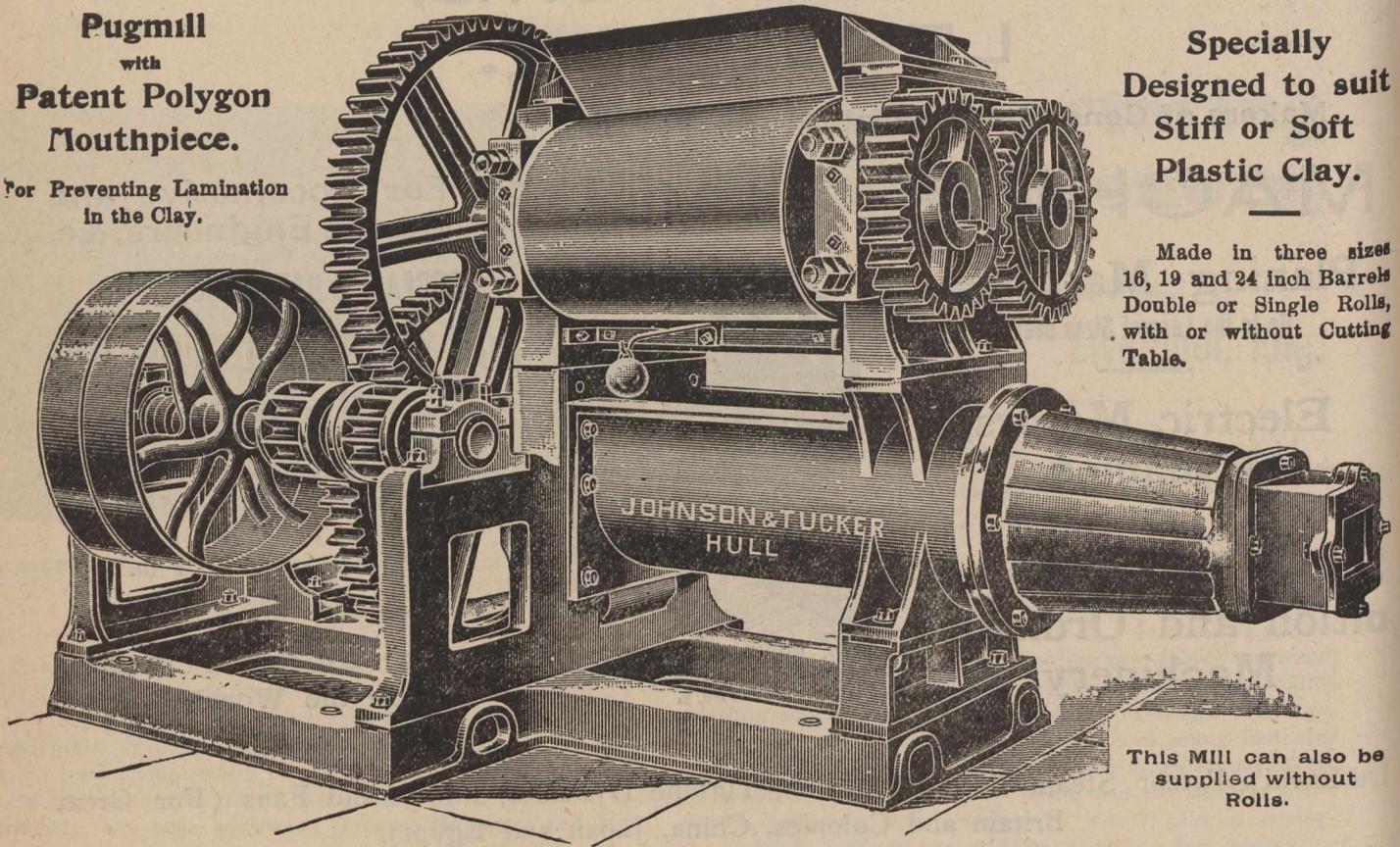
Johnson & Tucker

Wilmington,
Hull, England.

(Late SHEPHERD, HILL & Co.,

Pugmill
with
Patent Polygon
Mouthpiece.

For Preventing Lamination
in the Clay.



Specially
Designed to suit
Stiff or Soft
Plastic Clay.

Made in three sizes
16, 19 and 24 inch Barrels
Double or Single Rolls,
with or without Cutting
Table.

This Mill can also be
supplied without
Rolls.

Africa, and that the varied races in the Colony may learn to value the advantages of the beneficent rule of the Mother Country and appreciate her generous action in granting them the blessings of freedom, with a Constitution under which self-government will form the principal ingredient.

We look forward with hope for prosperity to South Africa under the British flag.

In conclusion, the Directors desire to express their entire gratification at the zeal and ability of the Bank Staff generally.

Respectfully submitted,

R. W. HENEKER,
President.

PROFIT AND LOSS ACCOUNT

The Statement of Profit and Loss Account for the year ending May 15th, 1902, shows:

Balance at Credit of Profit and Loss brought forward from May 15, 1901	\$41,063.87
Profit of Head Office and Branches after deducting charges of Management, Interest due Depositors, and provision for bad and doubtful debts	234,361.68
Premium paid on new issue of Capital Stock	89,968.00
	\$365,393.55

Appropriated as follows:

On Account of Rebate on Bills Discounted unmaturred	\$35,000.00
Dividend of 3½ per cent., paid 2nd January, 1902	61,039.26
Dividend of 3½ per cent., payable 2nd July, 1902	65,796.20
Bonus of 1 per cent. to Shareholders	

payable 2nd July, 1902	18,117.80
Transferred to Reserve Fund	150,000.00
	\$329,953.26
Balance carried forward	\$35,440.29

WM. FARWELL,
General Manager.

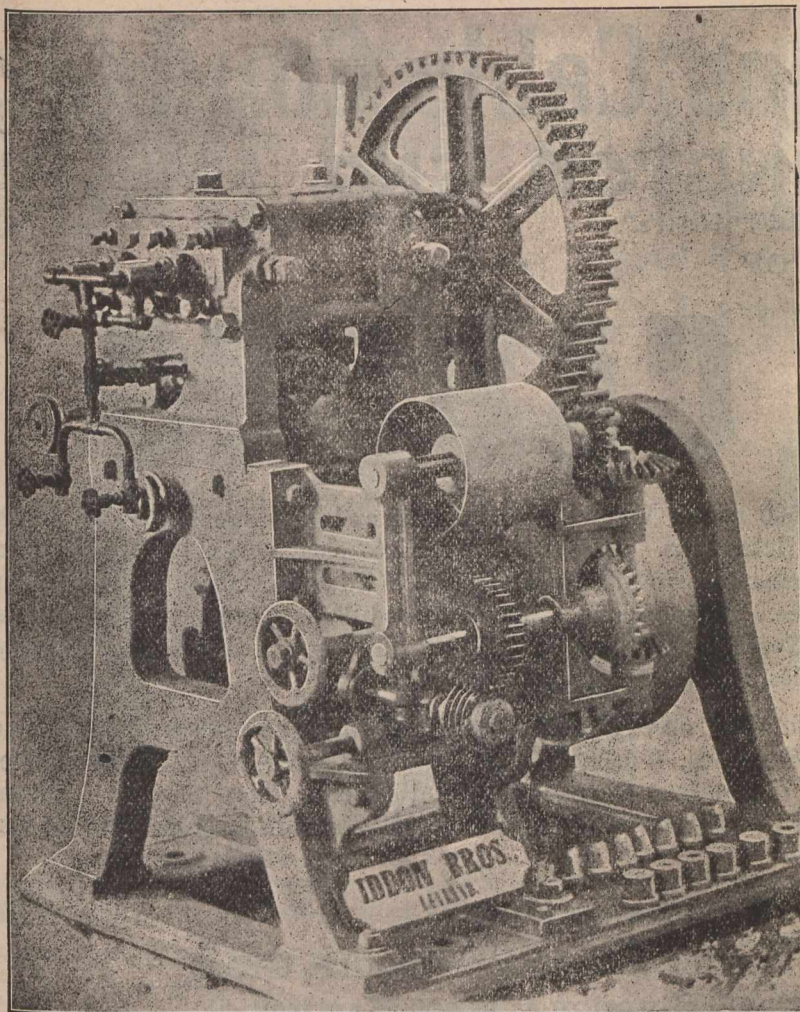
GENERAL STATEMENT, May 15th, 1902.

Liabilities.

To the Shareholders:	
Capital paid up	\$1,955,225.00
Reserve Fund	\$1,200,000.00
Balance profits carried forward	35,440.29
Dividend No. 85, of 3½ per cent., payable 2nd July next	65,796.20
Bonus to shareholders of 1 per cent., payable 2nd July next	18,117.80
Dividends unclaimed	2,677.43
Reserved on account of rebate on Bills Discounted unmaturred	35,000.00
	1,357,031.72
	\$3,312,256.72
To the Public:	
Notes of the Bank in circulation	\$1,358,734.00
Deposits payable on Demand	1,257,259.83
Deposits payable after notice	5,572,954.07
Due Banks in Canada	7,944.32
Due Banks in Foreign Countries	1,908.49
	8,198,800.71
	\$11,511,057.43

Assets.

Specie	\$132,870.98
Dominion Notes	140,615.00



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 33½ p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

Bills and Cheques on other Banks.	108,434.61
Due from other Banks in Canada.	395,023.80
Due from other Banks not in Canada	471,248.96
Due from Banks in the United Kingdom	5,315.85
Dominion and Provincial Government securities	180,073.42
Canadian Municipal Debentures..	262,090.00
Railway and other Bonds and Stocks	125,262.67
Call Loans on Bonds and Stocks ..	571,062.87
Total Assets immediately available	\$2,391,998.16
Deposits with Dominion Government for security of Bank Note Circulation	\$72,047.50
Current Loans, Discounts, and Advances to the public	8,652,480.28
Real Estate, other than Bank Premises	29,212.08
Debts secured by Mortgages.	61,428.24
Loans Overdue, all Loss provided for	66,347.56
Bank Premises and Furniture, including safes and vaults	204,489.71
Other Assets and items in transitu	33,054.00
	\$9,119,059.27
	\$11,511,057.43

WM. FARWELL,
General Manager.

THE DISCUSSION.

Mr. Heneker addressed the meeting and referred to the splendid statement which it was his pleasure to submit, being the best year that the Bank has ever had. He alluded to the branch in Montreal, which was opened a

year ago, and stated that the results had been very good, indeed, and more than had been anticipated. This was also true of the results from the branches in British Columbia at Grand Forks and Phoenix, which were very satisfactory. He referred to his approaching departure for England, where it is his intention to spend the remainder of his days, and to the fact that this was the last meeting of shareholders of the Eastern Townships Bank that he would have the pleasure to preside over. He concluded by moving the adoption of the report, seconded by Hon. M. H. Cochrane, Vice-President.

The motion being put, the adoption of the report was unanimously agreed to.

The meeting was addressed by Mr. William Farwell, General Manager, who stated that he did not think the Statement required much explanation. Certainly it did not require any apology, because it was the best statement that had ever been presented by the Bank to its Shareholders. He referred to the strong position the Bank stood in to-day, having gradually gone ahead, and to its having paid regular dividends exceeding 7 per cent., and also to the Reserve Fund, which equalled a little over 60 per cent. on the actual paid up capital. He went into details of the statement very fully, and closed by alluding to the prosperity of the country, which was being shared in by the Eastern Townships Bank.

Mr. Farwell was followed by Mr. A. C. Flumerfelt, local director of the Bank at Grand Forks, B.C., who spoke glowingly of that country, and the success of the branch at that point.

Several of the Shareholders present addressed the meeting, expressing their pleasure at the very satisfactory statement presented.

It was moved by Mr. J. W. Woodside, seconded by Mr. A. C. Flumerfelt: "That the thanks of the Shareholders be tendered the President and Directors for their attention to the affairs of the Bank, and for the very satisfactory report that they have been able to submit to this meeting."—Carried.

It was moved by Mr. C. D. White, seconded by Mr. C. W. Cate: "That the thanks of the Shareholders be tendered to the General Manager, Assistant General Manager,

The St. Helens Cable Co., Ltd.,

WARRINGTON, ENG.

Telegraphic Address:—"Filature." Code, "Lieber's."

SOLE MAKERS AND PATENTEES OF

DIA'S CABLES

As supplied for Glasgow Trams to work at 6,500 volts. Victoria Embankment and Westminster Bridge, 48,000 yards Armoured Cable. Blackpool Tramway Extensions. Salford Lighting Extensions. Glasgow Lighting Extensions, Triple Armoured Concentrics. Wrexham Town Lighting. Heywood Town Lighting. Southampton Tramway Service. Brighton Tramway Service. Bury Lighting. Cape of Good Hope Government Telegraphs. War Office. L. & N. W. Railway. Great Northern Railway. L. & S. W. Railway. North British Railway. Liverpool Overhead Railway. Rainhill (3 miles, mostly 1 sq. inch.) Winwick.

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

ANNUAL CONTRACT FOR:

Exeter, Shoreditch, Sunderland, Hammersmith, Great Central Ry., Hampstead, Stepney & West Hartlepool.

NOTE—Buy British Cables, under the New Canadian Preferential Tariff, 33½ in favour of English Goods

and the Staff for the efficient manner in which they have performed their duties during the past year."

Deep regret was expressed at the retirement from the presidency of Mr. Heneker, who was the only surviving Director of the original Board of Directors when the Bank was organized and for twenty-eight years its president, and in appreciation of his services, a handsome sum of money was voted to him.

THE DIRECTORS.

The ballot resulted in the election of the following directors: Hon. M. H. Cochrane, J. N. Galor, Israel Wood, N. W. Thomas, Gardner Stevens, C. H. Katham, H. B. Brown, K.C., James S. Mitchell, William Farwell.

At a meeting of the new board, Mr. William Farwell was elected President, and Hon. M. H. Cochrane, Vice-President, and Mr. James McKinnon was appointed General Manager.

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.

Fort William—Dominion Brew. Co. vs Alex. Sutherland, \$1,472; Guelph—C. Lyon vs H. J. Tause, \$10,000 damages;

Orillia—T. Allen vs Chas. Brennan, \$2,000 damages; Toronto—F. H. Stayner vs Thos. Cruttenden, jr., \$2,475; E. A. Badenach vs S. A. Gallagher, \$374; Ayton—G. Mohan vs Isaac Wenger, \$2,000; Forest—Bell Organ & Piano Co. vs H. J. Hambleton, \$705; Hamilton—L. Hennings vs Aitchison & Co., \$3,000 damages; London—J. M. Shaw vs C. H. Elliott admr., \$900; Plympton Tp.—M. J. Woodward & Sons vs W. J. Fogle et al, \$365; Stratford—D. Moore Co. vs Albert and Caroline Branderberger, \$370; Toronto—E. J. Philip vs E. A. Wallberg, \$375;—Annie M. Evans, vs Robt. Evans, \$1,200.

WRITS ISSUED—BRITISH COLUMBIA.

Thurston Bay—Hiram McCormack, \$1,162.

JUDGMENTS RENDERED—ONTARIO.

Alliston—Bank of Hamilton agt H. F. Kelly & Co. et al, \$313; Cornwall—D. S. Macdonald agt H. A. Macdonald, \$361; Ottawa—J. Ward & Co. agt S. E. Delaronde, \$408; Sault Ste. Marie—Bank of Montreal agt A. Devine, \$811; Toronto—Farmers' L. & S. Co. agt J. B. McLachlan, \$460;—Annie M. Evans agt Robt. Evans, \$1,200.

JUDGMENTS RENDERED—QUEBEC.

Montreal—Bank of Toronto agt C. M. Shaw et al, \$436; G. Blanche agt G. E. A. Beliveau, \$333; Emma Rochon agt Dme. T. Bergeron et al, \$245.

EXECUTIONS—QUEBEC.

Montreal—D. Dinelle agt John Matheson, \$192; L. La-berge agt Alph. Pelletier, \$178.

CHATTEL MORTGAGES—ONTARIO.

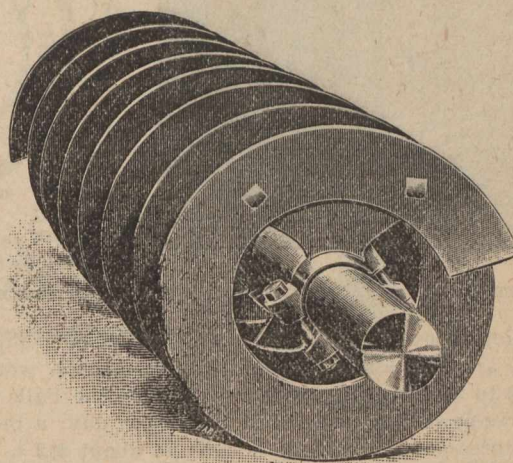
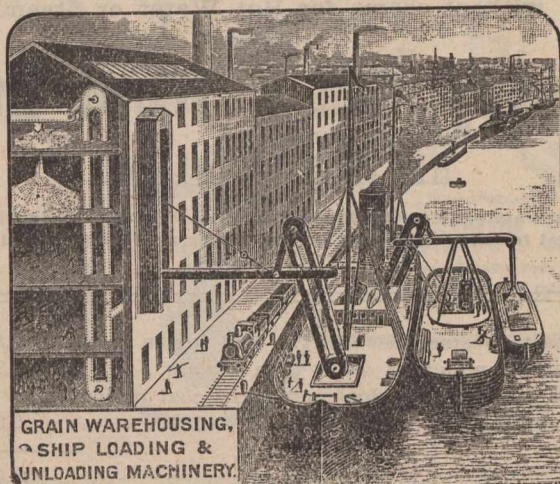
Burlington—W. J. Brush and wife to H. Kuntz, \$1,447;

Contractors to H. M. GOVERNMENT.

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CONVEYOR and ELEVATOR CO.

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Colchester S.—T. W. Sims to W. J. Campeau, \$749; Gainsborough Tp.—Delman Ecker to Sawyer & Massey Co., \$647; Kingston—D. E. Pipe to J. Fisher, \$2,165; Oshawa—E. O. McCrohan and wife to O'Keefe Brew. Co., \$2,750; E. O. McCrohan and wife to Cosgrave Brewing Co., \$2,750; Port Hope—Misses Louisa and Martha Millward to M. and Sophia Millward, \$800; Saltfleet Tp.—Thos. Borden, jr., to Sawyer & Massey Co., \$656; Toronto—J. E. Jeandron to A. Brown Milling and Elevator Co., \$1,000; Brantford—G. A. and Mary Johnson to Bixel Brew. & M. Co., \$1,316; Lucan—Harry Stewart to Carling B. & M. Co., \$1,375; Merritton—Moses Albright to Quebec Bank, \$1,450; Morrison Tp.—G. & J. E. Hughes to W. B. Tisdale, \$800; Oshawa—Frank Symons to B. Lawrence, \$2,000; Ottawa—Ottawa & Hull Printing & Pub. Co., Ltd., to T. Ahearn, \$1,195; Rat Portage—L. Hilliard to Rat Portage Lumber Co., \$1,500; St. Catharines—Empire Carpet Co. and J. T. H. and J. H. Etherington to H. P. Lawson, \$10,500; Empire Carpet Co., and J. T. H. and J. H. Etherington to H. P. Lawson, \$3,000; St. Thomas—W. H. Walsh, to W. Warnock, \$639; Stratford—G. E. Richardson to Theresa Kuntz et al, \$1,166; Tilsonburg—F. J. and W. E. Barkey

to C. J. Marani, \$2,470; Toronto—W. H. Stone to Semmens and Evel, \$2,128.

CHattel MORTGAGE—MANITOBA & N.W.T.

Winnipeg—J. W. Buchanan, \$7,254.

BILLS OF SALE—ONTARIO.

Belleville—G. H. Drowley to Elizth. Drowly, \$800; Hamilton—C. L. Ennis to Ennis & Co., \$17,500; Madoc—R. S. Gray et al exrs, to G. H. Drowly, \$1,950; Galt—Mark Mundy to J. A. Browne, \$1,529; Harwich Tp.—T. W. Maynard to D. McColl, \$1,000; Oakville—C. H. Strong to C. A. Decker, \$2,500; Petrolia—Wm. Flannigan to W. R. Dyer, \$2,494; Rat Portage—L. Bois to P. Lalonde, \$800; Sandwich—Essex Basket Co., Ltd., to J. J. Robinet, \$885; Springfield—Silcox & Smith to D. W. Henry, \$1,000.

BILLS OF SALE—MAN. & N.W.T.

Virden—F. J. Baird, \$2,500.

Telegraphic Address: "STANDARD WIRE, SOWERBY BRIDGE."

The STANDARD WIRE COMPANY, Limited,

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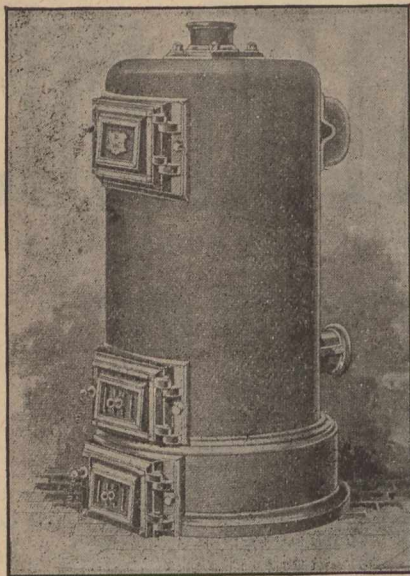
Patent Plough Steel Rope Wire,
Patent Mild Plough Steel Rope Wire,
Patent Steel Rope Wire,
Galvanised Hawser Wire to Lloyds' Tests,
Galvanised Cable Wire, Bright and Annealed Wire,
Bright and Annealed Core Wire,
Galvanised Mild Steel Rigging Wire,
Soft Steel Screw Wire, Tinned Mattress Wire.

SOWERBY BRIDGE,
ENGLAND.

ALSO AT
DARLINGTON.

—Berlin, Ont., advices state that a meeting of Western Ontario manufacturers and power users was held there some days ago to consider the problem of transmission of electrical power from Niagara Falls to Berlin and other towns in the district. Over 50 influential men were present, those from a distance being: George Clare, M.P., S. J. Cherry, and Thomas Hepburn, Preston; C. Kloepfer and L. Goldie, Guelph; Wm. Snider and R. Roschman, Waterloo; Robert Scott, Galt; W. A. Kribs, M.P.P., Hespeler; E. W. B. Snyder, St. Jacobs; and Mayor Wood, Brantford. Mr. E. W. B. Snyder was chairman and D. B. Detweller, secretary. A four hours' session was held, and addresses were given by C. E. Mitchell, C.E., of the Ontario Power Company, Niagara; F. Spence, Toronto, and others. The business men of Western Ontario are in earnest in the question of cheaper power, and intend to push the matter to a successful issue by enlisting the cooperation of enough municipalities to press the problem through Parliament. Mr. Mitchell said that either of the Canadian power companies would build a trunk line 90 miles to Berlin as a centre, and branch lines, and send in

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10,000 horse power for \$40,000. This would be a duplicate service, and the loss of power in transmission would be from 16 to 20 per cent. Power is sold at the Falls at \$15 per horse-power per year of 24 hours per day; a block of 10,000 horse-power could be bought at about \$12 a horse-power a 24-hour day. The cost here would be about \$30 per horse-power per year. A committee was appointed to prepare a co-operative plan for the securing of electrical energy on the most favorable terms possible. It consists of Secretary John A. Lang, D. B. Detweiler, C. K. Hagedorn, Berlin; Wm. Snider and R. Roschman, Waterloo; F. S. Spence and P. W. Ellis, Toronto; George Clare, M.P., and Geo. Pattinson, Preston; Robert Scott, Joseph Stauffer and A. McGregor, Galt; Mayor Wood and L. Harris, Brantford; C. Kloefer and L. Goldie, Guleph; W. A. Kribs, M.P.P., and Geo. Forbes, Hespeler; and E. W. B. Snyder, St. Jacob's, chairman. This committee will take the matter in hand and will call a convention of representatives from all the districts interested to consider further plans and to carry out any project agreed upon.

—Recent London cables announce that Messrs. Dorman, Long & Co., the largest manufacturers of steel girders, beams and joints in Great Britain, temporarily closed their well-known Britannia works in Middlesborough for the purpose of construction on American principles. This is the first instance of Britishers putting into practice on a large scale the American idea of sacrificing obsolete machinery regardless of loss. Mr. Dorman decided on this policy after an inspection of steel plants in the United States, being convinced that British manufacturers could best cater for business by adopting American ideas. The steel trust continues to purchase raw material in Europe, and has just ordered 10,000 tons of spiegelisen (specular cast iron) from Germany.

—Within the past three or four years the cultivation of the sunflower plant for the manufacture of oilcake has been extensively adopted by the peasantry and farmers of the Novorossisk district, Russia. The industry, which it would appear is very remunerative, is rapidly increasing in proportions, and promises to still further develop before very long. It is claimed that the sale of the oilcake produced, in itself more than covers all the working expenditure of the mills. The stalks of the sunflower plant are used as fuel for driving the machinery, and the ash that remains gives from 25 to 30 per cent. of potash. Briefly speaking, it would appear that the sunflower seed when properly crushed gives the following results: Oil, 23 per cent.; oilcake, 40 per cent.; stalk, 37 per cent.

—A dispatch from Hazelton, Pa., gives the various losses incurred through the coal strike, at the end of the fourth week, as follows:

Loss to miners in wages	\$5,185,000
Loss to operators in price of coal (normal)	10,409,000

Loss to business men in the coal region	3,200,000
Loss to employees other than miners	1,206,000
Estimated general loss outside of coal region to business interests	2,000,000
	\$22,000,000

—Noble & Hasbrouck, attorneys, &c., of New York, announce that Mr. David T. Davis (of the well-known Montreal family of the name), has become a member of their firm. The firm name will hereafter be Noble, Hasbrouck & Davis.

—Captain D. S. Howard's schooner, the H. J. Logan, was successfully launched at Parrsboro, N.S., in the presence of an immense crowd. The new vessel is the largest schooner ever built in Canada.

—From Preston, Ont., we learn that construction work has been resumed on the Preston and Berlin Electric Railway, and the road is to be ready for traffic by 15th September next.

HE TOOK HIS DEGREE.

The cashier of one of the Brooklyn banks has been pondering over a problem in morals this week. For ten years now great sums of money have passed through his hands, and reposed in his care day after day, and they have been as so much hay to him. He has heard of defaulters and wondered. He never could understand this temptation, and he walked in the pride and complacency of an honest man. Last Sunday this cashier was seated with his dog on the bank of the stream that winds through Prospect Park when a boat crowded with children and rowed by a park attendant passed slowly by. The children were shouting and laughing. They hallooed for no other reason than to hear the sound of their voices. The attendant, pulling doggedly at the oars, seemed annoyed by the clamor. Suddenly one of the boys lost his rubber ball overboard. The children pointed to it, bobbing in the wake of the boat, and begged the man to turn back and get it, but he kept a surly silence, and rowed on.

"There is your chance," said the cashier to the dog; "go and get the ball."

The dog plunged in, and swimming out midstream, caught the ball in his mouth. He turned to follow the boat, but finding that he could not overtake it, returned to the bank and dropped the ball at his master's feet. The cashier picked it up and looked indolently after the receding boat. He supposed the boys would feel its loss. Perhaps he ought to run along the bank and throw it to them. It was something of an exertion to do this, and besides, the ball would make a pleasant plaything for the dog. However, he got up and, making a cut across a point, met the boat as it turned the bend.




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Foundation Felts.
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Dry Hair Felts.
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LOYALTY TO THE TRADE IS OUR MOTTO.




"Here's your ball," he called.

The boys saw him, and stood up, holding out their hands. He threw it, and it was safely caught. As he turned away he heard a chorus of childish voices thanking him. "You're all right!" "Say, mister, you're a dandy, you are!" and then, after the clamor had subsided came this, from the owner of the ball, a very small boy who piped in a voice of hearty condescension: "Say, mister, you're an honest man!"

This phrase caught the cashier's ear, and led him deep into meditation, and he has not been so cock sure of himself since this temptation of the ball.—N. Y. Post.

A NOVELTY IN WATCHMAKING.

Novelties in watchmaking are frequent in Switzerland, the chief centre of the business. The latest is a little attachment, which though very simple, is quite a convenience. The rim carrying the glass turns with oil friction, a fact which does not prevent its closing firmly. It is described by the Philadelphia Record. By turning the rim the index may be brought to any point of the dial, where it will furnish useful indications. If this index is brought to the end of the minute hand the starting point of any desired observation, from the duration of a minute to that of an hour, will be furnished. Observations of longer duration than an hour must be based on the movement of the hour hand. The applications of the system are very numerous. The watch is as serviceable for the cooking of an egg as for designating the duration of a game of billiards. It will indicate, without any exertion of memory, how long a carriage ride, a promenade, a mountain climb, has continued. This is a chronographic meter reduced to its simplest expression. Its accuracy is not absolutely perfect, but sufficient for the needs of daily life; it has the further advantage of never getting out of order. The indicator also serves to remind one of engagements made, and the watch with its index may even replace a mariner's compass. Turn the rim up to the point that brings the index half way between the figure 12 and the hour marked by the short hand. In the morning it must be turned back—that is, from 12 toward 11, 10, 9 and so on; in the afternoon the movement is in the other direction, from the side 1, 2, 3, etc., to divide the distance. Holding the watch flat, directing the index toward the sun, that is, in such a manner that the shadow of a thread passes through the index and through the centre of the watch, the figure 12 of the dial will then be exactly pointed to the south. This compass needle will never get out of order. The watch also serves to measure an angle. For this purpose one

minute on the dial represents six degrees. Then the number of degrees between one side of the angle represented by the minute hand, and the other side represented by a line going from the centre to the index, may be easily calculated. To find the number of degrees of the inclination of any slope hold the watch suspended and the line from the centre to 9 or 3 will be horizontal and that ending at the index placed according to the slope to be measured will give the number of degrees of inclination.

A NEW MATERIAL FOR PAPER.

The latest valuable application of refuse on a large scale is in the Southern States, where the fibrous refuse of the sugar-cane mills, known as Bagasse, has heretofore been almost as troublesome to dispose of as the sawdust of the Ottawa river. This material accumulates in great quantities around the plantations and to get rid of it has heretofore been the problem. In some instances it has been mixed with oils and utilized as a fuel, but in this capacity it is not altogether desirable, and the principal consideration was that the stuff was thus disposed of. A paper mill has been in successful operation in connection with a sugar plantation for some time in Texas and while this turns out an inferior quality of paper used only for wrapping, it has demonstrated the practicability of the proposition, and it is now proposed by the members of a company in Maine to engage in the manufacture of a quality of paper suitable for newspaper purposes. This has already been done on an experimental scale. In Louisiana, although the bagasse production is 30 times greater than that of Texas, nothing of any moment has yet been done

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AGENT FOR CANADA

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CHAS. GYDE,

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in the way of manufacturing of paper from it, although several propositions in that line have been made public. Bagasse at present is a waste product. On some plantations it is used as fuel, mixed with fuel oil, but generally it is a nuisance, which the planters are put to some ex-

pense to burn or otherwise get rid of. It has a good woody fibre and being already crushed it would seem to be adapted to the manufacture of wood pulp. The bagasse output of Louisiana amounts to some two million tons a year.

—Fire broke out in Demill's blacksmith shop, Wellington, Ont., on the 10th instant, and destroyed J. W. Clark's grocery store, C. S. Cunningham's tin and stove store W. Minaker's jewellery store, Arch. Chatterson's tin shop and house, Demill's blacksmith shop, E. Leavitt's house and Hubb's drug store, with most of their contents. Insurances on buildings and contents, as far as obtainable: Leavitt's building, total loss, insured in the Perth Mutual for \$600, contents insured in Canadian and Ontario, for \$485; Mrs. Striker insured in North British

& Mercantile for \$200; Minaker's jewellery stock, total loss, insured in Anglo-American for \$200; Chatterson building and contents, total loss, insured in the London Mutual for \$1,000; Demill's blacksmith shop, total loss, insured in London & Liverpool & Globe for \$375; W. W. Hubb's drug store, total loss, contents, insured in Anglo-American for \$1,000; C. S. Cunningham's stock partly saved, insured in Anglo-American for \$1,300; J. W. Clark's stock, partly saved, insured for \$1,500 in Perth Mutual; other buildings slightly damaged.

—The provisional directors of the Montreal Subway Company held a meeting on the 11th instant, and elected Mr. H. A. Hodge, president, and Mr. H. Harris, secretary. These gentlemen, who are to officiate until the organization of the company is completed, were authorized to proceed and arrange for borings of the harbor, surveys and other preliminary work. It was also decided to open subscription books. Engineers Emerson and Carson, of Boston, will come to Montreal next week to begin the work. Organization of the company will be de-

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Figs, &c. A trial order will convince buyers of
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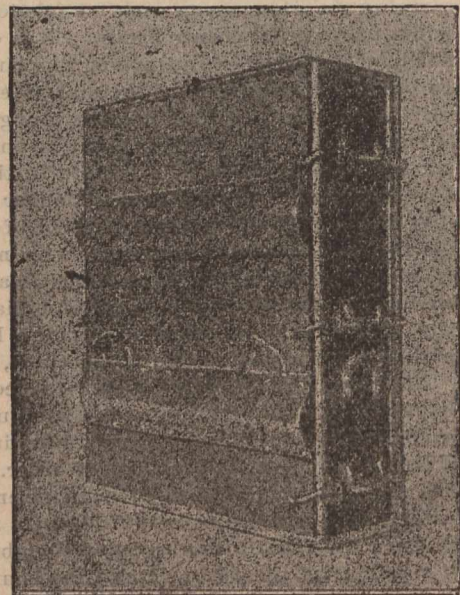
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Highest Efficiency: Suitable for all Pressures

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.

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ferred until they report the result of their investigation, when a meeting of the stockholders will be held. The provisional directors of the company are:— Hon. Robert Mackay; Messrs. Robert Reford, F. W. White, Henry Miles, John Harples, Wm. Price, Senator L. W. Jones, A. E. Ames and H. A. Hodge.

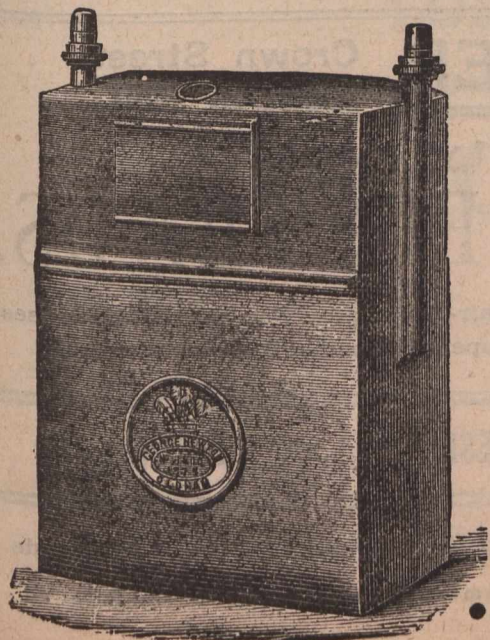
—Details concerning the proposed combination of shipbuilding interests, says a New York dispatch, have been made public. The combine will probably be known as the United States Ship Corporation, and it will be incorporated in New Jersey. The capital will be about \$25,000,000, equally divided in common and preferred shares, and it is likely that bonds in two

classes, amounting to \$9,000,000 will be issued. It is stated that the following companies and firms have been invited to enter the combination: The Union Iron Works, of San Francisco; Bath Iron Works, Bath, Me.; Hyde Windlass Co., Bath, Me.; Crescent Ship Yard, Elizabethport, N.J.; Samuel L. Moore, Sons & Co., Elizabethport; and the Harlan & Hollingsworth Company, of Wilmington, Del.

—A large and influential concourse of citizens witnessed yesterday the laying of the corner stone of the Liverpool & London & Globe Insurance Company's new building on Place d'Armes and St. James street, at the invitation of the Directors and the Resi-

dent Secretary, Mr. G. F. C. Smith, the long-time and indefatigable manager of the Company's business in Canada. Everyone present wished prosperity to the Company and success in its erection of a building which cannot fail to be a credit and adornment to the city. The brief addresses made by the Chairman, Mr. A. F. Gault, by Sir Alexander Lacoste, Director and by Mr. G. F. C. Smith, on the occasion were listened to with marked attention, as were also the remarks after adjournment by the same gentlemen and by Mr. J. J. Kenny of Toronto, General Manager of the Western Assur. Co., and many others. It has seldom been our good fortune to witness a more agreeable re-union of business men.

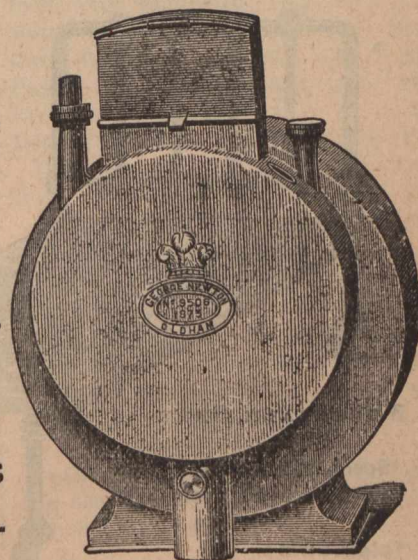
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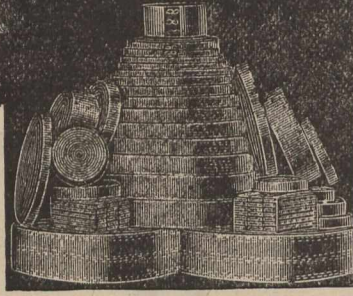
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Single and Double.

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—OR—

CHAIN BELTING.

For Electric and Heavy Driving

Picking Straps, Bark Tanned Green,
Buffalo Hide & Helvetia.Solid Woven Hair and Linen Belting. Buffalo
Hide, Skeps or Tubs. LACES—White, Brown
(or Oiled,) Helvetia, Horny and Rep.

Special Rates to Canadians under the New Tariff.

—Starr & Sutcliffe, Kingston, Ont., who for about five years have conducted a department store, have assigned to E. R. C. Clarkson, of Toronto, No complete statement has been prepared but assets are estimated at about \$60,000, with liabilities around \$50,000. As the firm did a large importing business a number of old country firms are creditors, but there are also a number

of Toronto and Montreal houses interested.

—A despatch from Bathurst N. B., states that the British schooner North American, bound from Arichat, N.S., to Paspebiac, Que., was driven ashore and totally wrecked on Sunday night at Pokemouche, Gloucester Co. A strong easterly gale prevailed, and the captain and crew were rescued with difficulty. The vessel was 174 tons, and owned by Simeon Joyce, of Arichat.

—The water of the Buckhorn Falls, two thousand horse power, eighteen miles from Peterboro, Ont., has, it is reported, been purchased outright by Mr. Culverwell, of Peterboro, who is also manager of the company which owns the Burleigh Falls, 5,000 horse power. Both dams have been completed, and the work of transmitting power to Peterboro, Port Hope, and Cobourg will start immediately.

—Berlin advices state that according to the Boersen Courier, Herr Krupp has brought to perfection a gun, the projectile from which is capable of penetrating the best and thickest armor plate he manufactures. Emperor William has already witnessed trials of this gun, and His Majesty has exacted a promise from Herr Krupp to reserve

it exclusively for the use of the German navy.

—The entries at the Toronto Custom House passed the \$100,000 mark on the 11th instant, which is the highest point ever reached in that city in any fiscal year. The total for the year ending June 30, 1901 was \$96,951. Therefore, this year's figures at the close of the present month will show a large increase.

—The dry goods stock of George R. Blyth & Sons, Ottawa, amounting to \$133,410, will be sold at auction, en bloc, at a rate in the dollar, in Toronto, on the 19th instant.

FINANCIAL.

Montreal, Thursday Ev'g.,

12th June, 1902.

Considerable interest continues to be shown in the movements of several of the larger shipping firms who are believed to be organizing a syndicate on the lines of the Morgan "merger." Although no statement has been given out by authority, there is no doubt about something being done on a large scale, the moving spirit being Sir William Jones, the chief partner in the Elder-Dempster firm. The C.P.R. is alleged to have a finger in this pie. Meanwhile the shipping business of

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.

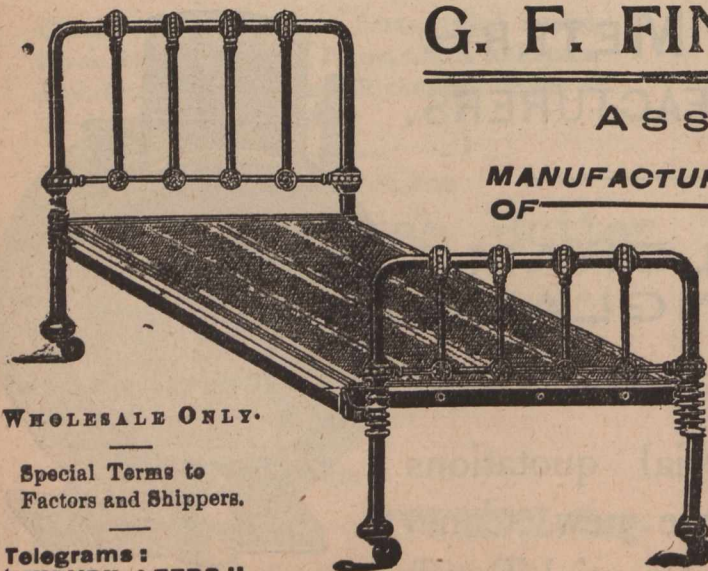
**G. F. FINISTER, Crown Street,
LEEDS, ENG.**

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."

VENTILATORS & SMOKE CURES

HEAT, GOOD, CHEAP.
IN ZINC.

Many References, etc.

OR ROLLED COPPER

Fig. 8.—Section.
Acme Patent Concealed Ridge Ventilator Outlet.

Fig. 9.—As fixed. Side View.
25 YEARS' EXPERIENCE.
Tests and comparison invited.
Made to any design.

"Acme" Mechanical Ventilator. SPHERICAL VENTILATORS.

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

Fig. 5. ACME DOOR and Partition Louvre Ventilator

Fig. 6. Venetian Dry Wall Inlets. Various sizes from 1 ft.

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

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

Fig. 10. Telegrams, Keyworth, Liverpool. A. B. C. Code, (4th Edition.)

ACME CHIMNEY COWL. In Steel. Copings and Terminals. Ready erected. Patented. Durable. Capacity. 25 ft. to 35 ft. One of several types of Smoke Cures are made. Suitable for all Conditions and Situations.

3.2

ACME VENTILATING & HEATING CO. LIVERPOOL, ENGLAND.

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

this port is not as active as desirable, though just now the outgoing vessels are full of coronation visitors, out of whom London will make enormous profits. Lord Goschen has shown in the House of Lords that Consols are now practically 15 points higher than in 1882, which is a remarkable exhibit of the stability of England's credit, for the country has spent \$795,000,000 over the war in South Africa. Consols touched 97 then fell off to 96 13-16. There is an effort being made to get Consols placed for sale in New York, where such a solid security is alleged to be likely to find favour. Consols, however, are very awkward to handle as rapidly as speculators desire, they are essentially an investment security and they are issued and arrangements made for their transfer with small regard to the rapid ways of the stock market on this side. The coal miners' strike is having a serious effect upon the financial situation. Doubt as to the future is widespread and the waste already caused, estimated at 23 millions of dollars, cannot but have a damaging effect on trade. The

growing crops are being estimated anxiously, the general idea being that the wheat crop in the States will be less than in 1901 by 80,000,000 bushels. Something to base exchange upon for next two months is much needed and if the crops continue to be unpromising exchange will be higher. Local stock business is taking a rest. There are signs, however, very slight but growing, that another "whirl" is likely to occur. There are very hungry mouths watering for a meal and they will probably work up quite a little excitement soon. Dominion Coal is on the move, on reports of large earnings. As a rule, stocks are in strong hands, and they will not move until there is every probability of buyers giving higher figures. Pacific has sagged off, the price having run down to 134 1/4 to 135. Dominion Coal has sold at 139 1/2 to 140; Nova Scotia Steel 106 to 107; Power, 104 3/4; Dominion Steel, 55 1/2, and preferred, 96; Toronto St., 123; Detroit United 79 to 79 1/2; Twin City, 119 3/4. A Molsons Bank share sold at 216; Imperial Bank, 248 to 235, under rumour of a new issue of

stocks. Paris, exchange on London, 25f. 23c; Berlin, 20m. 48 1/2 pf. In New York money is easy at 2 1/2 to 3 for coal, and 3 to 4 for trade paper. The Bank of Toronto statement shows net profits of \$325,372. The reserve fund has been placed on par with the paid up capital. Local foreign exchange, 60's, 9%; demand, 9%. Money is somewhat easier.

The following is a comparative table of stocks for week ending June 12th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

Banks.	Shares.	sold.	Highst.	Lowst.	Average
					same date 1901.
Montreal	11	259 1/2	259	255	255
Molsons	166	216	212	199	199
Merchants	14	150	149 1/2	155	155
Commerce	8	157	156	153 3/4	153 3/4
Hochelaga	7	135	135	.....	.....
Union	6	120	120	.....	.....
Quebec	10	117	117	113 1/2	113 1/2
Miscellaneous.					
Can. Pac. Ry. . . . .	.8150	136 3/4	133 1/2	104 3/4	104 3/4
Do. Rights . . . . .	.1898	130	127 1/2	.....	.....
Montreal St. . . . .	.1039	283	275 1/2	290	290
Mont. Power . . . . .	.7246	105	102	98 1/4	98 1/4
Toronto St. . . . .	.1058	123	122	109	109
Halifax St. . . . .	.25	112	112	93	93
St. John St. . . . .	.12	114	114	114	114
Twin City . . . . .	.585	120 1/2	119 1/2	88 3/4	88 3/4
Detroit Ry . . . . .	.2920	80 1/2	78 3/8	.....	.....
Com. Cable . . . . .	.400	165 3/4	163	186	186
Montreal Tel. . . . .	.49	170	169	169	169
Bell Tel. . . . .	.131	170	169	170	170
Do. Rights. . . . .	.1363	7 1/2	7	.....	.....
Twin City Rights	.1135	7 1/2	7	.....	.....
Mont. Cotton . . . . .	.26	131	130	133 1/2	133 1/2
Dom. Cotton . . . . .	.135	61	60	80	80
Payne . . . . .	.5000	22 1/2	21	28	28
Virtue . . . . .	.1500	11	11	7 1/2	7 1/2
Dom. Coal, com.	.500	140	139 1/2	34	34
Do. pref. . . . .	.20	118	118	117	117
Dom. I. & S. com	.1075	55 3/4	53	30	30
Do. pref. . . . .	.150	96	95 1/2	82 1/2	82 1/2
Nova Scotia Co. . . . .	.290	109	105	.....	.....
Bonds.					
Com. Cable reg . . . . .	.500	96 1/2	96 1/2	.....	.....
Land Grant . . . . .	.4000	101	101	99	99
Can. Col. Cotton	.4000	101	101	99	99
Montreal St. . . . .	.24080	106 1/4	106	.....	.....

—Ottawa Clearing House—Week ending 5th June, 1902: Clearings, \$1,936,218; balances, \$433,463.

THE NEWALL ENGINEERING COMPANY, LIMITED.

36 Featherstone St.,
LONDON, E.C., Eng.

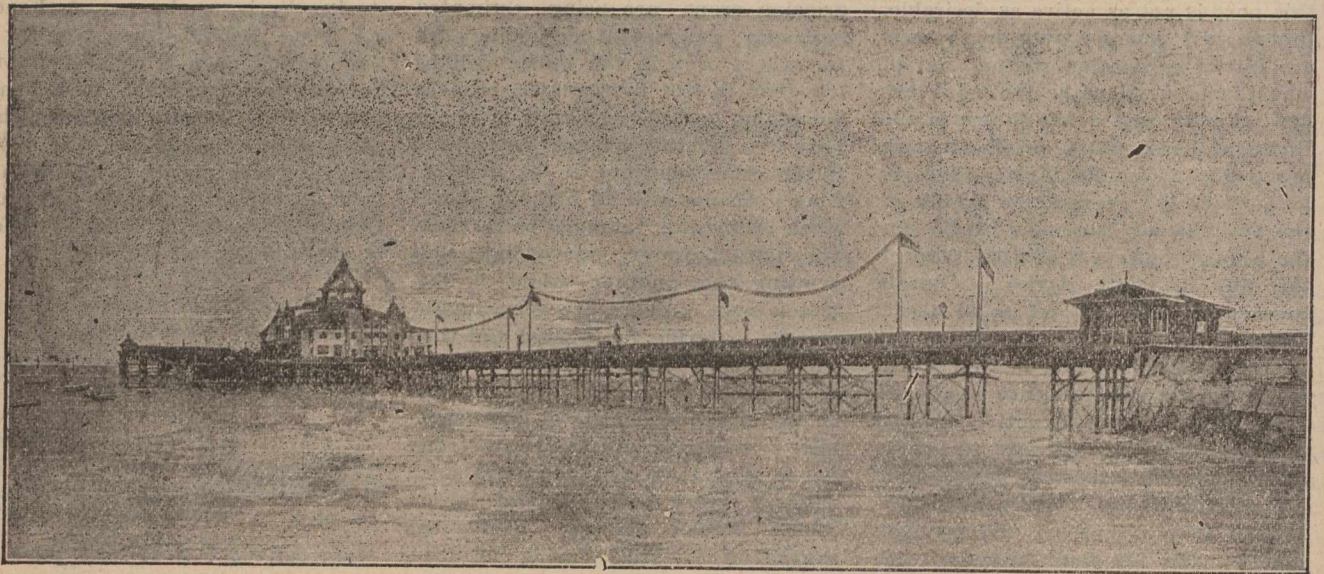
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Sheep Shearing Machines.

(Cut will be inserted as soon as received.)

Widnes Foundry Company.

✻ ✻ ESTABLISHED 1841. ✻ ✻



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

MONTREAL CLEARING HOUSE.

Clearings. Balances.
For week ending
June 12, 1902. . \$23,529,554 \$3,495,010

MONTREAL WHOLESALE MARKETS.

Thursday, June 12, 1902.

Despite the rebellious weather there has been enough rain during the past week to ensure steady summer prospects, and these have become visible none too soon for those who deal in summer wear, summer drinks, summer fruits and summer tickets to shady outside nooks. There has been, it appears, an additional longing this

season for the "settling down" of summer, for Coronation is in the air, its music is on the streets, its colors are in the windows, and now that the public can "walk and talk in peace," an air of enjoyment, travel and adventure is abroad. Dry goods importers refer to trade as quite satisfactory, being assisted through the rise in wool which has stirred purchases of all staple wool fabrics beyond the usual. In groceries, sugar is slightly higher and teas are advancing. Hardware is active while steady in price. Linseed oils and turpentine have advanced. Hides are dearer. Leather is unusually dull. Dairy products are in good request for export, while prices are at a profitable basis. Flour and feed are slightly lower. Crop reports are most favorable.

BUTTER.

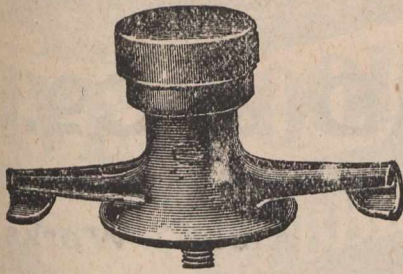
The market appears to be in very good shape. Business is regarded active and receivers have no difficulty in placing arrivals as they come to hand. Finest fresh creamery for export is eagerly sought and large quantities have moved in the last few days. Second qualities, suitable for city jobbing trade are also in good demand as well as dairies of all grades. Finest creamery is quoted at 20c to 20½c; second quality, 19c to 19¼c; Townships dairy, 18c to 19c; Western dairy, 16½c to 17c; under grades, 14c to 16c.

CEMENTS, ETC.

The features of the market are unchanged. Trading is confined to job-

Telegrams: "ISOLABLE," London.

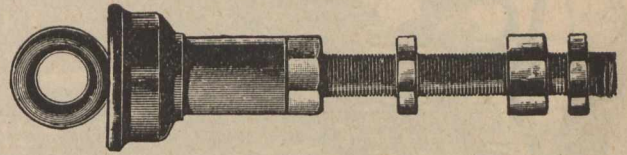
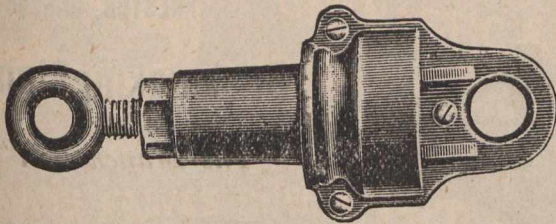
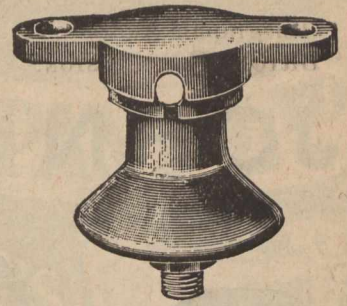
OVERHEAD



Line

AMBROIN

Material



ESTLER BROTHERS,

25 Laurence Pountney Lane,
Cannon Street,

London, E.C., Eng.

bing supplies, and prices are steady. Fire bricks are moving well, the demand being brisk, a decided contrast to the situation in cement. Arrivals for week were 325 brls. English cement; 1,800 brls. Belgian and German cement and 63,000 firebricks.

CHEESE.

The market is somewhat mixed. Higher prices have been paid at country points than holders can realize on here. Finest Ontario is held at 10c to 10½c, with Quebec offering at 9½c to 9¾c. Receipts are quite large and a good part is going into store, as high cost prevents receivers getting their own out of it. Toward the close there is a weaker feeling noticeable and easier prices are looked for before the week closes. Liverpool, June 11.—Cheese finest, colored, new steady, 51s. —Stirling, Ont., 11.—Cheese board met today; 1,300 cheese were boarded. Sales: 200 at 9½c; 315 at 9½c; 40 at 9 9-16c; balance refused 9½c and 9¾c. Board adjourned for one week.—Madoc, Ont., 11.—There was 1,126 boxes cheese boarded. Sales: 250 at 9½c; 210 at 9½; 230 at 9 9-16c; 50 at 9 9-16c. Balance unsold.—Russell, Ont., 11.—At the regular cheese board held here to-night, 600 white cheese were boarded. 9½c bid; no sales.—Woodstock, Ont., 11.—The May make of cheese is almost entirely disposed of and the offerings to-day comprised the product of the first week of June. The buyers showed a tendency not to risk too much in new, fresh cheese, and the

sellers manifested no desire to sell at the prices offered. A record offering was made, 3,097 boxes, of which 1,121 were white, being boarded. Bidding opened at 9c and advanced to 9¼c, which was freely bid. Not a sale was recorded at this price, the sellers holding out for 9½c and 9¾c.

EGGS.

There is a large business passing and stocks are well cleaned up. Receipts show some increase and packers are endeavoring to talk the market weaker. They are doing their best to force prices down and to some extent have been successful, as the market to-day is easier. However, there is no likelihood of a further break taking place, as advices from the West, where the bulk of the stock comes from, report higher prices being paid.

FISH.

Dealers report a fairly good demand, aided by the high prices of meat, which causes frugal housekeepers to occasionally prefer the product of the water, fresh or salt. Gaspe salmon are arriving freely, and meet with good demand. Quotations are: Fresh eastern salmon, 14c; haddock, express stock, 4c; pike, 6½c to 7c; whitefish, 7½c; trout, 8c; halibut, fresh, express stock, 9c to 10c lb. Salt: B.C. salmon, No. 1, \$11.50 per barrel; Labrador salmon, No. 1, \$14 per brl.; No. 2, \$11.50 to \$12; half barrels, \$6.50; Loch Fyne herrings, \$1.15 per keg;

salt herrings, bbls., \$4.50; do. half-barrels, \$2.40; green cod, No. 1, \$5.50 to \$6; do. No. 2, \$4.50; large, \$7. Smoked: Herrings, 10c per box; finnan hadies, new stock by express, 7c per lb.; St. John bloaters, \$1.00 per box; kippered herrings, \$1.25 per box. Prepared: Boneless cod, in bricks, 6c lb.; boneless fish, loose, in 25 lb. boxes, 4½c; dry cods, in cwt., \$4.75 to \$5 per cwt.

FLOUR AND FEED.

A fair trade is passing at a slight decline in some brands of flour. Hungarian is reduced 10c brl., to \$4.20, and Glenora patent 10c to \$3.90. Bulk bran is also reduced \$1.00 per ton, present price being \$18 to \$19. Other feeds are unchanged. Quotations on another page. A fair business is being done in baled hay, but the tone continues easy, owing to larger offerings. We quote: No. 1, \$9.50 to \$10; No. 2, \$8 to \$8.50; clover, \$7 to \$7.50 per ton, in car lots. There were 2,192,767 bushels of wheat in store at Fort William and Port Arthur on June 2. A year ago stocks in store at those points were 1,636,000 bushels, and two years ago, 2,175,000 bushels. Stocks in store at Fort William, Port Arthur, Keewatin, Winnipeg, and interior points are estimated approximately at 6,278,000 bushels; compared with 3,390,000 bushels a year ago; 5,500,000 bushels two years ago, 6,800,000 bushels three years ago, 1,782,000 bushels four years ago, 6,328,000 bushels

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.

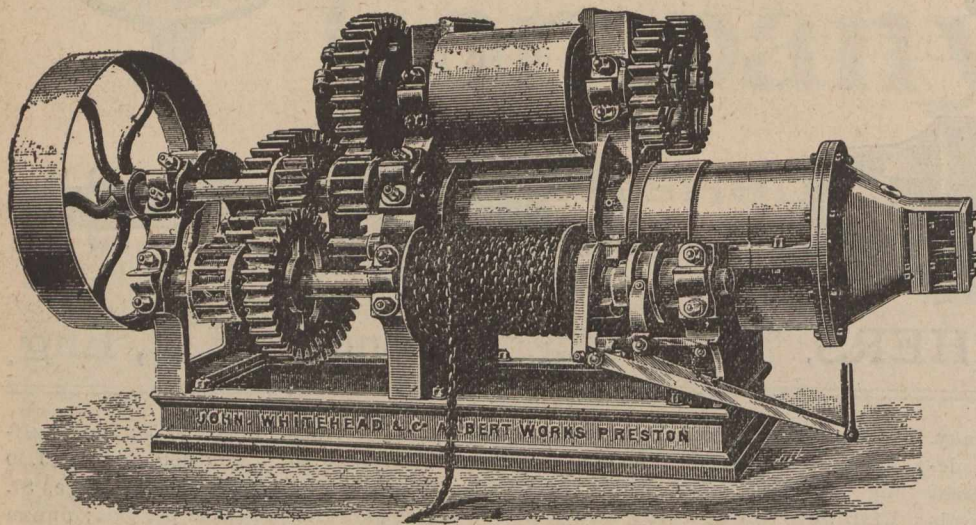
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"BRICKTILE, PRESTON."

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.

five years ago, and 8,000,000 bushels six years ago.

GREEN FRUITS, ETC.

As the season advances even the prevailing cool weather is not sufficient to longer delay the interest which the season arouses in the luscious fruit that centres from South and West. Strawberries are now almost down to summer level of value, and are being dealt in freely. California cherries add variety to the fruit stands now loaded with pines, orange, berries, rhubarb, etc. Prices of lemons and oranges hold steady here although the former are advancing in New York. We quote: Apples, brls., \$6.50 to \$7.50; Messina oranges, \$3.25 to \$4.00 per box; Val. oranges, 420s, ordinary, \$5.50; do., do., 420s, large, \$6.00; Jumbo, \$7.00; 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 \$2.25; extras, \$2.50; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; nuts, Pecans, extra large, 17c; Cape Cod cranberries, \$7 to \$10; pines, 7c to 17c tomatoes, \$4.00 to \$4.50; strawberries, 10c to 15c per box; new potatoes, \$4.25 to \$5.00 per barrel; spinach, barrels, \$2; cucumbers hot house, \$1 doz.; asparagus, \$1 to \$1.25 bskt.; Canadian lettuce, 30c per dozen heads; Florida cucumbers, \$3.00 per basket; Canadian asparagus, \$1.00 to \$1.25 per basket; green beans, \$2.75 per basket; white do., \$2.75 per basket; Bermuda onions, \$2.75 per crt.; limes, \$1.50 per box; Cal. cherries, \$2 to \$2.50 per box.

GREEN HIDES.

The market is reported up side down and owing to keen competition dealers are paying almost any price. Beef hides have advanced to 9c, 8c, and 7c for Nos. 1, 2, and 3; while lambskins took a jump that would do credit to the animals that grew them and land-

ed at 25c. Calf skins were equally vigorous and advanced to 12c and 10c for Nos. 1 and 2. These prices are expected to soon change.

GROCERIES.

The price reached by sugar last week was not destined for a long life, 5c per 100 lbs. being added this week, bringing present prices half way back to the quotations ruling prior to the last decline. Standard granulated is now worth \$3.65. The mystery surrounding the sugar question has not yet cleared away, but it appears pretty plain that while raw beet sugar keeps so low and foreign refined is kept leaning up against our doors at such little cost of admittance, Canadian refined will be held at or near its present value. However, there is a limit to the price at which refiners care to sell and if that limit was not reached last week, it was certainly not far away; so that retailers cannot be much astray in purchasing for future needs even at present quotations. If prices should materially advance regrets would then be in order by those who did not avail themselves of the lower market.—Molasses is commanding more attention of late, not because of any extra inquiry but because there is a strong probability of its advancing. Some Montreal holders of Barbadoes are selling at 22½c to 23c, while in the Island it cannot be bought for less than 23½c to 24c, laid down here. A prominent importing firm received a cable from Barbadoes last Monday stating that this year's crop was practically sold; that for the little left a price equal to 23½c Montreal, was asked. These conditions would indicate a gradually strengthening market here as the season advances.—Teas are firm. China green (gunpowder), is hard to pick up; grades that sold last fall at 13c to 14c, are now sought for at 20c. In Japan teas the market is likewise running on short supplies. It would be diffi-

cult, according to one prominent dealer, to secure from one house over 100 packages of a single grade. All Japans are 10 to 20 per cent. higher. Grades worth 17c a year ago are now held at 20c. A cargo of rice for a Montreal firm is liable to be destroyed in the Lower St. Lawrence, the vessel having stranded in a fog.

HARDWARE AND METALS.

The hardware trade is brisk with prices unchanged. Reports from interior points of advances in certain manufactured steel is not verified here where importers are doing business on unchanged schedules for some time. Aside from activity in trade the chief feature is the difficulty reported of getting supplies, manufacturers being sold ahead four to six months.

LEATHER AND SHOES.

The present condition of the leather market is not agreeable to jobbers who see in the advancing month nothing to speak of in the way of movement and nothing to prospect on beyond the hard fact that there are more people than ever in Canada to wear fall and winter boots and shoes, and these cannot be supplied without leather. But sales! sales! are what they want to see and these are uncommonly few. Export trade moves along as smooth as the vessels that bear it, and prices hold fairly firm throughout. Shoe manufacturers have little to report beyond the pleasing fact that the inventories just concluded show business as being done on the right side of the ledger, while travellers' letters remind them that the public expect to be on its feet the coming season as formerly, if not more so.

OILS AND CHEMICALS.

Cod oil is higher, being quoted at 40c to 42½c. Linseed oils are 2c per gallon dearer, being now 83c to 84c for

ESTABD

1859

LIVERPOOL RUBBER COMPANY LTD

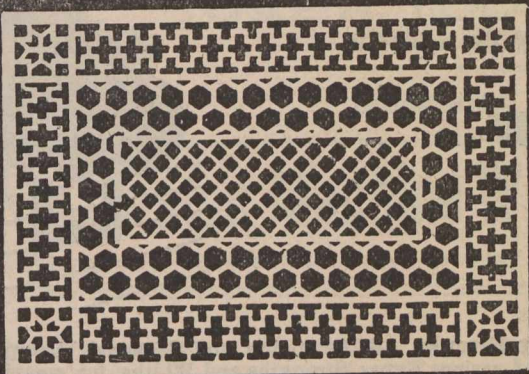
MANUFACTURERS OF

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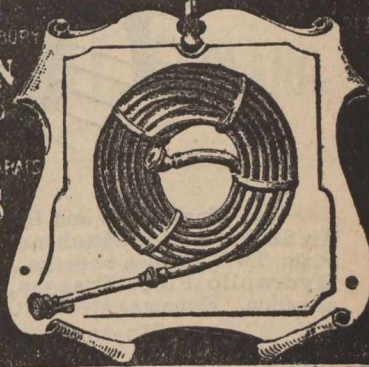
GARDEN HOSE
 DELIVERY HOSE BELTING
 ROAD MATS VALVES SHEETS

WASHERS AND
 ALL KINDS OF MECHANICAL
 RUBBERS. INDIA RUBBER THREAD



CAB TYRES
 PNEUMATIC CUSHION
 AND SOLID TYRES

24 ALDERMANBURY
LONDON
 ENGLAND
 20 RUE DE MARAIS
PARIS
 FRANCE



HEAD OFFICE & WORKS

VAUXHALL RD **LIVERPOOL** ENGLAND

raw and 86c to 87c for boiled. Turpentine has also advanced 2c gal. being now 71c to 72c.

PROVISIONS.

Following the marked rise in barreled pork noted in last week's issue the market has held steady, but fully maintaining the higher values. The only perceptible feature following was less business in this kind, much of the attention being apparently directed to smoked meats in which there is a good business passing. With the heat term on, or urging its way on, this change is but natural, for while barreled pork seems heavy purchasing, smoked hams and bacon are looked on as quite appropriate. Fresh killed hogs are a little lower, abattoir stock being quoted at \$9.25 to \$9.75, as to size and quality. We quote: Heavy Canada short cut mess pork, \$24.50 to \$25; Canada short cut back pork, \$23.50 to \$24; heavy Canada short cut clear pork, \$23.50 to \$24; light Canada short cut clear pork, \$23.50 to \$24; finest kettle lard, in 20-lb. pails, 12 1/4c to 12 1/2c; extra pure lard, in 20 lb. pails, 11c to 11 1/2c; choice refined compound lard, 9 1/2c to 9 3/4c. Boar's Head brand, in 20 lb. wood pails, \$2.07 1/2 to \$2.15; and Globe, at \$1.80 to \$1.90; 20 lb. tin pails, 1/4c per lb. less; hams, 12c to 14c; and bacon, 14c to 15c per lb.—Liverpool, June 11.—Bacon, Cumber-

land cut, firm, 55s; clear bellies, firm, 55s. Lard, prime western, in tierces, firm, 52s 3d. Tallow, prime city, firm, 29s 6d; Australian in London, 33s 3d.—Chicago, June 11.—Provisions were weak, being 37 1/2c lower. The estimated hogs for to-morrow are 34,000 head. Futures closed: Pork, June, \$17.70; July, \$17.70; September, \$17.77 1/2; January, \$16.25. Lard, June, \$10.30; July, \$10.30 to \$10.32 1/2; September, \$10.35; October, \$10.27 1/2; January, \$9.35; May, \$9.27 1/2. Ribs, June, \$10.37 1/2; July, \$10.37 1/2; September, \$10.25; January, \$6.55. Cash prices closed: Mess pork, \$17.80; lard, \$10.27 to \$10.30; short ribs, sides, loose, \$10.35 to \$10.41 1/2; dry salted shoulders, 8 1/4c to 8 1/2c; short clear sides, \$10.75 to \$10.85.

PULP FROM BAGASSE.

Charles Tennant Lee, of Boston, Mass., assignor to the Bagasse Pulp Company, a corporation of Maine, has been granted a patent on a process of reducing fibrous material to pulp, the inventor having found that by the process described excellent pulp can be made from bagasse, which is the crushed stalks or waste of sugar cane or sorghum, or from waste flax, jute, corn-stalks and other vegetable materials having like absorbent and fibrous characteristics.

He describes his process as follows: "In accordance with the present invention the raw material if already damp, and by 'damp' I mean permeated with moisture, is subjected to the action of gaseous chlorine, which may be done by immersing the loose mass of material in a receptacle containing the chlorine gas. I have found that one half of the chlorine molecule unites with the hydrogen of the water with which the material is permeated to form hydrochloric acid and the other half of the chlorine molecule unites with the intercellular matter of the material to form a soluble chlorine compound. Both of these are subsequently removed by washing, as hereinafter more fully described. If the raw material has been dried previous to treatment by my process, it should be dampened before subjecting it to the action of the chlorine gas until it has absorbed a sufficient quantity of water to form, when acted upon by the chlorine gas, the hydrochloric acid and the chlorine compound already described. Usually an immersion of the loose raw material in chlorine gas for a period of from half an hour to an hour will be sufficient to insure the proper separation of the fibres. The time will depend to some extent upon the coarseness of the fragments of the raw material and may be reduced by cutting, stripping, or breaking up the material previous to immersion in the chlorine gas. After the damp material has been thus subjected to chlorine gas it is removed therefrom and washed in water, which will remove the free chlorine, the chlorine compound, and the hydrochloric acid which are in the material. The washed material may be subjected to the bleaching effect of aqueous chlor-

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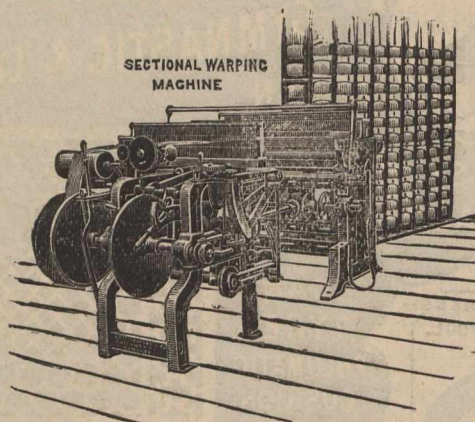
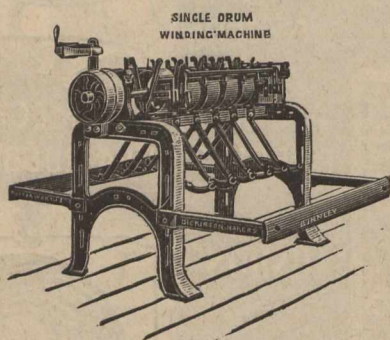
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ine or an alkaline hypochlorite until it is rendered white, and after the bleaching operation it is again washed. The material is then in a pulpy condition and requires but little beating, and it may then be laid by a suitable machine in the usual manner for the manufacture of the desired final product."

PATENT REPORT.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following United States and Canadian patents granted to Canadians last week: United States: Wood-destroying mechanism, Victor Berford; stationary fence, Adolphus H. Cook et al; peat-press, Alexander Dobson; hose-coupling, Jas. E. Atkinson; taping-jacket, Canada: Methods or processes of forming pulp into sheets for shipping, J. H. Hughes; rotary engines, Geo. Cassidy; troughs, Alex. Armstrong; crematory closets, Wm. H. Hess; vehicle gears for drop down vehicles, F. Gibbard; fire escape, L. H. Hebert; rossing machines, J. Moreau; railway coupon tickets, R. A. E. Kennedy; wire grips, Wm. McCloskey; heating apparatus for railroad cars, Thos. Parker; stackers; door handles, Silas Fader; stoves, Wm. G. Arnold; belts, Edith A. Hankins; extension tables, The Meaford Mfg. Co., Ltd.; automatic drill turners, M. J. Woodward; smoke consumers, E. G. Ward.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building: Canadian: J. Kellington, fish

cleaning machines; J. Y. Nelson, live stock mangers; A. Templeton, attachments for mowers; J. Chabot, non-refillable bottles; G. D. Membery, fountain brush; J. O. Dauphin, rod swabs; N. J. Millette, washing machines; W. Kennan, portable hay weighing scales; C. W. Vollman, air cooling and purifying apparatus; W. C. Kent, process of separating mica; R. J. Clark and M. E. Leprohon, stringed keyed instrument; F. C. Crean, process of manufacturing iron and iron alloys; J. Tremblay, valves; D. Simard, devices for breaking anchor ice; J. S. Proctor, spraying tubes; M. Houlihan, thimbles for ropes; F. Paul, Jr., and A. F. Gundlack, gas apparatus; H. S. Burrell, drill stuffing boxes, J. Riley, rail joints; E. C. Kidder, cannery cookers; R. Christie, stay-braces for threshing machines. American: A. Atkinson, apparatus for handling grain. J. A. Cowan, automatic feed for straw burning furnaces; N. Dusault, nail-making machine; F. J. Ellis, and A. R. Boug, broom; I. Frechette, horn-rotating mechanism; T. H. Hazard diving vessel; John Levey, and T. Sadler, marine engine governor; Clarence Longard, heater; William J. Still, variable speed governor.

THE FIRE DEPARTMENT AT YOU BET.

The Firemans' Fund Record reprints a description of the You Bet fire department, originally published in the Coast Review some time ago:

The main part of the town of You Bet, Nev., is where the big pipe leading to the hydraulic mine crosses the

Nevada City and Dutch Flat road. The corners, so-called, are occupied as a hotel and saloon, saloon, brick general merchandise store, whisky included, of K. & C., and another saloon. When Red Dog burned, a fire department was suggested for You Bet. To suggest was to act. At the point where the big mining pipe crossed the road, the corners, there was a pressure of 160 pounds to the square inch; the supply was 3,000 miners' inches. A connection was made by attaching to the sixteen-inch pipe a twelve-inch canvas hose, banded with a three-quarter-inch manilla rope; to this was attached a Little Giant Monitor with a five-inch nozzle, mounted on two logging-truck wheels, with a lever like a field gun to keep the hose and nozzle from kicking or bucking. The hose was long enough—fifty feet or so—to cover the business part of the town.

Bill Bangs, foreman of the hydraulic mine, was elected chief engineer. Bill knew nothing about fire departments, but knew that a Giant Nozzle of that size, under that pressure, would cut down a 100-foot cement gravel-bank, and pledged himself to knock "hell" out of any fire within range. The fire department was ready for business.

During a dull season, at about twelve o'clock one night, forty or fifty pistol shots called out the fire department. Four or five shots meant a fight; forty or fifty, a fire. Bill found smoke issuing around the edges of the iron doors of K. & Co.'s store, brought the monitor to bear on the front of that building and gave orders to turn her loose—and turn her loose they did. The tream took doors,

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22-dozen Half-pint Beers.

Fitted with Revolving Rinsers as shewn,

£27

with Bottle Sinker.

OVER 1,000 'KINGSTONS' are now in use.

Machines from £10 to £40.

Original Inventor and Patentee.

D. G. BINNINGTON, Kingston Machine Works, HULL, ENGLAND.

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price June 12 (Bid)	Cash value per S.
British North Am.....	243	4,366,666	4,366,666	1,776,333	3	Apl. Oct	136	330 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	147	73 50
Commercial, Windsor..	40	500,000	350,000	60,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	*2 1/2	May	244	422 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	150	75 00
Halifax Banking Co.....	20	600,000	600,000	500,000	3 1/2	Feb. Aug	158	79 00
Hamilton	50	2,000,000	1,995,750	1,500,000	5	June Dec	205	205 00
Hochelega	100	2,000,000	1,500,000	750,000	3 1/2	June Dec	152	152 00
Imperial	100	2,500,000	2,500,000	1,850,000	5	June Dec	220	220 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	149	145 00
Molson's	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct	213 1/2	166 75
Montreal	200	12,000,000	12,000,000	8,000,000	5	June Dec	259	513 00
Nationale	30	1,400,000	1,430,550	350,000	2	May Nov	95	35 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	2,300,000	4 1/2	Feb. Aug	223	223 00
Ontario	100	1,500,000	1,399,600	425,000	3 1/2	June Dec	135	135 00
Ottawa	100	1,904,000	2,000,000	1,765,000	4 & 1	June Dec	205	205 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	250	375 00
Provincial.....	25	875,497	781,345	.....	3	June Dec	185	155 00
Quebec	100	2,500,000	2,500,000	300,000	3	June Dec	132	132 00
Royal	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb. Aug	175	175 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	750,000	5	April Oct	235	118 50
Toronto	100	2,400,000	2,400,000	2,340,000	5	June Dec	245	343 00
Traders	100	1,850,100	1,344,430	250,000	3	June Dec	113 1/2	113 25
Union (Halifax).....	50	200,000	200,000	150,000	3 1/2	Mei Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	550,000	3	June Dec	.....	.....
Western	100	500,000	401,333	150,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co	50	630,200	630,200	192,000	3	Jan July	.....	.....
Hall Telephone Co.....	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	187 1/2	187 50
Brit. Can. Loan & Inv. Co.....	100	1,987,900	398,481	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	389,314	130,000	3	Jan July	133	135 00
Can. Colored Oct. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Jan *	59 1/2	59 25
Can. Landed & Nat'l Inv't Co.	100	2,003,000	1,004,000	350,000	3	Jan July	90	90 00
Can. Per. & W. Can. M. Corp'n.	10	5,951,350	5,951,350	1,490,057	3	Jan July	116	57 50
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	250,000	3	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,350,000	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	58 00
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	168	67 20
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April Oct	241	96 00
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. *	278 1/2	139 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Feb. *	129 1/2	129 25
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb. Aug	96	95 00
Montreal Loan and Mortg.....	25	500,000	500,000	380,000	3 1/2 & 3	Mei Sep	187 1/2	34 37
Ont. Indus. Loan and Inv.....	100	466,800	314,388	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	560,000	3	Jan July	121 1/2	60 75
People's Loan and Dep. Co.	50	600,000	600,000	.....	3	Jan July	24	12 00
Real Est. Loan Co.....	40	373,720	373,720	50,000	2	Jan July	70	35 00
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	162,355	3	May Nov	113	113 00
The Royal Electric Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	240 1/2	240 50
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	.....	Jan. *	136	136 00
Toronto Mortgage Co	50	1,445,860	724,540	250,000	2 1/2	.....	70 1/2	76 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. *	168	408 00
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	412 50

* Paying quarterly dividends.

windows, walls, front and rear, books, stock, furniture and fixtures, safe included, out of the building and down the canyon; cleaned the building, as the boys said, as clean as a shotgun—left only the side walls. The loss by fire was small; the loss by smoke was not reported; but, as usual with a first class country fire department, the loss by water took the balance. Boots, shoes and clothing and other merchandise not more hazardous strewed the canyon for miles.

The special, who a year before, made a favorable report on that fire department and water supply and recommended a small appropriation towards its support, and had gotten a special rate on and secured K. & Co.'s risk, paid a total loss. He didn't know until then that a fire department could do such clean work; but to the utter disgust of Bill Bangs refused to entertain a motion for a further appropriation.

GRATITUDE OF FRANCE.

The Hon. Mr. Fielding has heard from Mr. Hector Fabre, agent of the Dominion Government at Paris, France, stating that he had conveyed to M. Decrais, Minister for the Colonies of France, the message of Mr. Fielding, expressing the deep sympathy of the people of Canada with the sufferers by the appalling disaster in Martinique, and has told him that the Canadian Government desires to contribute \$25,000 to the relief fund. Mr. Fabre states that the Minister was deeply touched by the sympathy expressed on behalf of the Government and the people of Canada, and he wishes to have conveyed to the Canadian Government and people grateful acknowledgment for the very generous contribution to the Martinique fund. He also added that such a mark of sympathy coming from a country like Canada would go to the heart of every Frenchman. Mr. Fabre

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10	Ditto	11 0 0	11 0 0	
12	Ditto	10 0 0	10 0 0	
13	Ditto	10 0 0	10 0 0	

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adds that since the announcement through the press of France of that message and contribution he has received from many quarters words of thanks and proofs that public sentiment has been deeply moved by an act so spontaneous and so generous on the part of Canada.

INTERESTING CHINESE DRUGS.

Dr. Augustine Henry, of the Chinese Imperial Maritime Customs Service, in the course of a lecture on "Chinese Drugs and Medicinal Plants," before the Pharmaceutical Society of Great Britain, exhibited a specimen of the bark called tu chung which is much esteemed by the Chinese as a remedy in cases of excessive perspiration. If the bark is broken across and the parts are drawn asunder, they show the silvery sheen of innumerable threads of elastic gum. The leaves, petioles, and fruit of the tree also show the same feature. The tree which yields this strange bark was known to the Chinese in the earliest period of their history, but it was only recently that botanists became acquainted with it. It was discovered by Dr. Henry in plantations in Hupeh, and has been described as a new genus, eucommia, in the small Eastern order Trochodendraceae. The gum is a sort of gutta percha, and the microscopical structure of its containing cells has proved of great interest. The tree grows in the cool mountains of Central China, and it may turn out of economic importance as a possible source of gutta percha, a source available in temperate countries.

Another curious Chinese product,

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not, however, a drug, is bandoline, which is derived from a laurel, Machilus, thumbergli, S. et Z. Shavings of it steeped in water exude a clean gum, which is used by Chinese ladies as bandoline, and by its use they keep their hair smooth and glossy. The receptacles of Ficus pumila, L., were shown. These were procured by Dr. Henry in Formosa. They are used for making a jelly. The receptacles are steeped in water, a little sugar is added and a pleasant summer food is thus obtained.

POSSIBILITIES OF THE WEST.

No. 2.

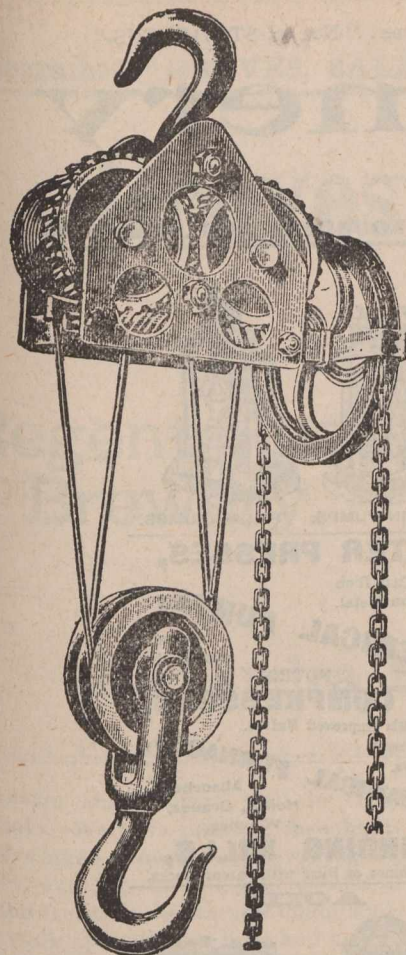
The product of packing houses west of the Missouri River sells on the market for an amount in excess of the postal receipts of the United States, while a single institution engaged in the preparation of animal products whose parent plant is in this city, produced last year more than 10,000 carloads—900 tons per day—of manufactured products. In addition to its meats. The packing houses represented in Chicago yield a larger gross income than all the custom houses and internal revenue collectors of the United States, while the value of the live animals sold on a square mile of ground within the limits of this city is only 15 per cent. less than the gross earnings of all the railroads that enter Chicago. Either of two packers within the territory I represent pays more for live animals to the enrichment of the ranchman and \$1,250,000,000, but her orchards and vineyards are now a close second. California produced in 1900 250 million pounds of cured fruits and 7,000,000 cases of lemons and oranges. Her farms responded with 32,000,000 bushels of wheat, 25,000,000 pounds of butter, 5,000,000 pounds of cheese and 11,000,000 pounds of hogs. She manufactured 65,000,000 pounds of sugar and sent through the Golden Gate more than 1,000,000 barrels of flour and exported 15,000,000 dollars worth of other agricultural products, while her forests

yielded 600,000,000 feet of lumber.

California is known as a gold-producing State, and she well deserves her most enviable reputation, for her mines have yielded to date in excess of and about the same as Great Britain and officers' salaries by all the railroads in the United States, operating 190,000 miles, transporting more than 500 million passengers and moving a half billion tons of freight, and capitalized at five and a half billions.

Washington has a fame world-wide for her fisheries, and her forests cut 1,000,000,000 feet of lumber and 3,000,000,000 shingles. The fisheries of Oregon yield \$3,000,000, her mines \$4,000,000 and her farms and orchards \$50,000,000. Her manufactures, including lumber, are worth \$60,000,000. California, Oregon and Washington estimate more than 400,000,000,000 feet of lumber yet standing in their forests, 100,000,000,000 more than Government experts estimate in all the territory of the United States outside that portion which I here represent. Michigan, Wisconsin and Minnesota have more than a national reputation for their lumber interests, and this is well deserved; yet the mines of these three Western States produce 75 per cent. of the nation's output of iron ore more than all the German Empire the farmer than is paid in dividends duces nearly 40 per cent. of our gold and more than 40 per cent. of our silver. Not one per cent. of the precious metal is found outside the limits of the territory assigned me to represent. Montana has produced during the last five years more than 40 per cent. of our annual product of copper, I count myself fortunate, therefore, in being permitted to speak for 99 per cent. of the gold and silver and the copper, 90 per cent. of the zinc, 75 per cent. of the iron, all the lead, all the nickel, and all the quicksilver,—an aggregate of more than \$250,000,000 worth of metallic minerals per annum, nearly 80 per cent. of the nation's output.

While it is true, as I have stated, that the production of grain within the territory I represent has not increased as rapidly as her population, it is an encouraging fact that her manufactures, her commerce, and her banking



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of a few and the skill and industry of many, produces boilers, iron and steel pipe, brass and plated fittings, which find a market in nearly every State in the Union and are exported to all countries and to the islands of the sea. One firm, with headquarters in Missouri, ships 6,000 carloads of clay products per annum into more than fifteen States and Territories and exports in large quantities to the Republic of Mexico. A single factory in my own State, in a city of less than 25,000, no coal no iron, no water power, but with much skill and more energy, ships its products to England, to Germany, to France, Russia, Austria, Africa, Canada, Mexico, South American countries, Cuba, Australia, and New Zealand; its boilers are now running cotton mills in the Carolinas, cutting lumber in Tennessee, Alabama, and Mississippi, irrigating plantations in Louisiana and Texas, making flour in Minnesota, Kansas, Oklahoma and the Dakotas, manufacturing furniture in Michigan and crushing ore in the valleys of the mountains. A few miles away stands another factory whose output of shoes finds a market in more than a dozen States and Territories, and sells for more than a million and a half. Unincorporated mills in the same State and under a single management annually consume half a million pounds of wool, the product of which, in finest flannels and ladies' dress goods, is shipped in carload lots to the commercial centres on both oceans.

A single unincorporated mercantile establishment in this city, whose founder is still active in its management, does an annual business equalling the gross earnings of the New York Central Railroad, with its more than 3,000 miles, with a train movement of 35,000,000 miles, carrying 30,000,000 passengers and moving 35,000,000 tons of freight. Do you wonder, Mr. Chairman, that I claim Chicago as a West-

facilities have increased more rapidly than in the nation at large. The United States increased her manufactured products 70 per cent. between 1880 and 1890, but the States for which I speak increased theirs 112 per cent. during the same period. This country now manufactures \$13,000,000,000 worth, an amount in excess of the output from all the factories and all the shops of Great Britain and Germany combined by more than \$3,000,000,000. This enormous showing records an increase of 40 per cent. in the last dec-

ade, but the territory I have defined made an increase in the same period of 45 per cent. A few illustrations of what has been done must suffice to show what can be done, and hence what will be done, even in the smaller cities and towns, in this yet undeveloped, though wonderful progressive West.

A prairie town in this State, with no coal, no iron, no water power and with no means of communication save one railroad; in fact, with no advantages save the business grasp and enterprise

CARTER BROS.,

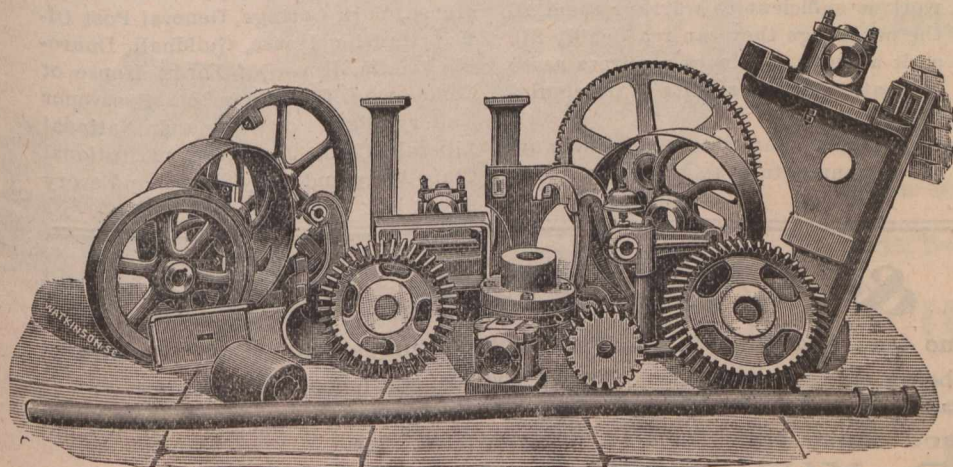
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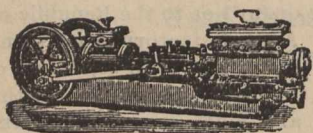
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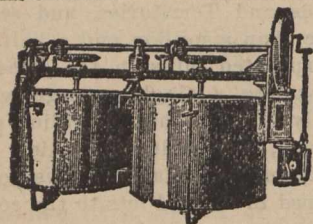
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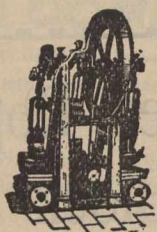
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With Fire or Steam Evaporation.



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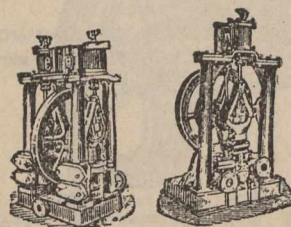
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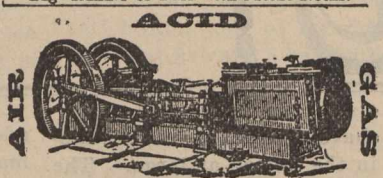
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ern city, when such gigantic things can be done within its limits in the business lifetime of a single man?"

ENDOLITHIC MANUFACTURING CO., LIMITED.

One of the most satisfactory adjuncts to any line of trade, or to any profession is a clear easily-read neat and attractive name tablet, or distinguishing door plate. Yet the number of these which do no credit either to the maker, or men whom they are intended to silently introduce, is astonishingly large. Before us is a descriptive pamphlet representing the Endolithic Manufacturing Company, Ltd.,

whose works are situated at 61½ Fore street and 1 to 5 Moorfields, London, E.C., a portion of which we here reproduce as testifying to the wide range of important contracts filled by this company and the modern methods they employ in catering for such work wherever the highest degree of perfection combined with simplicity of construction and attractiveness are desired.

The fact of this company gratuitously sending out free samples of their work is sufficient to warrant them all the patronage they can reasonably fill, as it at once convinces receivers as to the nature of the results to be obtained:—

Endolithic Manufacturing Company, Ltd., manufacturers of ivory, bone,

ivorine and metal address tablets, switchboard, and fitting labels, also every description of ivory, ivorine, bone or hardwood work. Turned or flat. Kindly keep this circular by you and screw up the sample for reference. You are sure to require our work in some form. Contractors to H.M. Government Offices and every railway company. Our work may be seen at the following amongst many important buildings for which we have supplied labels: Windsor Castle, Marlborough House, York Cottage, General Post Office, Mansion House, Guildhall, Dunrobin Castle, House of Lords, House of Commons, L.C.C. Chambers, Grosvenor Gallery, Bank of England, National Liberal Club, Junior Constitutional Club, Army and Navy Stores, and every

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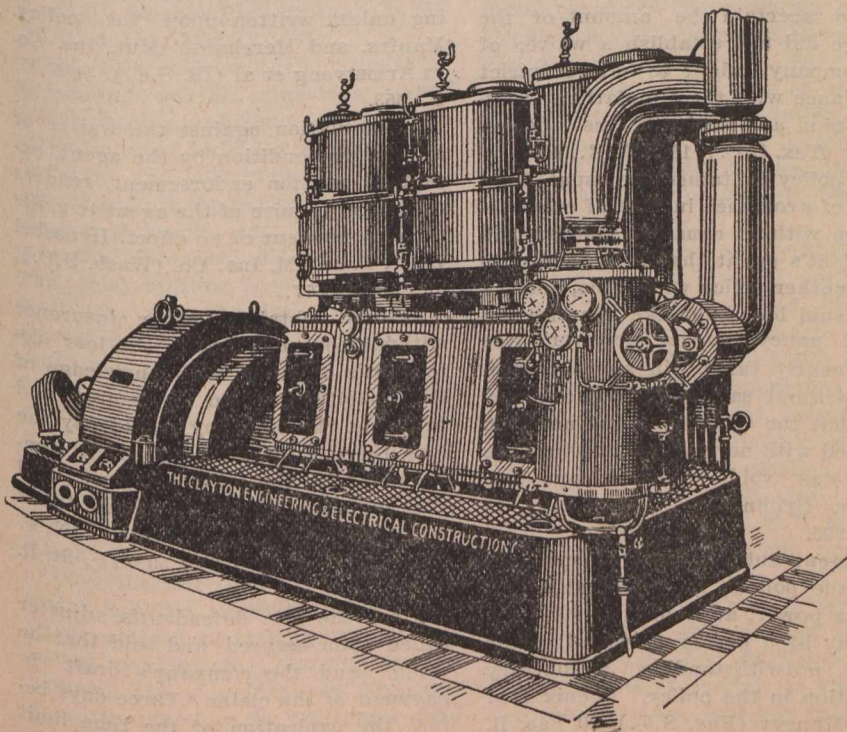
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our work, and hope to be favored with the continuance and extension of your business—Endolithic Mfg. Co., Ltd.—P. Warnford Davis, Managing Director.—Every description of work done in ivory, ivorine and bone.

INSURANCE DECISIONS.

Waivers.—Plaintiff, after securing additional insurance, told the agent that he had done so, to which the agent replied, "All right, I will attend to it," but failed to do so. Held that the stipulation regarding other insurance had been waived. *Baumgartel vs Providence-Washington Ins. Co.* (N.Y. S. C.), N.Y. Supp. 573; 39 N.Y. St. R. 627.

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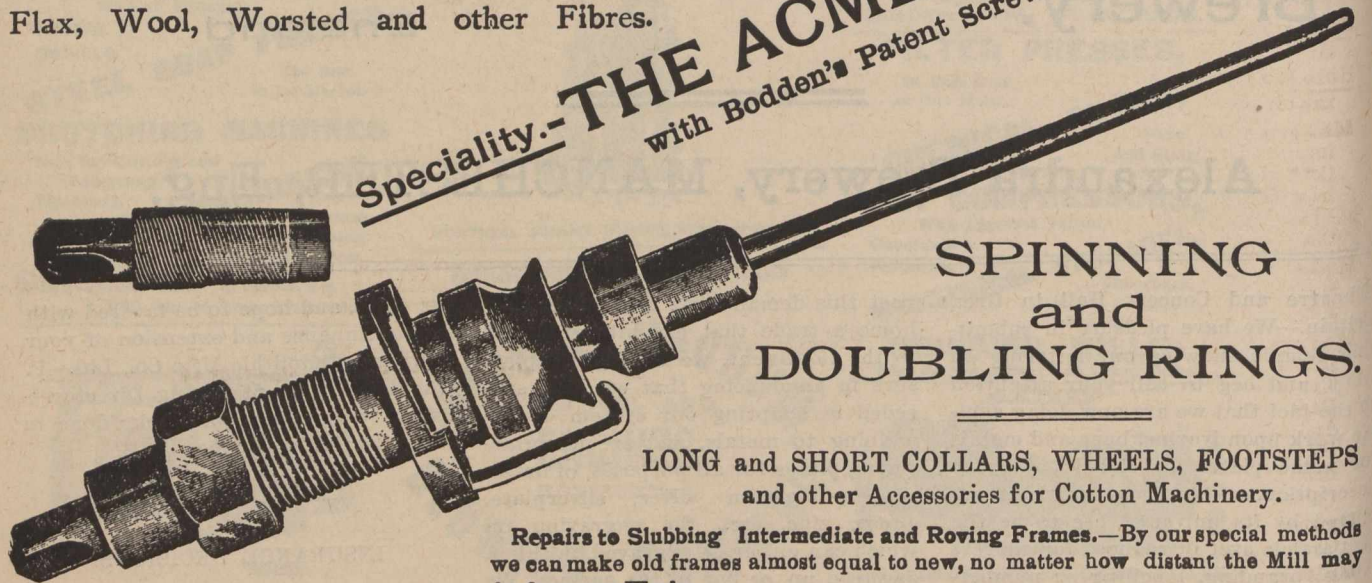
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SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF.

Where the policy was issued by an agent of the company, his successor in the agency was held to have the same power as though it had been issued by himself, including the power to consent that the policy remain in force, notwithstanding the transfer of the title to the property to another person, and to waive by parole a stipulation that consent to transfers must be endorsed on the policy. *St. Paul F. and M. Ins. Co. vs Parsons (Minn. S.C.), 50 N.W. R. 240; 21 Ins. L. J. 72.*

Objections to the timeliness and sufficiency of proofs of loss is waived where they were not raised by the defendant's adjuster, who visited the premises and made and submitted an estimate of the cost of rebuilding. *Capital City Ins. Co. vs Caldwell et al (Ala. S.C.), 10 So. R. 355.*

After the fire, defendant's adjuster called on the assured, offered to compromise the claim, and left saying he would return in a few days. The policy limited the time for filing proofs to thirty days. They were not filed until 39 days after the fire. They were retained by the company eighty-six days without objection, when, suit, having begun, an affidavit of defence was filed. Held, that by retaining the proofs during said period without objection the stipulation had been waived. It was also held that formal proofs had been waived by the denial of liability on

other grounds. *Weiss vs American Fire Ins. Co., 148 Pa. St. 349; 23 At. R. 991.*

The question being whether the defendant had waived the making of proofs of loss and appraisal, it was held that proof that defendant's adjuster's appeared on the premises after the fire and commenced an examination to ascertain the amount of the damage did not establish a waiver of the company's right to enforce strict compliance with the stipulation. *Scottish Union and National Ins. Co. vs Clancy (Tex. S.C.), 18 S.W.R., 439.*

The policy contained the usual stipulation of avoidance in case of other insurance without consent. Assured told defendant's agent that he intended to take another policy when able, and the agent said he would like to write the second policy, which, however, was subsequently taken in another company without said agent's knowledge. Held that the stipulation had not been complied with nor waived, and that the policy was void. *New Orleans Ins. Assn. vs Griffin et al (Tex. S.C.), 18 So. R. 505.*

An agent authorized to accept risks and issue policies is a general agent, and has power, after loss, to bind the company by a parole waiver of proofs of loss, notwithstanding a contrary stipulation in the policy. *Phenix Ins. Co. vs Munger (Kas. S.C.), 30 Pac. R. 120 21 Ins. L. J. 682.*

Defendant's agents, authorized to write the policy in suit, to which was attached should be void if certain improvements then in process of making were not completed in sixty days, has power to waive the provisions of the rider by parole, despite a policy stipulation that no oral waiver shall be binding unless written upon the policy. *Manfrs. and Merchants' Mut. Ins. Co. vs Armstrong et al (Ill. S.C.), 34 N.E. R. 553.*

A stipulation against the waiver of any policy condition by the agent, except by written endorsement, renders the mere promise of the agent to make the endorsement of no effect. *Henschel vs Or. F. and M. Ins. Co. (Wash. S.C.), 31 Pac. R. 657.*

Assured obtained other insurance without consent. After the loss defendant's adjuster, with knowledge of the forfeiture, called on assured and said that the company would pay the loss, thereby inducing assured to compromise with the other company. Held that forfeiture had been waived. *Gibbs vs Dutchess Mut. Fire Ins. Co. (N.Y. S.C.), 21 N.Y. Supp. 203; 50 N.Y. St. R. 35.*

After the loss defendant's adjuster called upon assured and said that he would send the company's draft in payment of the claim. Three days before the expiration of the time limit for presenting proofs of loss defend-

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ant's general manager promised to have the matter attended to. Held that the stipulation had been waived. *Fulton et al vs Phenix Ins. Co.* (Kas. City Ct. of App.), 2 Mo. L.N. 158.—A policy limitation of the time within which suit may be brought is waived where the delay was caused by the agents promising that the claim would be paid. *Steel vs Phoenix Ins. Co.* (U. S.C.C.A.), 51 Fed. R. 175.

Plaintiff's evidence that an agent representing several companies among which was the defendant, appointed an adjuster, who took charge of the adjustment and held himself out as representing all the companies; that all necessary proofs were made to him, and that defendant did not object to the delay in filing proofs of the claim until long after the time within which it should have been done had expired, was sufficient to sustain a finding by the jury that the limitation clause had been waived, although both the agent and the adjuster testified that the latter was not appointed or authorized to represent the defendant. *Fritz vs Lebanon Mut. Ins. Co.*, 164 Pa. St. 384; 26 At. R. 14.

After the loss occurred the assured, under a policy payable to the mortgagee, refused to make proofs of loss unless compensated therefor by the payment of a sum of money. Sixty-one days after the loss the mortgagee filed proofs, and the company, on receipt thereof, objected to them on the

ground that they were not made by the assured, but did not object on the ground that they had been filed too late. Held that the mortgagee, being the real party to the contract, had a right to make the proof, and that failure to object that the claim had been forfeited by the breach of the stipulation regarding the filing of proofs operated as a waiver of said stipulation. *Moore vs Hanover Fire Ins. Co.*, 53 N.Y. St. R. 507. In no other branch of the law of contract is it likely that such a ruling would have been made, unless it could be shown that the plaintiff was deceived by the course pursued by the company to his injury.

A company waive a stipulation that suit shall not be brought until after 60 days from the date of the loss, where the company, through its adjusting agents, demanded and obtained possession of the remainder of the goods and books of the assured and was engaged several days in attempting to ascertain the amount of the loss. *St. Paul F. & M. Ins. Co. vs Otthelb* (Neb. S.C.), 53 N.W.R. 137.

A requirement of formal proofs of loss was held to have been waived where the company's adjuster took from assured a statement of the property destroyed and its value signed and sworn to, referring to the same as proofs of loss, told her that nothing more was required, and afterwards offered to settle for a portion of the

loss. *Wright vs Fire Assn. of London* (Mont. S.C.), 31 Pac. R. 87.

Defendant's agent, when informed that plaintiff had procured other insurance, said, "We must be positively understood as declining to permit the other insurance. We do not permit other insurance without cancellation." The assured then gave full information regarding the additional insurance, the agent saying nothing and retaining the policy. Held that the agent, by failing to cancel the policy, had waived the stipulation that it should be void if assured procured other insurance without the consent of the company. *Phenix Ins. Co. vs Johnson* (Ill. S.C.), 32 N.W.R. 429; 22 Ins. L.J. 29. This is simply a case of a company being mulcted by legal process. The contract was plain and explicit. If assured procured other insurance, the policy was void and the unearned premium forfeited to the company. Assured did procure other insurance, whereupon the contract was dead. Assured gave notice that other insurance had been procured. The agent told him that he had killed his policy; that he should have previously informed the company and obtained consent; that they did not permit other insurance without receiving such information. The assured then gave him the facts about the other insurance, but the agent did not agree to waive the forfeiture and reanimate the dead con-

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tract and give consent to the other insurance. On the other hand, he kept the policy as a paper no longer having any value to the assured. The court held that because the agent did not treat the policy as alive and kill it over again by the process of cancellation and the return of the unearned premium which had been forfeited, the company's liability was the same as though assured had not forfeited his rights under the policy. It is hard to believe that in any other branch of contract law would any court of record perpetrate such an absurdity and disregard of plain provisions of the contract sued upon.

The knowledge of the insurance company's general agent, who issues a policy of insurance, concerning the title to the property insured, is imputable to the company, if he insures such property, with knowledge that the title differs from sole and exclusive ownership his so doing waives a clause stipulating that it shall be void if the title of assured is not that of an unincumbered fee simple. Capitol

Ins. Co. vs Bank of Plasanton (as. S.C.), 31 Pac. R. 1067.

Where the policy was issued to one of three partners in the ownership of the property, and there was conflicting evidence on the question whether the assured had correctly represented the facts to the agent issuing the policy, it was error to take from the jury the question whether the defendant had waived the stipulation regarding ownership. *McPetridge vs Phenix Ins. Co.* (Wis. S.C.), 54 N.W.R. 326; 22 Ins. L.J. 21. Even when the policy was placed by a solicitor of defendant's general agent, and such solicitor was informed of the true state of the title of the assured, a policy stipulation regarding ownership inconsistent with such knowledge was held to have been waived. *Carpenter et al vs German Ins. Co.* (N.Y.C.A.), 30 ...E.R. 1015; 47 N.Y. St. R. 862.

The policy stipulated for the filing of proofs within thirty days after the fire. This stipulation was waived by the company, whereupon receipt of verbal notice of the loss defendant

sent its adjuster to see the assured, and he prepared a written report of the loss and had it signed and sworn to by the assured after the limitation had expired, but as soon as the nature of the business would permit. This report was sent to the company, who retained it, without objection on the score of tardiness. Held that the timely filing of proof had been waived. *Fritz vs Lebanon Mut. Ins. Co.* 154, Pa. 384; At. R. 14.

Foreclosure proceedings having been commenced, notice thereof was given to defendant's agent, who verbally agreed that this should not affect the validity of the policy. After a fire assured refused to file proofs of loss. Sixtyone days after the fire the mortgagee, to whom the policy was payable filed proofs. The defendant objected to the proofs because not filed by the assured, but made no claim that the policy had been forfeited by breach of conditions rendering the policy void in case of the commencement of foreclosure proceedings or of failure to file proofs within sixty

The Cherry Tree Machine Co.,

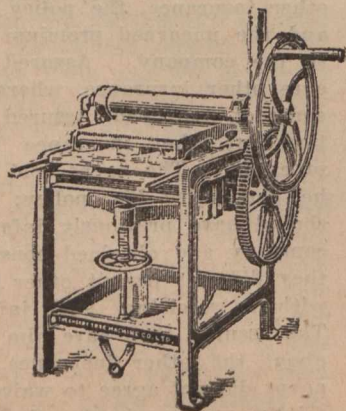
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days after the fire Held that these conditions had been waived. Moore vs Hanover Fire Ins. Co. (N.Y.S.C.), 53 N.Y. St. R. 861; 24 N.Y. Supp. 507.

LIGHT AND POWER RATES.

The following has been sent us by an Orillia, Ont., correspondent as testifying not only to the various prices at which light and power are held by companies throughout Ontario, but to the comparatively low price enjoyed by the people of that town. It is well that these figures are given wide publication for it serves not only to enlighten the public as regards "what others are doing," and paying, but it makes toward a minimum rate all round, wherever new contracts are being arranged.

There has been much discussion as to the light and power rates recently adopted by the Town Council, which came into force last week, says the Orillia Packet, and a comparison with the rates charged in some neighbouring towns will be of interest. In the case of power it is not easy to do this, as few places round here have electric power. Other difficulties also present themselves, arising from the fact that in other places the plants are con-

trolled by private companies, which in some cases have no fixed tariff, but make bargains with their individual customers, according to circumstances, while in others the charge is made by meter and it is not easy to institute a comparison. The Lindsay Light, Heat and Power Company is, however, an exception in both cases, and furnishes the following schedule for power:

1-horse power..	\$50.00
2-horse power at..	45.00
3-horse power at	50.00
5 to 10 horse power at..	35.00
10 to 15 horse power at	30.00
15 to 20 horse power at	27.50
20 to 30 horse power at	25.00
30 to 50 horse power at	22.50
50 horse power and over at.. . . .	20.00

This is for a ten hour service. Where large takers use power for twenty-four hours, the company charge \$30 a year.

In Hamilton, where they draw power from the Welland Canal, the company has no tariff, but charges \$20 to \$50 a horse power per annum, according to circumstances.

In Buffalo, the rates are based partly on the maximum power used and partly on the amount of power consumed, as ascertained by meter. On the average, the cost is between \$20 and \$30 a horse power, for eight to twelve hours.

We have been unable to get exact data as to the Peterboro tariff, but understand it runs between \$20 and \$30 a horse power.

It will be seen that Orillia's rate—\$16 a horse power all round—is lower than in any of these places—considerably lower than in most instances, particularly for small amounts of power, and more especially when it is taken into consideration that it is a twenty-hour service. The \$16 rate was adopted in lieu of the schedule proposed at the time when the electors were asked to vote the money for the power scheme. As this was so long ago that the figures have probably been forgotten by most people we give the figures then published, and upon which a number of tentative contracts were secured:

1 and 2 horse power at	\$30.00
3 to 5 horse power at	27.00
6 to 10 horse power at	21.00
11 to 20 horse power at	21.00
21 to 30 horse power at	18.00
30 horse power and over at	15.00

There was to be a discount of 10 per cent. from these figures for prompt payment.

Turning to light rates we find that Orillia still maintains her pre-eminence. Before giving the tariffs in other towns, however, it will be interesting to compare the new rates which came

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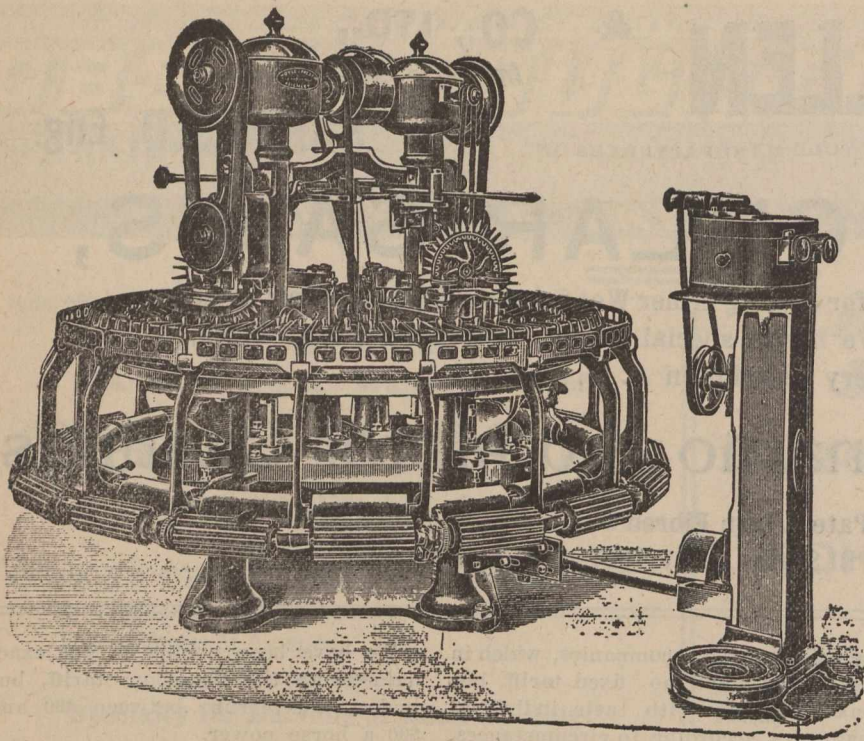
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into force on the 22nd ultimo with those previously in force, and also with the schedule issued tentatively in 1899, at the time the vote on the power scheme was taken. The present rate is simplicity itself—for stores, halls, hotels, etc., 35 cents a 16 candle-lamp power a month; for residences, 25 cents a 16-candle power lamp a month; factories taking over 20 lamps, \$1 a year for each lamp; meter rate 13 cents a thousand watts with a discount of 20 per cent. for prompt payment.

The tariff previously in force was as follows: For ordinary store lighting, 60 cents per 16 c.p. lamp per month; for store remaining open all night, 70 cents; for hotels, all night lights, 80 cents; 12 o'clock lights, 70 cents, bedroom lights, 30 cents; for residences, 2 to 5 lights 35 cents, over 5 lights 30 cents; meter rate, 7/8 of a cent per hour per 16 c.p. lamp; discount of 15 per cent. for prompt payment.

In the schedule issued in 1899, the rates were as follows: For stores and hotels, under 20 lights, 30 cents per 16 c.p. lamp per month; 20 to 39, 25 cents; 40 and over, 20 cents. For residences, 4 lights and under, 25 cents; 5 to 15 lights, 22 1/2 cents; over 15, 20 cents. Meter rate, 4-5 of a cent per hour. Ten per cent. off for prompt payment. It will be seen that the new tariff, while somewhat higher than that proposed in 1899, is a great reduction on the old one.

Of all the towns in the district, Barrie's rates compare most favorably

with Orillia's, in fact appear to be lower were it not that there are so many restrictions coupled with them. The schedule in force is as follows: For stores and offices to 7 p.m., and Saturday nights and evenings before holidays, per annum:

Each.		Each.	
1 Light . . .	\$5.00	12 Lights . . .	\$2.80
2 do. . . .	4.00	13 do. . . .	2.75
3 do. . . .	4.00	14 do. . . .	2.70
4 do. . . .	4.00	15 do. . . .	2.65
5 do. . . .	3.75	16 do. . . .	2.60
6 do. . . .	3.50	17 do. . . .	2.55
7 do. . . .	3.25	18 do. . . .	2.50
8 do. . . .	3.00	19 do. . . .	2.45
9 do. . . .	2.95	20 do. . . .	2.40
10 do. . . .	2.90	21 to 30	2.30
11 do. . . .	2.85	31 and over . .	2.25

One light is permitted up to 12 p.m., for 4 to 10 lights. One all night is permitted for 10 to 20 lights, and one for each additional 10 lights. Where 20 lights are used 20 lights are permitted in a window till 11 p.m. For residences and churches the rates are as follows, per annum:

Each.		Each.	
1 Light . . .	\$5.00	11 Lights . . .	\$2.15
2 do. . . .	5.00	12 do. . . .	2.10
3 do. . . .	4.50	13 do. . . .	2.05
4 do. . . .	4.00	14 do. . . .	2.00
5 do. . . .	3.50	15 do. . . .	1.90
6 do. . . .	3.00	16 do. . . .	1.85
7 do. . . .	2.75	17 do. . . .	1.80
8 do. . . .	2.50	18 do. . . .	1.75
9 do. . . .	\$22 per an.	19 do. . . .	1.70
10 do. . . .	\$22 per an.	20 and over . .	1.65

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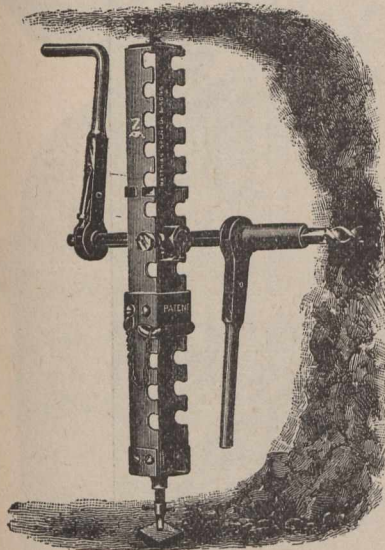
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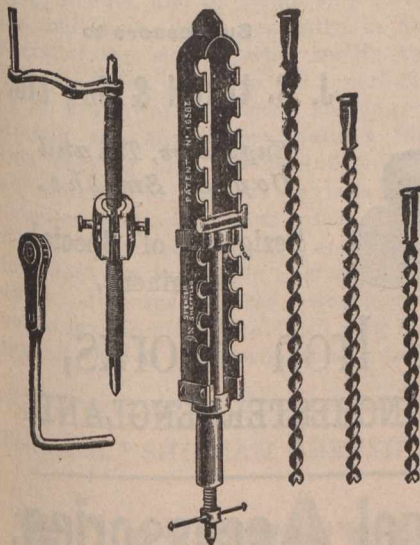


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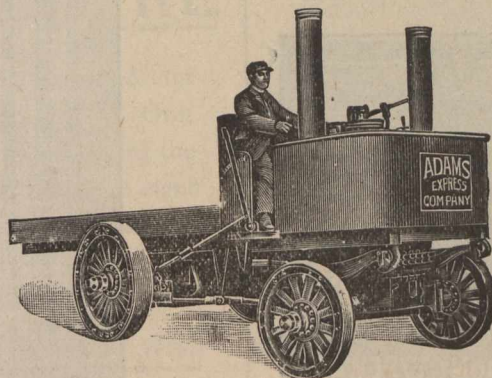
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Sole Makers.



Will carry up to 5 Tons.

For restaurants, tobacconists, barber shops, liveries, and other places open after 7 p.m., is a special tariff, of which it is enough to say that for 7 to 10 lights it is \$4 each per annum and from 10 to 20 lights, \$3.75 each. The meter rate is 10 cents a thousand watts, and there are no discounts. In the contract "Special attention is called the Rule that only 2 lights are permitted in store windows, where 20 lights are used, till 11 p.m., and also that any consumer who improperly uses the above rates is liable to have a meter installed and be charged at meter rates." Barrie adopted an even lower tariff than this when the town took over the lighting plant; but apparently it was found too low, and was raised about a year ago to the figures quoted.

In Collingwood the rates are high, but there is an elaborate system of discounts in favor of large users. The flat rate is 62½ cents per month for all lights used up to 9.30 p.m.; 75 cents for lights used up to midnight; and \$1 for all night lights. The meter rate is 42½ cents a thousand watts. Discounts are allowed on all monthly accounts as follows:

\$5 up to \$10,	5 per cent. discount.
10 " 15, 10 "	" "
15 " 20, 15 "	" "
20 " 30, 20 "	" "
30 " 40, 25 "	" "
40 and over, 30 "	" "

In addition to these there is a special discount of 20 per cent. for prompt payment.

In Peterborough the lighting system is in the hands of a private company. For places of business the list rate

for from 5 to 10 lights is \$7.50 each per annum; for houses, 4-16 c.p. lamps and 2-10 c.p. lamps are furnished for \$15 a year, and additional lamps at proportionate rates; light is furnished to stores from dusk till midnight and to houses from dusk till daylight at these rates, and 20 per cent. off for prompt payment. The meter rates are 20 cents per thousand watts for stores, with a discount of 25 per cent. for prompt payment; and 15 cents a thousand watts for houses, with 33 1-3 per cent. off. Houses must guarantee to use at least \$12 worth of light in a year.

In Lindsay the lighting is all done on meter system, "the only correct or fair plan" is the comment of the manager of the company), and a uniform charge of 12½ cents a thousand watts is made, with 20 per cent. discount for prompt payment.

An examination of these tariffs will show that Orillia is the only place giving a twenty-four hour service; that considering this the rates are much below those in any of the surrounding towns; but that the meter rate on the other hand is higher than in any of the places mentioned except for stores in Peterborough.

THE LOCO PACKING COMPANY.

On another page of this Journal will be found the advertisement of the above-named company, whose London, Eng., offices are situated at Moorgate Station Chambers, E.C., and who are desirous of acquainting the Canadian trade with the superiority of their spe-

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

cial manufacture for railway use and wherever friction is likely to ensue. From a page of the company's catalogue we extract the following, which, in their own words, best conveys an idea of the comparative desirability of their "Loco" packing:

It has been the complaint of steam users generally that they have been unable to obtain a packing which, while being inexpensive, fulfilled all the duties required of it. It was to meet the demand for such an article that Braithwaite's "Loco" Packing was put upon the market, and the very large sale it has attained proves that it is supplying a long felt want.

During the last few years the demand for Braithwaite's "Loco" Packing has been so great that the business has altogether outgrown the premises in which for some years the manufacture was carried on, and in order to keep pace with the demand we have erected the above extensive works at Elstree, near London, where we are now in a position to cope with the requirements of our numerous customers. Braithwaite's "Loco" Packing is used by over 100 railways, including most of the British and Irish, and a

ESTABLISHED 1850

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

PATENT PAPER PERFORATED & SPECIAL TUBES & SPOOLS FOR BLEACHING AND COLOURED DYEING.

PERFORATED TUBES OF E. JACOB & Co. Patent System.

CANNETTES, PAPER FIRMS.

Patent Conical and Parallel TUBES and SPOOLS.

OLDEST MAKERS OF PAPER SPOOLS & BLOCKS.

COMPRESSED PAPER BOBBINS OF ALL KINDS FOR MILL PURPOSES.

Special WARPING BOBBINS for Exporting Yarns, Twines, &c.

PAPER TUBES & SPOOLS FOR EXPORTING YARN, TWINE, &c.

Sole-Makers of SWAILES' PATENT TUBING APPARATUS, (EITHER PERMANENT OR PORTABLE).

Oldham Cop Tube Works,
MOORHEY, OLDHAM,
ENGLAND.

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

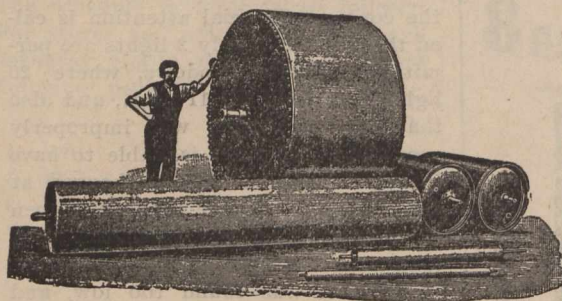
Donovan & Co., Ltd.,

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.

TUMBLER • SWITCHES

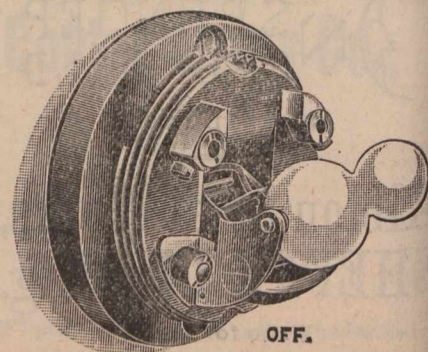
All Porcelain and Metal
No Fibre or Ebonite Used.
Long Break and Clearance.

THE BEST

DORMAN & SMITH,

Head Office and Works :

Ordsal Electrical Works, - SALFORD, Eng.



OFF.

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 CARRIAGEAND..... MOTOR CAR TYRES EVERY DESCRIPTION.



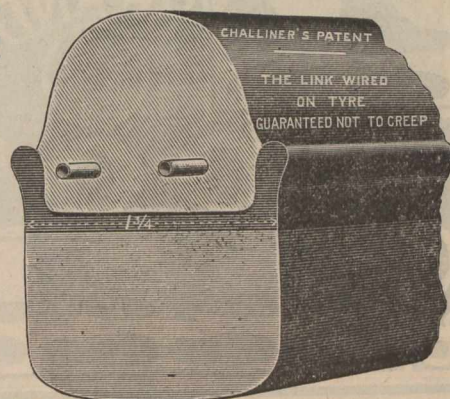
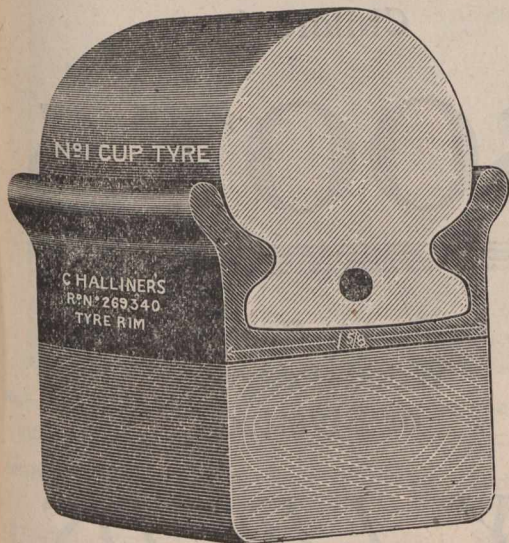
INCLUDING THE

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.

large number of Indian and Foreign Railways, by the Indian and Colonial Governments, and by steam ship owners and steam users generally, in all parts of the world, who testify by their repeated orders to the superiority of Braithwaite's "Loco" Packing.— Among the advantages claimed for this packing are: Its durability and non-liability to groove the rods and spindles. (Unlike most other packings, it never becomes hard, and therefore does not injure the rods and spindles.) It never requires drawing, the occasional addition of a fresh ring being all that is necessary, thus entail-

ing no loss whatever. The excellent nature of the lubricant prevents the possibility of hot rods or spindles and the consequent loss in time and material in re-packing under difficult circumstances. The lubrication is of a nature that endures to the end, and neither exhausts by friction, nor evaporates with the heat, thus meeting the most important functions required. Both lubricants and fibres are entirely free from acids or foreign substance liable to injure the rods and spindles in any form. It is made of the best materials, carefully assorted by trained workmen, and afterwards manu-

factured by improved machinery. The supervision and care ensures uniformity in quality and size. In every one of the many tests against other forms of packing it has always proved its superiority, in some instances to more than 150 per cent. in economy. The average consumption of Braithwaite's "Loco" Packing for the four glands of an 18in. x 26in. cylindered locomotive, with a boiler pressure of 160-lbs. per square inch, and a piston speed of 1,200 feet per minute, is not more than 1-lb. per 1,000 miles. Braithwaite's "Loco" Packing is alike applicable for locomotives, stationary engines, steam

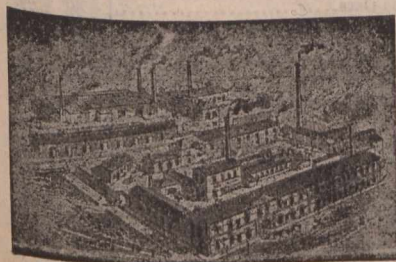
Telegrams, "SHIPMAN, SHEFFIELD."

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 Canadians
under the New Tariff.

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, JUNE 12, 1902.

Name of Article.	Wholesale		
	\$	c.	¢
Drugs & Chemicals			
Acid Carbol. Cryst. medl.	0 30	0 35	
Aloes, Cape.	0 16	0 18	
Alum	1 40	1 75	
Borax, xtls.	0 04	0 06	
Brom. Potass.	0 70	0 80	
Camphor. Ref. Rings.	0 00	0 80	
" Ref. oz. ck.	0 80	0 85	
Citric Acid	0 35	0 40	
Citrate Magnesia lb.	0 25	0 45	
Cocaine Hyd. (oz)	5 50	6 00	
Copperas, per 100 lbs.	0 75	0 80	
Cream Tartar	0 20	0 25	
Epsom Salts	1 25	1 75	
Glycerine	0 17	0 20	
Gum Arabic per lb.	0 20	0 40	
" Trag.	0 50	1 00	
Insect Powder lb.	0 25	0 40	
do per keg, lb.	0 22	0 30	
Menthol, lb.	5 00	5 50	
Morphia	1 55	1 65	
Oil Peppermint lb.	2 75	2 50	
Oil Lemon	1 15	1 25	
Oplum	3 75	4 00	
Oxalic Acid	0 06	0 09	
Phosphorus	0 50	0 75	
Potash Bichromate	0 08	0 10	
Potash Iodide	3 00	3 40	
Quinine	0 85	0 45	
Strychnine	0 85	0 80	
Tartaric Acid	0 28	0 33	
Licorice.			
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes,	2 00	0 00	
Acme Licorice Pellets, cans	2 00	0 00	
Licorice Lozenges, 1 5 lb. cans.	1 50	0 00	
Heavy Chemicals.			
Bleaching Powder	1 75	2 50	
Blue Vitriol	4 25	0 50	
Brimstone	2 00	2 50	
Caustic Soda	2 00	3 00	
" " "	0 00	0 00	
Soda Ash	1 25	1 50	
Soda Bicarb.	1 75	2 25	
Sal. Soda	0 75	0 85	
" Concentrated	1 50	2 00	
Dyestuffs.			
Archil. con.	0 27	0 25	
Cutch	0 08	0 09	
Ex. Logwood	0 09	0 12	

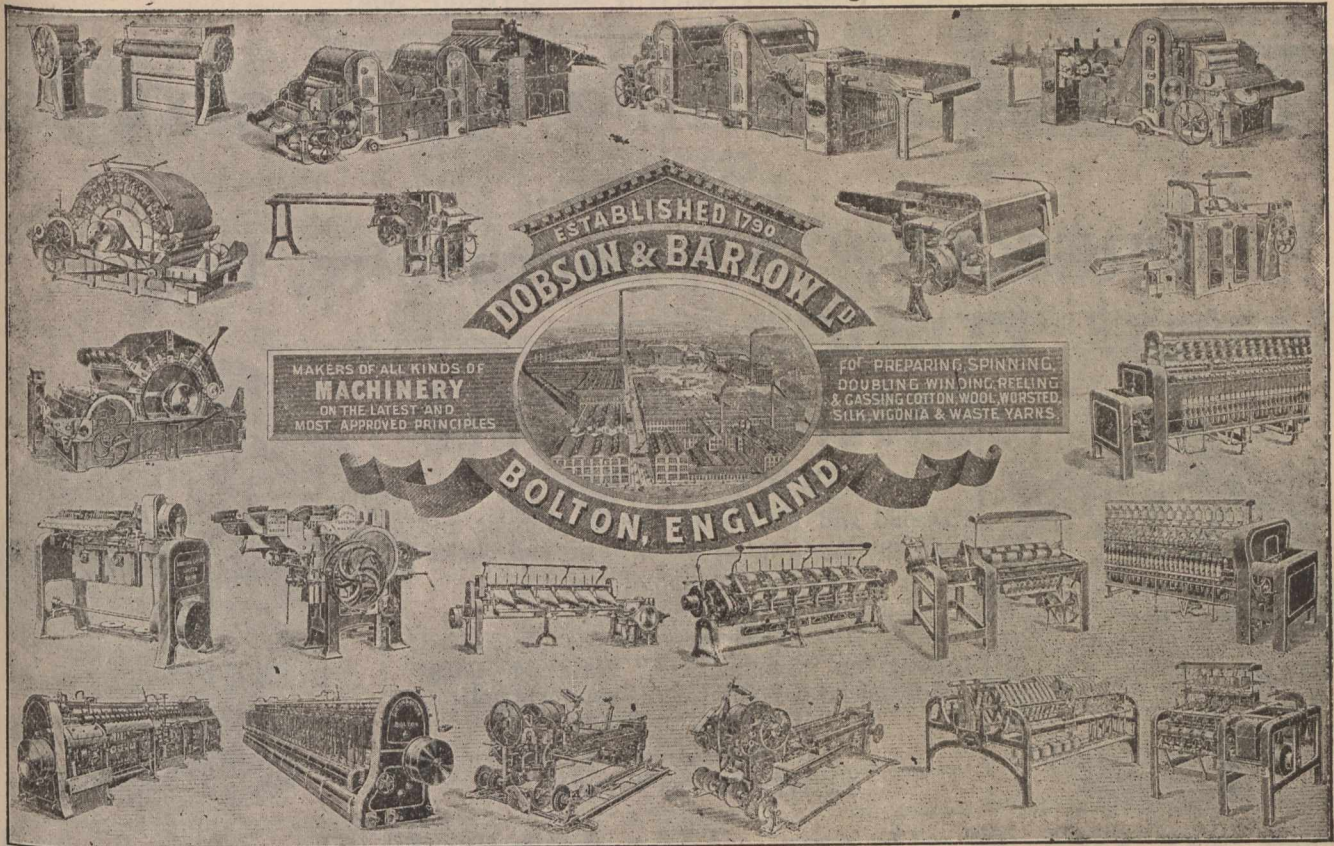
and mining pumps, steam hammers, hydraulic machinery, and for all motors actuated by steam or gaseous bodies, or oil or water driven. Price, 1s per lb. Made in all sizes from 1/4-inch, rising by 1-16 of-an-inch.

The Loco Packing Company number amongst their customers: The Governments of India, New South Wales, Western Australia, South Australia, Queensland, Tasmania, Cape of Good Hope, Egypt, &c. The Crown Agents for the Colonies, railway companies, steamship companies, colliery owners, railway contractors, saw and other mill owners, engineers and steam users in general.

Directions for packing glands with Braithwaite's "Loco" Packing.—Take the exact measurement from the rod to the side of the stuffing-box, and use packing of that diameter, so that it will fit closely but will not require to be driven. Cut the packing into rings and insert so that no two joints are in the same line. When the stuffing-box is nearly full, put the gland on, and run the nuts home; then remove the gland, fill the box with packing, and replace the gland, but take care that the nuts are not screwed up so as to squeeze the packing too tightly. When in use, tighten the nuts as required, adding a new ring when necessary, but never drawing the old. Samples will be sent on receipt of card, giving size between rods and side of stuffing-box. For further particu-

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JUNE 12, 1902.

Name of Article.	Wholesale		
	\$	c.	¢
Chip Logwood	1 75	2 50	
Indigo (Bengal)	1 50	1 75	
Indigo Madras	0 70	1 00	
Gambler	0 06 1/2	0 07 1/2	
Madder	0 09	0 12	
Sumac	60 00	65 00	
Tin Crystals	0 23	0 30	
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, bris.	0 00	12 50	
" " 1/2 barrel	6 00	6 50	
Green Cod, No. 1	5 50	6 00	
Green " large	9 00	7 00	
No. 2	4 50	0 00	
Large dry Gaspe per qntl.	5 00	5 25	
Salmon, bris Lab.	11 50	14 00	
Salmon, (half hds)	0 00	6 50	
" Brit. 5/6 bris.	11 50	00 00	
Bongless Fish	0 04	0 00	
" Cod	0 05	0 05	
Skinless Cod, case	5 00	5 50	
N. S. S&E Herrings, in half-barrels	0 00	3 00	
Loch Fyne Herrings, keg	1 10	1 15	
Flour.			
Ogilvie's Hungarian	0 00	4 30	
Ogilvie's Glenora Patent	0 00	3 90	
Manitoba patents	4 00	4 20	
Strong Bakers	3 70	3 90	
Winter Wheat patents	4 00	4 10	
Straight roller	3 65	3 85	
do bags	1 75	1 80	
Superfine	0 00	0 00	
Rolled Oats	5 20	5 30	
Cora meal, bag	1 50	1 55	
Bran bulk	18 00	19 00	
Shorts	21 00	22 00	
Moullie	24 00	27 00	
Farm Products.			
BUTTER; Choicest Western Cr.	0 20	0 20 1/2	
Eastern do	0 19	0 19 1/2	
Under Grades Cr.	0 18	0 19	
Townships Dairy	0 18	0 19	
Western Dairy	0 16	0 17	
Good to choice	0 14	0 16	
Fresh Eggs	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, JUNE 12, 1902.

Name of Article.	Who lesale
Farm Products.—Con.	
CHEESE:	\$ c. \$ c.
Ont. New.....	0 10 0 10½
Eastern.....	0 9 ½ 0 9¾
Eggs: New laid (shipped).....	0 14 0 15½
Held fresh.....	0 00 0 00
Straight fall.....	0 00 0 00
Lined.....	0 00 0 00
No. 2.....	0 12½ 0 13
FRUITS:—	
Potatoes, per bag of 90 lbs.....	0 70 0 80
Honey, White Clov., Comb.....	0 13 0 14
“ Extracted.....	0 07 0 08
Beeswax.....	0 25 0 30
Beans: prime.....	1 25 1 30
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 69
Powdered, in brls.....	0 00 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.....	3 00 4 50
Branded Yellows.....	3 00 4 40
Molasses (Barbados).....	0 24 0 27
do brls. & ½s.....	0 23½ 0 30½
Evaporated Apples.....	0 09½ 0 11
Raisins:	
Sultanas.....	0 09 0 12
Loose Musc. Malaga.....	0 08½ 0 10
Layers, London.....	0 00 1 50
Con. Cluster.....	0 00 2 00
Extra Dessert.....	0 00 2 25
Royal Bucking'm.....	0 00 3 75
Valencia.....	0 05 0 06
“ Selected.....	0 06 0 08½
“ Layers.....	0 06½ 0 07
Currents, Provincials.....	0 05 0 05½
Philatras.....	0 00 0 06
Patras.....	0 00 0 00
Vostizzas.....	0 00 0 07
Fruites, Cal.....	0 07 0 09½
do French.....	0 04 0 05
Figs in bags.....	0 08½ 0 00
“ new layers.....	0 08 0 13
Rice, C. C.....	0 00 3 00
“ standard B.....	0 00 3 10
“ Patna.....	4 25 4 75
“ Burma.....	4 00 4 10
“ Crystal Japan.....	4 50 0 00
“ Carolina.....	0 00 5 37½
Pot Barley, bag 98 lbs.....	0 00 2 00
Pearl “ per lb.....	0 02 0 05
“ Flake.....	0 03½ 0 04
Corn, 2-lb. tins.....	0 80 0 85
Peas, 2-lb tins.....	0 82½ 0 90
Salmon, 4 doz. case.....	3 60 5 00
Tomatoes, 3s. per doz.....	0 87½ 0 95
String Beans.....	0 90 0 85

lars address the Loco Packing Company (C. C. Braithwaite), London Office, Moorgate Station Chambers, E.C. Boreham Wood Works, Elstree, near London. Telegraphic address—"Packing," Boreham Wood. Special terms to Canadian under new preferential tariff.

UNITED STATES FINANCES.

Under date 7th instant, the banking firm of Henry Clews & Co., New York, write: The coal strike was a wet blanket upon the stock market. Fear that the contest might be prolonged and end in conflict and in destruction of property acted detrimentally upon the whole market, to say nothing of the feeling that the aggressive attitude of labor leaders seriously threatened the continuance of prosperity. The feeling regarding the coal strike is that the miners have already received many concessions; that the tendency of their unions has been to materially lessen efficiency of labor, and that the operators are disinclined to refer what they consider unfair demands to arbitration, especially when they lack confidence in the proposed medium of arbitration, which they fear will be more influenced by political and sympathetic considerations than by unbiased expert judgment. The situation, therefore, is a most unfortunate one, the outcome of which cannot be predicted at this time, although the operators show much confidence in the position which they have taken, viz., that the unions cannot be permitted to run the coal business.

The most important event in many weeks was the declaration of peace in South Africa. Its immediate effect seems to have been fully discounted,

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JUNE 12, 1902.

Name of Article.	Wholesale
Hardware.	
Antimony.....	\$ c. \$ c.
7½. Block, L & F, # 2.....	0 09½ 0 10
“ Straits.....	0 00 0 34
“ Strip.....	0 00 0 00
Copper: Ingot.....	0 00 0 80
CUT NAIL SCHEDULE.	
Base Price, per Keg, car lots.....	2 37½ 0 00
Less quantity.....	2 45 0 00
Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails.....	
Cut and Fence Nails—	
16 and 30d Hot Cut, per 100 lbs.....	0 05 0 00
10 and 12d “.....	0 10 0 00
8 and 9d “.....	0 15 0 00
6 and 7d “.....	0 30 0 00
4 and 5d “.....	0 40 0 00
3d “.....	0 65 0 00
2d “.....	1 00 0 00
Cut spikes 10c, per Keg advance.....	
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
2½ and 2¼ inch.....	0 65 0 00
2 and 2½ “.....	0 70 0 00
1½ and 1¼ “.....	0 95 0 00
1¼ “.....	1 20 0 00
1 “.....	1 50 0 00
Slatting nails—	
1¼ and 1½ inch per 100 lbs.....	0 95 0 00
1¼ “.....	1 20 0 00
1 “.....	1 50 0 00
Common barrel nails—	
1¼ inch per 100 lbs.....	1 00 0 00
1 “.....	1 00 0 00
¾ “.....	1 25 0 00
¾ “.....	1 50 0 00
Oil-nails—	
3 inch and longer per 100 lbs.....	0 60 0 00
2½ and 2¼ inch.....	0 65 0 00
2 and 2½ inch.....	0 70 0 00
1½ and 1¼ “.....	0 95 0 00
1¼ “.....	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
2½ and 2¼ inch.....	1 50 0 00
2 and 2½ “.....	1 65 0 00
1½ and 1¼ “.....	1 85 0 00
1¼ “.....	2 50 0 00
1 “.....	3 00 0 00
Coil Chain—No. 5.....	0 11½ 0 00
“ 5.....	0 10 0 00
“ 4.....	0 09½ 0 00
“ 3.....	0 09 0 00
½ inch.....	0 07½ 0 00
5-16.....	4 35 0 00
7-16.....	4 25 0 00
7-16.....	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.

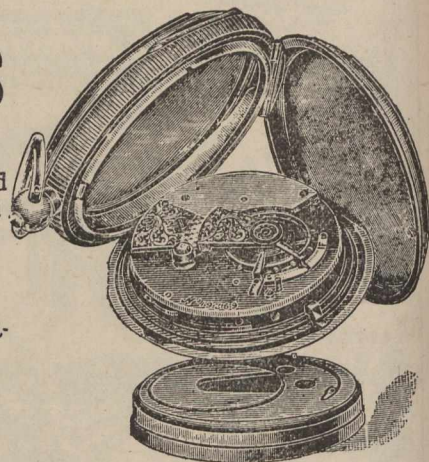
MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JUNE 12, 1902.

Name of Article.	Wholesale.	
	\$ c	\$ c
Hardware.—Con.		
Coil Chain—No. ¼	3 85	0 00
9-16	3 75	0 00
¾	3 65	0 00
½	3 76	0 00
¼	3 80	0 00
1 in.	3 60	0 00
Galvanized Staples—	3 25	0 00
100 lb. box, 1½ to 1¾	2 90	0 00
Bright, 1½ to 1¾		
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 50
No. 1 and smaller	0 00	3 75
Bar Iron, per 100 lbs.	1 90	1 95
Car lots	0 00	0 00
Norway, base	0 00	4 25
Am. Sh. St'l, 6 ft. x 2½, 18	0 00	2 70
" " " " 20	0 00	2 95
" " " " 22	0 00	3 10
" " " " 24	0 00	3 10
" " " " 26	0 00	3 20
" " " " 28	0 00	3 45
" " " " 28	0 00	2 10
Boiler plates, iron, ¼ in.	0 00	2 10
Hoop Iron, base for 2 in. and larger	0 00	2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.		
Canada Plates:		
Full Polish	3 75	
Ord. 52 sheets	2 65	
" 60 do	2 70	
" 75 do	2 75	
Black Iron pipe, ½ in. x ½ in.	3 72	
¼ in.	2 92	
¾ in.	3 42	
1 in.	4 85	
1¼ in.	6 85	
1½ in.	8 20	
2 in.	11 00	
per 100 ft. nett.		
Steel, cast p.lb., Blk Diam'd	0 08	base
" Spring, 100 lbs.	2 75	0 00
" Tire, "	2 20	base
" Sleigh shoe, 100 lbs.	2 10	base
" Toe Calk	2 66	
" Machinery	2 75	base
" Harrow Tooth	2 50	
Tin Plates:		
10 Coke, 14 x 20	4 25	
10 Charcoal, 14 x 20	4 50	
12 Charcoal	5 50	
14 "	6 50	

but eventually a wider and more lasting effect will be produced. Britain is relieved from a most depressing and wasteful strain. British energy and capital are now sure to display a revival that will have world-wide influence. At first this energy will be chiefly directed to African mines and local development, which will make some demands upon the United States for machinery and food products. Later on, British activity may overflow into the United States; and, if not, this country will certainly benefit through cessation of the war, which, in these days of international interdependence, extends its influence beyond the countries immediately interested. Now that this waste is stopped the United States will not be called upon to render the financial assistance a further prolongation of the war would have necessitated. The Boers should feel happy at the favorable peace conditions they have secured; and Great Britain's magnanimous treatment of a fallen foe deserves generous recognition. No war indemnity has been imposed upon the Boers, the cost of which Great Britain assumes. Instead, the British Government offers a sheer gift of \$15,000,000 to re-establish the Boers in their homes, and in addition to this will make them loans free of interest for two years, and afterwards at 3 per cent. Again, the Boers receive the very freedom as to language in schools and courts which they denied the English, so that the victors have literally heaped coals of fire upon

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JUNE 12, 1902.

Name of Article.	Wholesale.	
	\$ c	\$ c
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—		
Spring Wire per 100, 1.25	3 00	f.o.b. Montreal
net extra.		
Iron and Steel Wire pl'n 6 to 9	2 80	base
Rope.		
Sisal, base	0 00	
" 7-16 and up	0 12½	
" ¾ "	0 12½	
" 5-16 "	0 13	
" ¾ "	0 13½	
" 3-16 "	0 13	
Manilla, 7-16 & lgr.	0 16	
" ¾ "	0 16½	
" 5-16 "	0 17	
" ¾ "	0 17	
" 3-16 "	0 17½	
Lath yarn	0 10½	



Telegraphic Address :—Musgrave, Bolton, England.

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Globe Iron Works,

BOLTON, England.

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BOILERS,

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Mill Gearing and Cranes

Over....

70,000

I. H. P. Supplied for
Electrical Purposes
alone.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JUNE 12, 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 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 09	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 25
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 25
No. 3 B. A. Spanish Sole	0 24	0 26
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 34
Upper, light	0 35	0 37
Grained Upper	0 34	0 35
Scotch Grain	0 35	0 36
Kip Skins, French	0 45	0 55
English	0 50	0 50
Canada Kip	0 50	0 60
Hemlock Calf	0 50	0 70
" Light	0 35	1 10
French Calf	0 22	0 35
Splits, light and medium	0 11	0 20
" heavy	0 17	0 20
" small	0 18	0 20
Leather Board, Canada	0 06	0 10
Enameled Cow, per ft.	0 16	0 18
Pebble Grain	0 12	0 14
Glove Grain	0 12	0 13
B. Calf	0 15	0 20
Brush (Cow) Kid	0 11	0 13
Buff	0 13	0 16
Russsets, light	0 35	0 40
" heavy	0 25	0 30
" No. 2	0 35	0 40
Saddlers' doz.	7 50	9 00
Int. French Calf	0 65	0 75
English Oak lb	0 30	0 35
Dongola, extra	0 38	0 42
" No. 1	0 20	0 22
" ordinary	0 14	0 16
Colored Pebbles	0 13	0 16
" Calf	0 16	0 22

the heads of the vanquished. Such a policy of generosity ought to accomplish much in softening the animosities engendered by the war. The period of reconstruction promised to be a stormy one; but if the same spirit of liberality and fair dealing is carried out the Boers can have little fault to find with their conquerors. They will soon make greater progress and prosperity under British rule than under their own. The Boers unfortunately stood fixedly in the way of all advancement. Their defeat permits civilization to go forward, for wherever the British flag floats there is equal opportunity to all, regardless of nationality. The world admires the valor with which the Boers fought for their ideals, but it recognizes that those ideals are inferior to those which have supplanted them and which were bound to gain ascendancy in due time. The general market at the moment, as already stated, is largely dominated by the coal strike. This is sufficient to counteract all other favorable influences. Trading is limited and entirely of a professional character. The public is still out of the market, awaiting fresh attractions. Meanwhile, stocks are well held and a confident undertone prevails among insiders in spite of occasional recessions. The distant future depends upon the crop situation more largely than usual. A repetition of last years' failures in corn, cotton, and feed crops would be followed by very disagreeable consequences. Such a series of losses in two consecutive years seems impossible, and fortunately the present outlook is eminently reassuring. The wheat crop is doing well; a larger acreage of corn is practically assured, and the fine condition of cotton promises a much larger yield than last year, when Texas, the banner State, lost about one-third of her crop. Nevertheless, it is too early to

MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, JUNE 12, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils		
Cod Oil	0 40	0 42½
S. R. Pale Seal	0 50	0 52½
Straw Seal	0 40	0 50
Cod Liver Oil, Nfd. Norw.	1 20	1 40
" Process	1 50	1 75
" Norwegian	0 09½	0 10
Castor Oil	0 00	0 09½
Castor Oil brls.	0 75	0 85
Lard Oil, Extra	0 65	0 75
"	0 82	0 84
"	0 86	0 87
"	1 05	1 15
"	0 00	3 70
"	0 71	0 72
Petroleum:		
Benzine	0 20	0 30
Glass.		
United inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.	0 00	5 87½
do No. 1	0 00	5 50
do No. 2	0 00	5 12½
do No. 3	0 06	4 75
do No. 4	0 00	4 62½
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	3 25
Whiting, ordinary	0 45	0 50
do	0 60	0 70
do Paris, do	0 85	1 00
do	2 15	2 25
English Cement, cask	1 65	1 90
Belgian do	2 25	2 45
German do	2 00	2 40
American do	16 00	22 00
Fire Bricks per 1000	1 50	1 75
Fire Clay	2 75	5 50
Rosin		
Glue:		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11½	0 12
do brls.	0 00	0 14
American White, brls.	0 16	0 20
Coopers' Glue	0 29	0 36
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
No. 1 Furnit's Varn'h, pr. gl.	0 65	0 70
" do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
Putty Bulk 100 lb. brl.	0 00	2 00
Paris-green in drum 1 lb pk.	0 18½	0 19½
Kalsomine, 5 lb pkgs.	0 00	0 03½
Wool.		
Canadian Washed	0 12	0 13
North West	0 13	0 15
Unwashed	0 08	0 00
B. A. Scoured	0 34	0 35½
Natal	0 16	0 17½
Cape, greasy	0 16½	0 17½
Australian greasy	0 16	0 20

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447 Moseley Road,
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HALIFAX
ENGLAND

act with assurance on the crops. Last year's damage, it will be remembered, occurred in July.

The monetary situation need cause no anxiety. Sharp changes in the loan account seem possible, owing to syndicate operations, but barring the temporary scarcity that preparation for July disbursements may cause the outlook is for a comfortable money market with funds, however, pretty well employed until crop demands assert themselves. A good cotton crop, be it remembered, would have a favorable effect on the foreign exchange market in the autumn. In case of an early settlement of the coal strike the market would display general improvement. The increase in Northwest's dividend is a very convincing demonstration of railroad prosperity, but as a bull argument it has been more than discounted.

BY-PRODUCTS PAPER CO.

The By-Products Paper Company, capitalized at \$2,000,000, which was incorporated at Albany, N.Y., recently, with its place of business and offices at Niagara Falls, N.Y., has been organized for the purpose of manufacturing fine paper stock. It proposes, says the Paper Trade Journal, to utilize flax straw, now a waste product in the growing of flax seed in the Northwest, particularly in North Dakota, enormous quantities of which are annually produced and are burnt upon the fields after threshing. That this straw has a valuable fibre has always been known, but the difficulties in freeing it from shive and other material deleterious to making paper have made it heretofore practically impossible to the manufacture of fine paper. Under the Hickman patent process this fibre is recovered from the straw in a

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, June 10, 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	3½-6mos.	350	\$50	100
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7½-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	100
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, May 31, 1902. Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p. s.	20	2 1-5	9½	10
Atlas.....	24,000	24 p. s.	50	6	26½	226½
British and Foreign Marine.....	67,000	25	20	4	18½	19½
Caledonian.....	21,500	12s. p. s.	25	5		28½
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	44½	45½
Guardian Fire and Life.....	200,000	9	10	5	9½	9½
Imperial Fire.....	60,000	25	20	5	80½	81½
Lancashire Fire.....	136,493	5	20	2		
Lion Fire.....	100,000	3	2½	1½		
London and Lancashire Fire.....	95,100	22	25	2½	18	19
London Assurance Corporation.....	35,862	20	25	12½	52	53
London & Lancashire Life.....	10,000	10	10	2	8	8½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	28	29
Northern Fire and Life.....	30,000	*22½	100	10	72	77
North Brit. & Merc. Fire and Life.....	110,000	30s. p. s.	25	6½	35	36
Norwich Union Fire.....	11,000	*33½	100	12	104	107
Phoenix Fire.....	53,776	35	50	5	31½	32½
Royal Insurance Fire and Life.....	125,234	58½	20	50	50	51
Sun Fire.....	240,000	8s 6d p. s.	10	10	10	10½
Union.....	45,000	18 p. s.	10	4	18	14

*Excluding periodical cash bonus.

perfectly clean and satisfactory condition for paper making. The By-Products Paper Company has acquired the Hickman patents from the French-Hickman Flax Fibre Company, Limited, of London, England, which company was first to undertake their working, and has also acquired the mills of the French-Hickman Company at Niagara Falls and Fargo, N.D. It has also acquired a number of other fibre mills

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.

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GROUND GANISTER
PATENT NON-CONDUCTING CEMENT FOR STEAM PIPES & BOILERS.
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Steel Moulders' Composition for Castings of every description.
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Patent Non-Conducting Cement for Steam Pipes and Boilers superior to Felt and Compositions for preventing the radiation of Heat, Saving Fuel, etc.
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in North Dakota by means of which it will be in a position to produce from the flax straw all of the raw material necessary for use in the manufacture of paper stocks at its Niagara Falls plant. The partially manufactured material, after being worked up in North Dakota mills, is baled and shipped to Niagara Falls, where the finishing steps in the preparation of the stock are taken. The full capacity of the Niagara Falls mill will be about

30 tons of pulp per day, which output will be disposed of to manufacturers of high grade writing papers. Flax growers in Manitoba and the Northwest may take a hint from the above, whether it be in the nature of sale for their by-product or in the manufacture of paper.

LIFE INSURANCE SOLICITING AS A BUSINESS.

The time is past for regarding life insurance soliciting as a temporary occupation. None but men who are sure that the field offers them a complete career, says Success, and adequate reward for their output of energy and talent through the whole course of their working years, can succeed nowadays in business. The success of most of these is very pronounced. The work possesses the particularity of giving unusually meagre returns to those who are not adapted to it, and great returns to men who have the courage, perseverance, tact, hopefulness, up to date methods and ability requisite to build up a life insurance clientelage. There are a considerable number of men in this country who earn, as life insurance agents, more money every year than is paid to the President of the United States. The income of a few is nearly double the President's salary. Almost without exception, these men began with no capital but brains and energy. Of course, they have exceptional qualities, or, rather, an exceptional combination of everyday qualities, the chief of which are energy, will power and common sense. Hardly any of them can be said to have unusually brilliant minds, and very few of them are college graduates. But they know the world and know men. They have confidence in themselves, and strength of will.

Will power is probably the most necessary attribute in soliciting life insurance. Men are like turtles in one respect—when asked to spend money for which they see no imme-

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MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE :

1/2 lb. tins	\$1.20
1/4 lb. tins	\$1.25
1/8 lb. package	\$1.80
1-16 lb. package	\$1.30

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.

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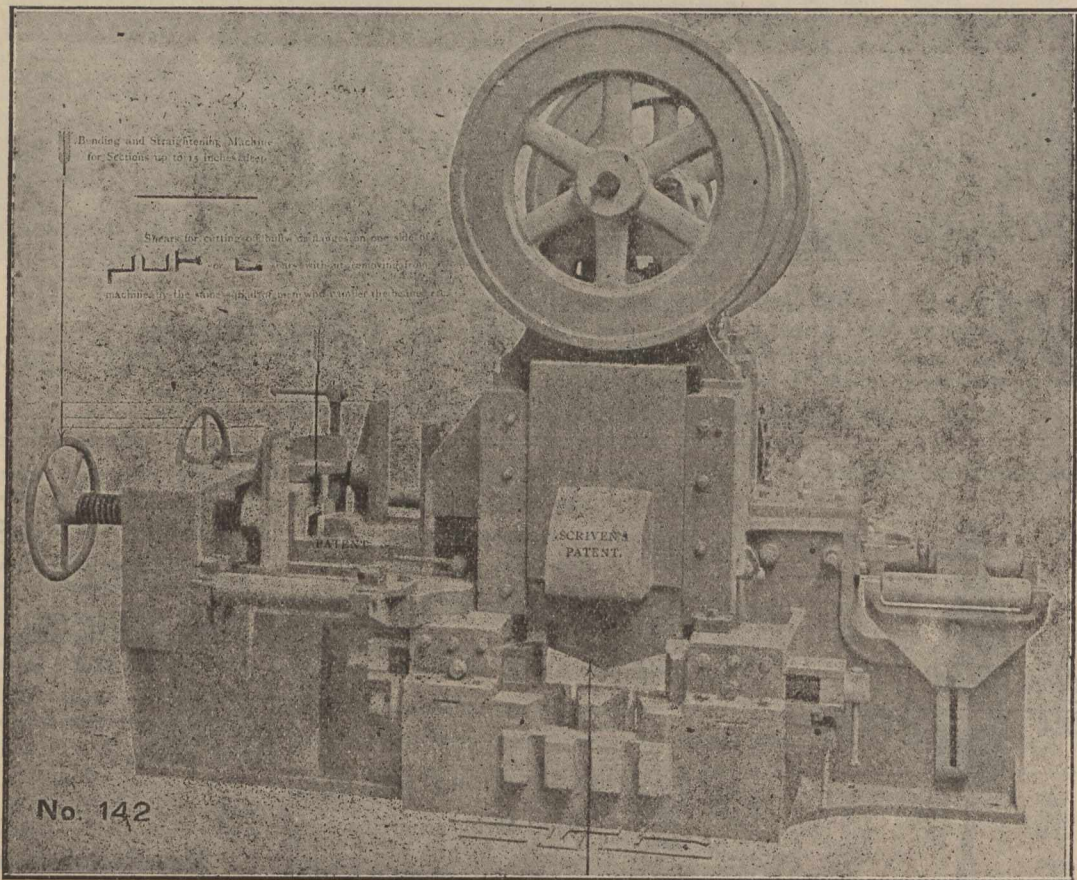
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Machine Tools and Hydraulic Machinery,

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.

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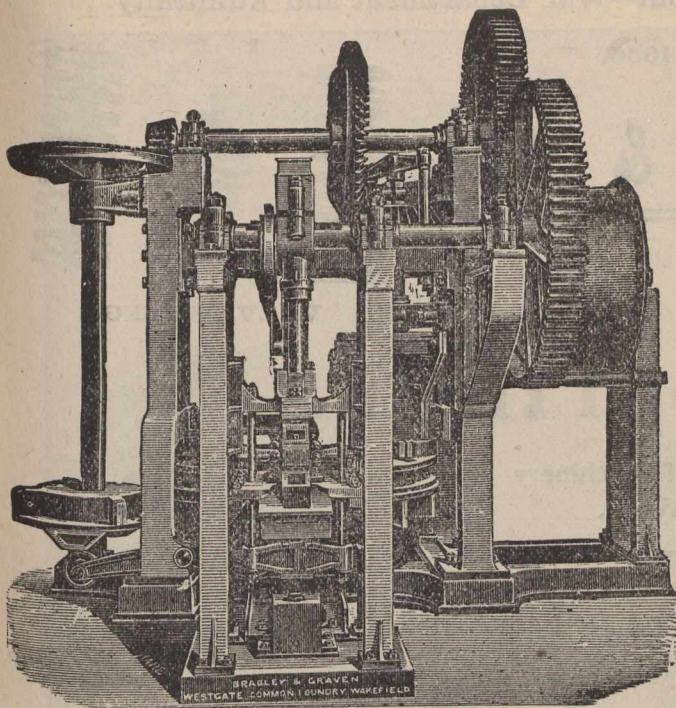
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30,000 TONS ANNUALLY.

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& HEAVY
CASTINGS
BLAST
FURNACE CASINGS,
HOT BLAST STOVES,
VALVES & RADIAL DRILLS.

mediate or personal return, they instinctively withdraw within themselves and present nothing but a hard shell to the designing enemy. It is the business of the life insurance agent to lodge his darts of reason and common sense beneath this shell, to get behind the protective crust in a man's mind, to overcome his hesitation and his tendency to say, with the cheerful Spaniard, "To-morrow, or the day after."

An agent must be able, to some extent, to direct and mold the mind of the "prospect" who has not been educated up to the insurance ideal. To accomplish this, it is obvious that he must inspire confidence and possess a personality of sufficient force to give his words weight. The men who have won the remarkable successes in the insurance field go beyond this. They are always enthusiastic and optimistic; and, as surely as a burning flame will light a match, they communicate their enthusiasm to others. These men cannot be easily analyzed or explained. They were apparently born for the business.

I believe that any man of average ability, industry and strength of character can attain, in the insurance business, an entirely satisfactory po-



Craven's Patent Brick Moulding and Dressing Machines.

BRICK MACHINERY

For Working all kinds of Clay.

The stiff or semi-plastic system of Brick-making for producing a dense plastic pressed brick ready for immediate removal to the kiln was invented by us 28 years ago, and it is most successfully working in nearly all parts of the world.

Double the Strength of any other Machines in the Market.

Brick plants for producing the best plastic-pressed facing bricks on the most economical system. Awarded Three Highest Medals at Adelaide Exhibition, and the ONLY Gold Medal for Brick Machinery at the Melbourne Exhibition, 1888-9.

Bradley & Craven,
LIMITED

Westgate Common Foundry, WAKEFIELD, Eng.

Manufactured for the Canadian Market, under the new Preferential Tariff, 33% per cent. in favor of English Goods.

sition in life. The calling is one, above all others, that has the latchstring out for young men who are beginning life without special advantages, who are entering the battle, not in automobiles or carriages, or in pushcarts, with relatives or friends behind, but afoot. As I have indicated, they need not have money, nor a higher education. They need not sit in offices, waiting for business, while expenses are running on. There is plenty for them to do. The older professions are undoubtedly overcrowded. We are overburdened with lawyers, doctors and clergymen. There are not enough fees to go around, and an undue proportion suffer the pangs of failure.

In the other professions it is said that there is plenty of room at the top. In life insurance there is plenty of room at the bottom; that is, for young fellows just beginning. To one man who is insured for life, there

are many who might be. Even in New York city, where there are more agents in proportion to the population than anywhere else in this country, not one-tenth of the field is covered. It is a field that keeps constantly renewing itself. Young men who are taking upon themselves the responsibilities of married life need life insurance, and can be convinced of the fact. Men who are already insured almost always take out larger policies as their incomes grow. Thus an agent obtains a clientele which is a continuing source of income to him.

This matter of an income that possesses stability is, of course, very important from the standpoint of an agent. No man feels that he is making a proper provision for his family, or is satisfied with his occupation, if it is a kind that ceases to yield a return immediately upon his temporary suspension of work from illness or any other cause.

A JANUS-FACED FABRIC.

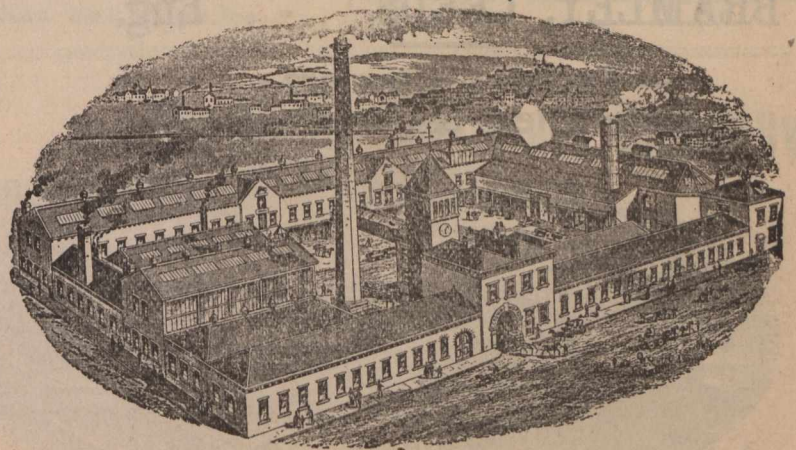
What man may become in the far and scientific future passes all calculation. It was suggested by an eminent medical authority not long ago that our descendants might lose all their teeth and live on suction—if, indeed, food extracts should not leave us altogether independent of digestion. Fresh conditions of life, says the Textile Mercury, may affect other functions, and an inventive German has already set out to provide us with cloth that will make us proof against some climatic inconveniences. According to the only account we have as yet of the new material, it is founded on the fact that—"the sun ray is a compound agency, combining both heating and chemical energies, and that these different forms of energy in the sun ray can be 'split up,' and made to act independently.

Well, our inventive Bavarian friend

A. Earnshaw & Sons, Ltd.,

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- Slotting Machines
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- Plate Bending Machines
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- and Milling Machines

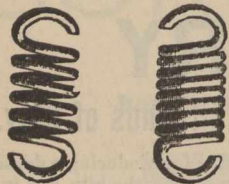


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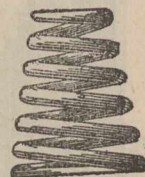


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Spiral Springs,

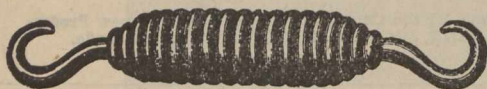
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Harden near BINGLEY, Yorkshire, Eng.

Special terms to Canadians under the new Preferential Tariff

Telegraphic Address, "STEEL, BINGLEY."



argues that the hot sun glare during summer months and in tropical regions acts injuriously on the human body, owing to its heating and chemical effects. To obviate this dual action he seeks to neutralise the different rays and arrives at his goal by making clothing of double-faced material. The outer surface is white, in order to deflect the heat rays; the inner black to absorb the mischievously active chemical rays." It may be remembered that the late Captain Mayne Reid, of boyhood's fame, contended that the practice of wearing light-coloured or white fabrics in hot weather is manifestly wrong, since Nature furnished the animals of the tropics—black men and brown bears for ready examples, with dark skins and furs; while white-

skinned animals, bears and foxes, were found in the Arctic circle. General experience runs counter to the good old romancer's ingenious theory, and affords another proof that natural analogies are not always safe to build up arguments upon. And while Herr R. J. von Schmaedel's new fabric may be accepted so far as heat deflection goes, there is not sufficient explanation of what injury he finds in the chemical solar rays, or proof as to the extent to which an inner black surface may neutralise them, for an opinion to be formed as to its merits in that respect.

Many years ago a mild sensation was caused by the announcement that an automatically expanding and contracting fabric had been perfected, by

which those who wore it would have changes of temperature at once, and without thought or trouble, regulated to suit comfort and health exactly. There is every reason to believe that it was either a neat hoax or a clever sit on underclothing vagaries. But there was unquestionably a double-surfaced fabric devised and put on the market a few years since, which was intended to utilise the different properties of two fibres in one material. Silk and wool was claimed as the most preferable combination—wool next the skin for absorption of moisture, and silk on the outersurface for heat retention; but to provide for the less wealthy classes wool and fine Egyptian cotton were sanctioned. This wool-plated fabric was boldly desig-

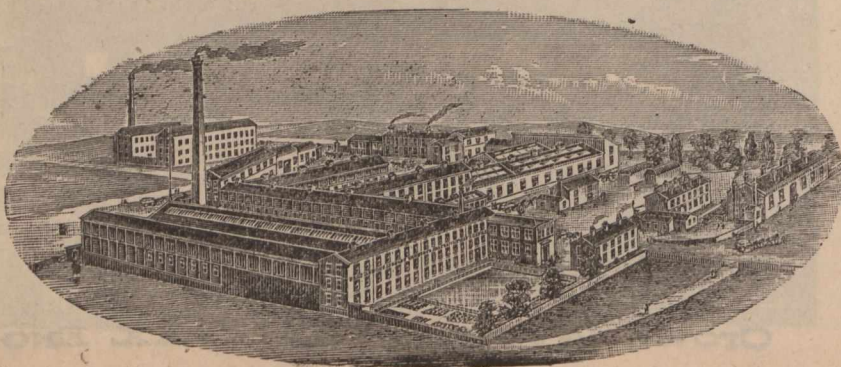
Telegraphic Address: "HASTE, BRAMLEY, LEEDS."

Haste & Brown,

Hough End Tannery,

BRAMLEY, LEEDS, - Eng.

—Tanners, Curriers, - Enamellers & Japanners.



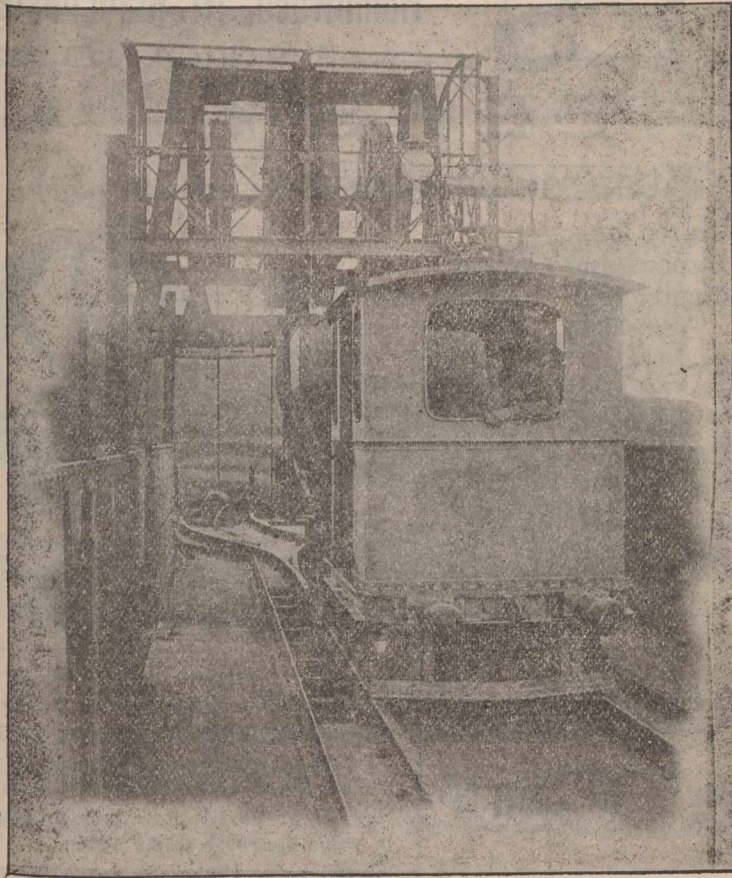
Russet Lining Bellies and Shoulders, of Light Substance, Soft, Bright and Dry Finish.

ENAMELLERS and JAPANNERS of the finest goods in ENAMELLED and JAPANNE 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.



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MANUFACTURERS OF

Electric Lighting Traction and
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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.

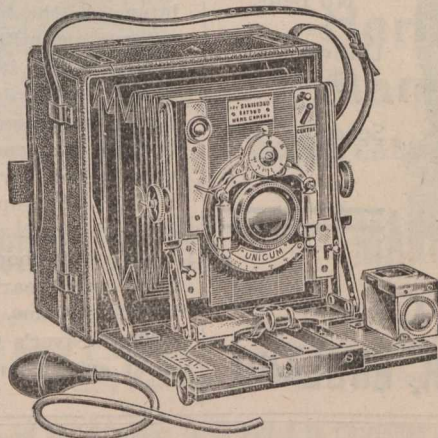
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Sundries.

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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.

nated "The Underclothing of the Future," and it was, of course, supported by a glowing description and strong recommendation from somebody with a medical degree. We must assume that Herr R. J. von Schmaedel is a substantial and veritable individual, and that he "means business," if he can get it, with his Facing-both-Ways fabric; but the fate of the material just mentioned does not offer him much encouragement, for beyond the first flourish of introductory trumpets, we believe that the Underclothing of the Future justified its title completely. Whatever the excellence of the black-white fabric be, the public will have to be educated up to appreciation of it, and that seems likely to be a tedious and probably a costly process.

FUR-BEARING ANIMALS.

Among native fur-bearing animals the muskrat comes first, in point of

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.

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The Sizing Materials Company

Manufacturers of
all kinds of

Chemicals and Materials used
by Warp Sizers and Finishers.

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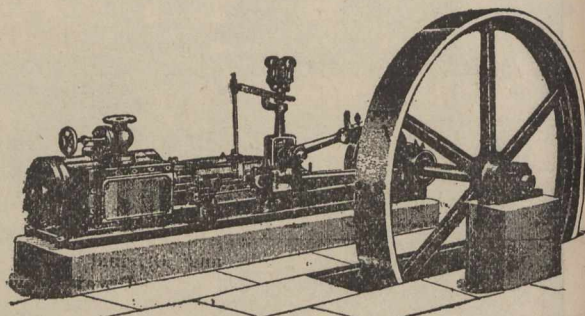
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Improved Horizontal Steam Engines (Class J.)

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 under 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, Brickworks, and other trades where varying loads have to be contended with

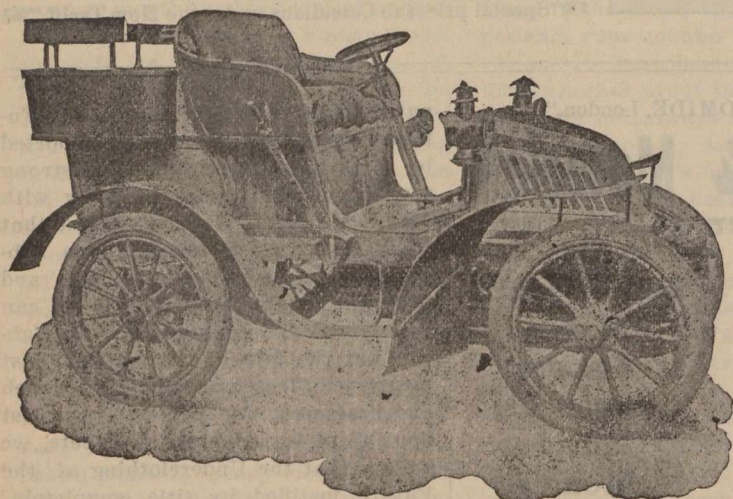


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Marshall's 'Belsize' Car



Two Cylinders
12 h.p.
14½ cwts.
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No Chains.
No Belts.
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Unrivalled Hill
Climber.
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Send for par-
ticulars.

Marshall & Co.

Belsize Works. CLAYTON. MANCHESTER, ENGLAND.

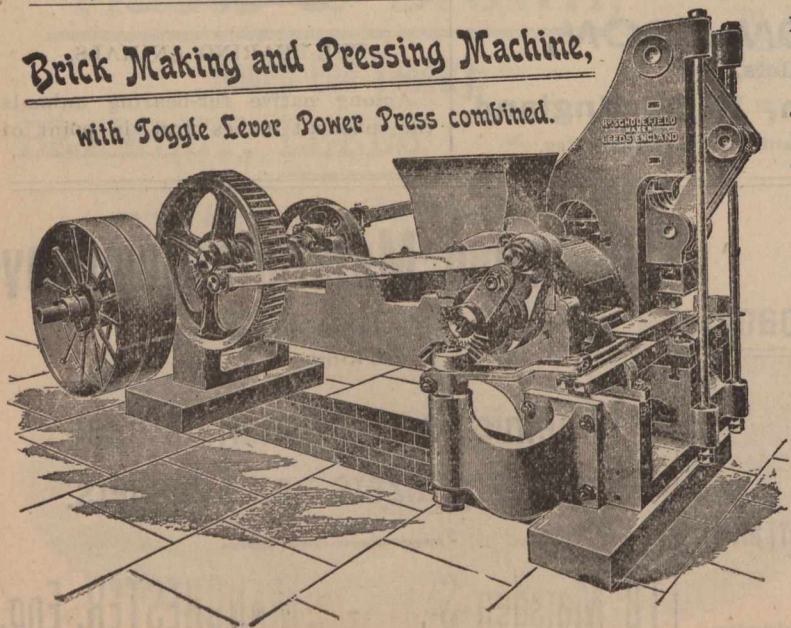
numbers, the catch in 1887 being 2,485,000, falling, however, in 1894, to 649,000. It is rarely found north of the lumber limit, and its favorite haunt is the Lower Saskatchewan basin, where, in some years, it fairly swarms. The skunk, a fur that is in large demand, is abundant both in prairie and in the wooded country. Canadian rabbit pelts seldom reach the markets in excess of 100,000 a year.

The otter, yielding one of the most valuable furs, is now nearly exterminated. The catch of over 14,000 in 1887 was reduced about one-half five years later. As the fur is very valuable, the returns are still quite important. Marten is holding its own very well, though about 100,000 of these valuable fur animals are taken in wooden or steel traps every year. This animal is found everywhere north as far as the tree limit. The supply of mink has greatly diminished, recent catches having been only about a sixth of that of 1887, when nearly 400,000 were trapped in the streams.

The beaver's Canadian habitat is almost everywhere, except on the naked

Brick Making and Pressing Machine,

with Toggle Lever Power Press combined.



Established 1868.

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Brick-making & Grinding Machinery

Manufactured by

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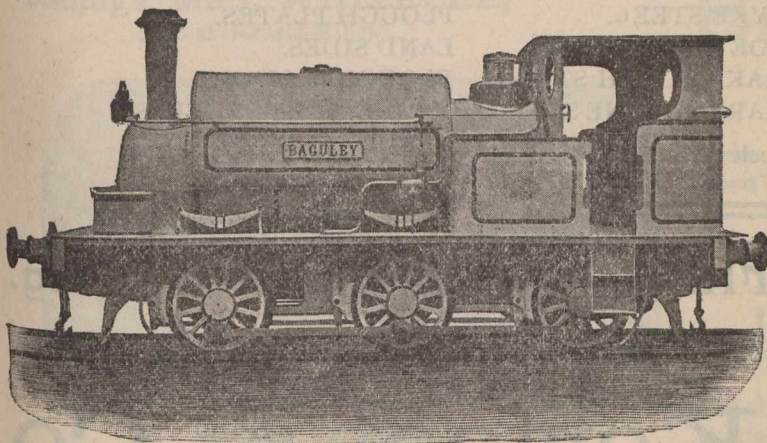
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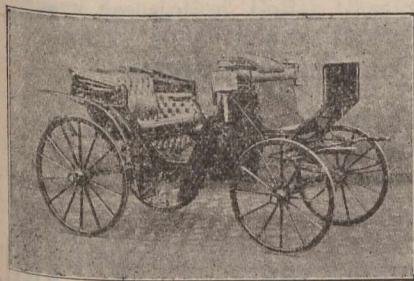
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Pneumatic Tyres & Improved Solid Rubber Tyres Fitted to Carriages at Reasonable Prices.

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

ed plains. He is found as far north as trees grow, from the Rocky mountains to the Labrador coast. In spite of the wide range of the animal, the supply of fur is rapidly falling off, being only about half that of ten or twelve years ago; in other words, Canada supplies only 50,000 to 60,000 skins a year. Ermine is plentiful, and extends even beyond the limit of timber, but the fur is inferior to that of Europe, and only a few thousands are caught.

The skin of the darkest variety of the silver fox sells for a very high price. They are the rarest of the foxes, which include also red, blue and white, the red being in largest supply, and yielding about 80,000 skins a year, while only about 2,000 silver fox skins are secured. In 1888 over 78,000 lynx skins were taken, but the number dropped a few years later to about 13,000. The lynx lives on rabbits, and is particularly numerous in the region of Great Slave Lake. About 7,000 wolf skins, mostly from the Northwest Territory, are now regarded as a good yield for this animal. The wolverine is the enemy of the Indian, because he destroys the wooden traps set for the fisher, marten, and lynx, and is too

Established 1838.

Telegraphic Address,

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

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ROLLER AND SHAFTING MAKERS.

Makers of all kinds of FLUTED AND PLAIN BOTTOM AND TOP ROLLERS for Cotton, Woolen 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.

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

Cambria Steel Works, SHEFFIELD, Eng.

wary to be caught himself. Bishop Chit wrote, years ago: "The wolverine is the most cunning animal I know, and he has uncommon malicious instincts."

FRENCH PETROLEUM BRIQUETTES.

Consul Brunot, of St. Etienne, France, in a further description of the new French petroleum briquette manufacture, says: — The briquettes are mostly composed of petroleum, crude or refined, and possess all the advantages of coal and petroleum without the inconveniences of either. They weigh one-half as much as coal; leave only 2 to 3 per cent, of residue; do not form clinkers; do not melt or run; burn without smell or smoke; do not absorb moisture; will float on the water (density 0.850); do not explode and are not liable to spontaneous combustion under any circum-

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Makers of all kinds of



Medicated Lozenges and Jujubes,
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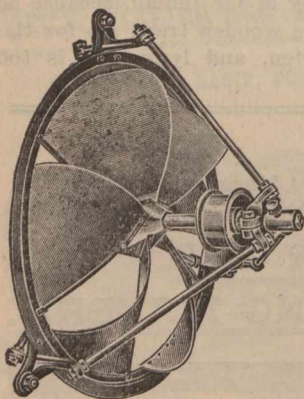
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And BARDSLEY HOUSE, 189 Holloway Rd., LONDON, N. Eng.

"Sun" Ventilating Fans

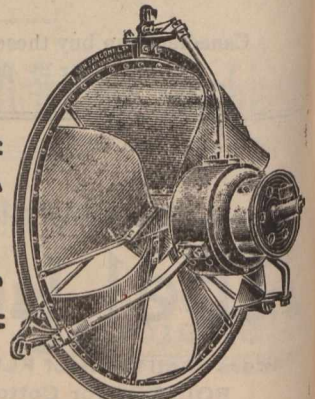
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Belt Driven.

For Ventilating, Drying and
All Cooling Purposes . . .



Electrically Driven.

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Special prices to Canadians
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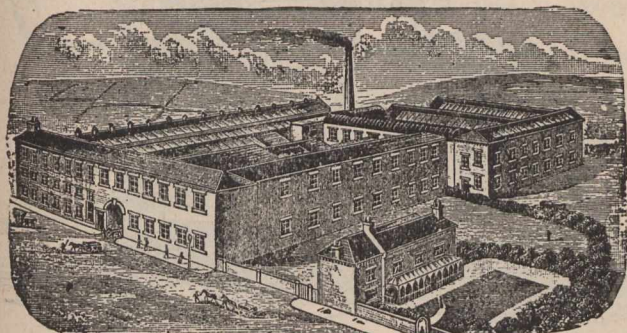
Telegraphic Address: "PURIFIER, BATLEY."

ESTABLISHED 1865

JOHN ILLINGWORTH & SONS,

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Patentees and Sole Makers of the
CELEBRATED PURIFIED

Flocks and Wools,

Large Stocks of all Descriptions of

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FOR COLLAR MAKERS
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HORSE CLOTHING

FOR HOME AND EXPORT

Kersey, Rugging, Tiltings, India and Check Serge. Prince's Check, Linen, Hemp, Navy Canvas, Combination and Jute Sheets of every variety.

BEST MAKE.

SUPERIOR CUT.

LOWEST PRICES.

Waterproof Gig Aprons, Box Cloths, Macintoshes and Oil Cloth Loin Covers. Body Rollers, Surcingles, Knee Caps, Fetlock Boots, Speedy Cut Boots, Saddle Girths, Body Belts, Athletic Belts and Braces. Webs of every description, Collar Checks, Linings, Serges and Collar Cloths. Heads and Reins, Martingales, Breastplates, Driving Reins, Cruppers and Stirrup Leathers made on the premises, for Home Trade and Export.

NONE BUT THE TRADE SUPPLIED.

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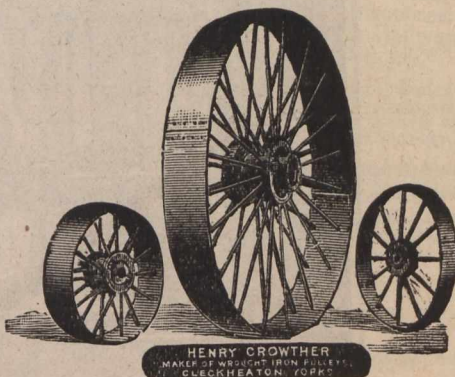
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YORKS, ENGLAND.

Special Terms to Canadians under the New Tariff.

stances; will keep indefinitely, retaining all their qualities of combustion; give off a very white flame 8 to 10 inches high; produce twice as much heat as coal; can be used in any kind of furnace; and are easy and agreeable to handle. The manufacture of these briquettes is very simple. They are made without heat and no danger attends the operation.

The petroleum is placed in one tank and the chemicals in another, and both are allowed to run into a mixing apparatus, when the chemical combination is formed immediately. The product is then passed to a press, where the desired form is given; the briquette is now ready for use or it can be stored. The pressure used in molding the forms is about 300 pounds per square inch. As will be seen, the mode of procedure is very simple and the necessary plant very inexpensive, requiring only tanks, mixer, and press, with small motor power for the latter two. Works erected at a cost of, say, \$20,000, would turn out several hundred tons a day.

The use of this chemical combination as a binder and enricher solves a

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

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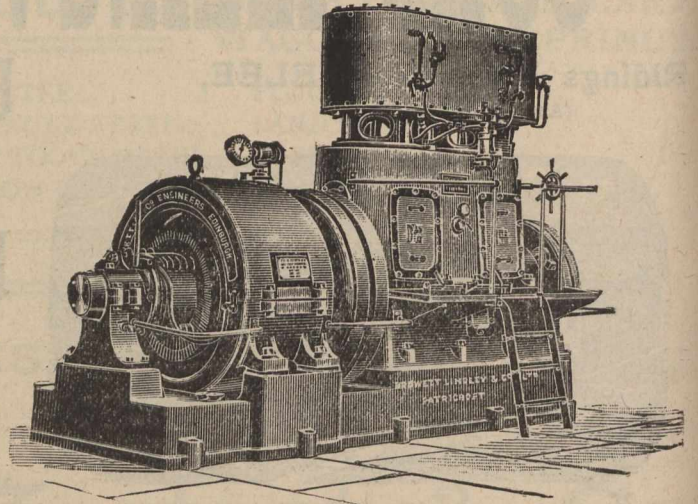
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STEAM ENGINES.

For Driving Dynamos Direct.

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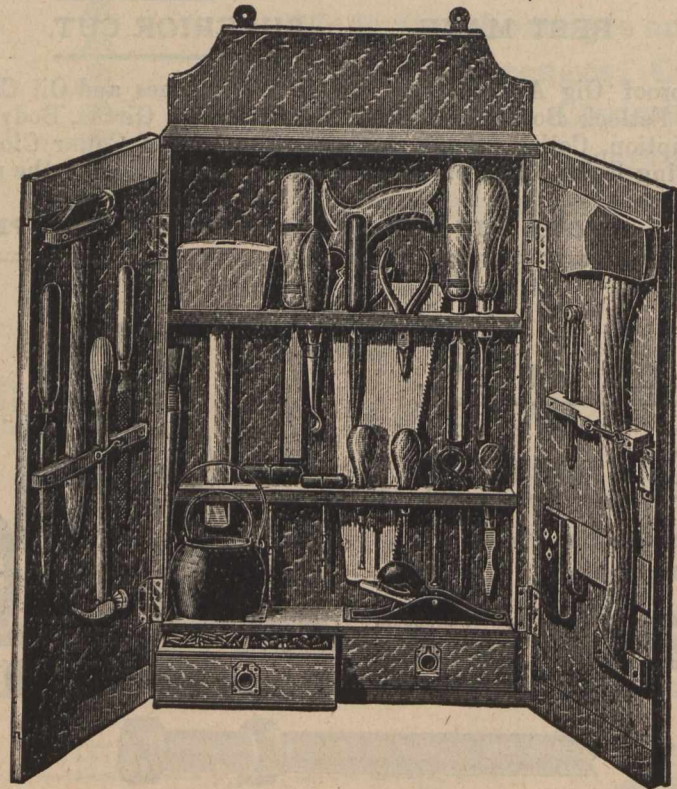
SOUND & RELIABLE BRITISH MANUFACTURE.



difficulty frequently encountered in the making of coal-dust or sawdust briquettes. The petroleum briquette is especially suitable for torpedo boats and as emergency fuel on larger vessels; for its density, as compared with coal, will allow a steamer to accomplish twice as great a distance as with the same volume of coal. If a boat, for instance, takes 2,000 tons of coal to steam a certain number of miles, it would require only 1,000 tons of petroleum briquettes to cover the same distance; consequently, that vessel would be able to carry 1,000 tons more fuel, or an equivalent amount of cargo. A boat using petroleum briquettes could get up steam in one-fourth or one-third of the time required by coal. Further, a boat steaming with petroleum briquettes would show no smoke, which is important to naval vessels under many circumstances. Petroleum briquettes can be used for any kind of domestic or industrial work without changing the furnaces; for fire engines, or any other use where the rapid raising of steam is of great importance they are of special value. Their high cost is the only drawback—\$14 per short ton to consumers.

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



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All the huge steamships owned by the American-Hawaiian Steamship

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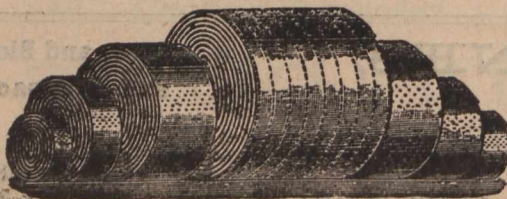
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Special lines in “Self-Lubricative” STEAM ENGINE AND PUMP PACKINGS.
Samples and prices free on application.

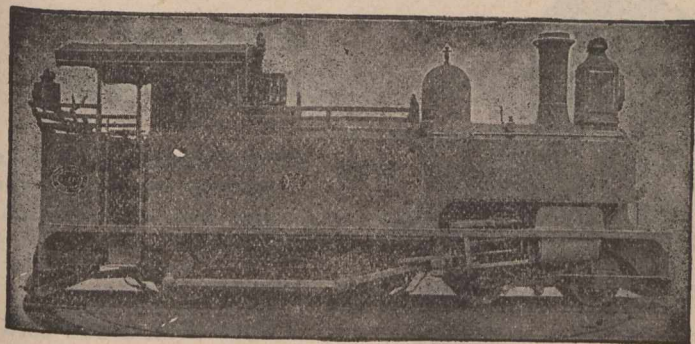
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and any size, for

Ironworks, Col-
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Specially designed
for any circumstan-
ces, or to suit any
Gauge of Railway.

Arrangements
Made for Hire.

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or otherwise.

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Company are to be converted into oil burners, the company having, after a thorough investigation, come to the conclusion that oil as a fuel would be equally as good as coal and half as expensive. The fleet of steamers owned by this company, says the Paint, Oil and Drug Reporter, will be the largest of their kind in the world burning oil, and since they make the voyage around Cape Horn, their success as users of the new fuel would leave no room for doubt as to its efficacy as a substitute for coal.

The steamship Nevadan, recently launched from the New York ship-building yards, has already been fitted out with oil burning apparatus, and upon arrival at San Francisco will discard coal. With her sister ship, Nebraskan, the Nevadan will engage exclusively in the trade between San Francisco and the Hawaiian Islands. The Nebraskan is now under construc-

Tel. Address, “Abbey,” Accrington.

Established over 50 years.

James Walmsley & Sons,

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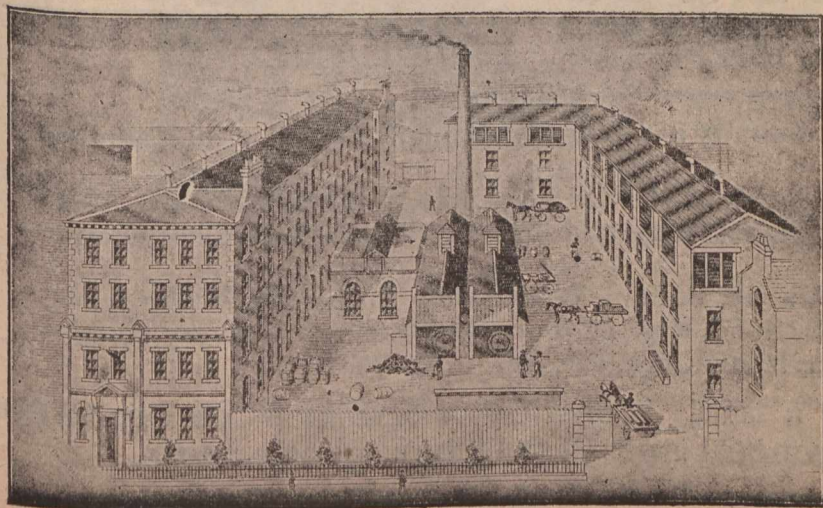
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SPECIALITIES:

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, Woolen, Silk or Jute.



GOLD MEDAL LYONS EXHIBITION, 1872. SILVER MEDAL BARCELONA EXHIBITION, 1888.
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Manufacturers of **WOOL AND FUR BODIES.**

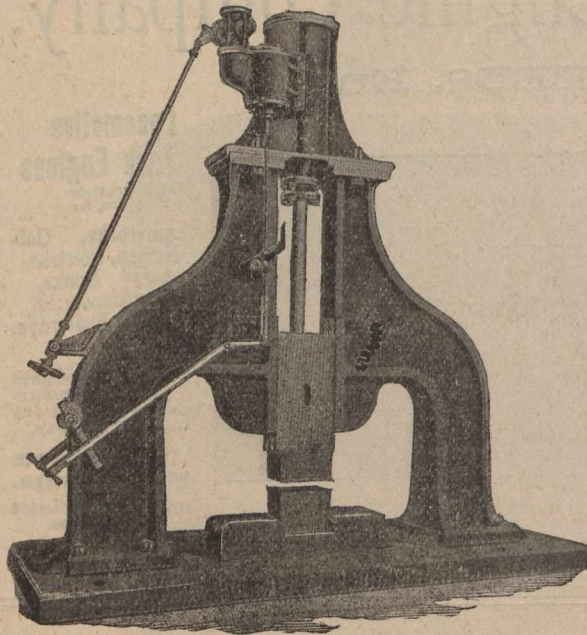
Suitable for Ladies', Men's and Boys' Hats. Also Raw Materials supplied to Manufacturers of same under the New Canadian Preferential Tariff.

tion at Camden, N.J. Both of the vessels are smaller than the class represented by the Californian, which includes the American and Hawaiian and still further removed from the huge Alaskan, Arizonan and Texan, each of 12,000 tons capacity. All, however, even the largest of the fleet are to be turned into oil burners as soon as possible.

It will be impossible, with a large cargo of freight, for any of the Cape Horn fleet to carry enough oil to last on the trip to or from New York and San Francisco, and for this reason a tank steamer is to be stationed by the American-Hawaiian Company in the Straits of Magellan, from which a supply may be obtained by passing steamers of the line. The oil for this supply ship will be taken from the Texas oil fields, in which stockholders of the steamship company are interested. The vessels coming from the Atlantic will be supplied by Eastern wells with a supply sufficient to carry them to the straits, and those leaving San Francisco for New York will draw upon the California oil wells. The Nevadan and Nebraskan, of course, will draw their supply of oil entirely from the wells of California. Each is a vessel 370 feet in length and is capable of carrying a cargo of 5,500 tons of sugar.

B. & S. MASSEY,

OPENSHAW, Manchester, Eng.



Patentees
and Makers of

**STEAM - -
HAMMERS.**

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

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

Catalogues in English, French, German and Russian.

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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.

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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.

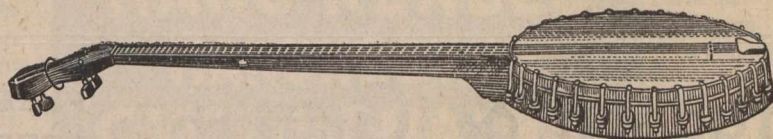
For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.

Under New Canadian Tariff Law.

R. J. Ward & Sons,



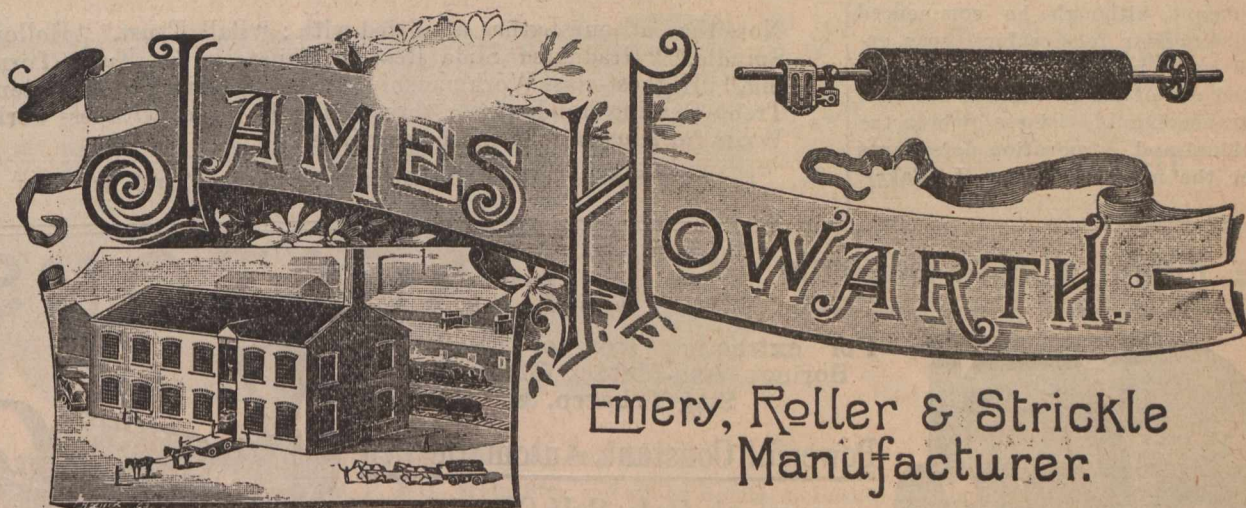
Military Musical Instrument Manufacturers.

Wholesale Importers
and Exporters of

General Musical Merchandise,
10 St. Anne Street, LIVERPOOL, Eng.

TRADE NAME DECISION.

An interesting decision regarding the use of one's name in trade was rendered by the U.S. Court of Appeals for the Second Circuit in the case of Baker vs Baker. It appeared in this case, says the Oil and Drug Reporter, that Walter Baker & Co., has established a valuable trademark in the name "Baker's Chocolate," and that complainant, a resident of Virginia, undertook the sale of chocolate under the name of "W. H. Baker & Co." in packages simulating those of Walter Baker & Co. He was enjoined from using in his business the name "Baker" or "Baker's" alone, or the name "W. H. Baker & Co.," and was required to state in prominent type upon his packages "W. H. Baker is distinct from the old chocolate manufactory of Walter Baker & Co." The defendant subsequently began the manufacture at Syracuse, N. Y., and



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,

Maclure Limited

(LATE MACLURE BROS.,)

American Colonial and Continental Import
and Export Merchants and Brokers,
Are prepared to act as Agents for Canadian Manufacturers.

AGENCIES WANTED FOR CANADIAN PRODUCE.

Can buy all kinds of British and Continental Manufactures and Merchandise at lowest prices, and every care will be taken to secure best results to our correspondents.

Much better bargains can often be procured by dealing through agents who know where and when to buy to advantage.

REG. OFFICE :

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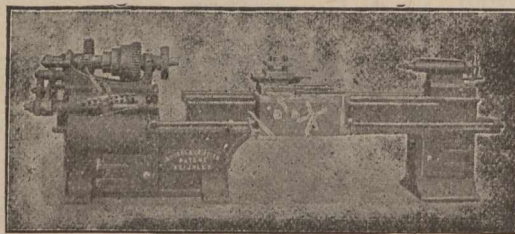
LONDON OFFICE :

7 Mark Lane, LONDON, E. C., ENG.

placed upon his goods, labels and circulars the name "Wm. H. Baker." At the suit of the complainant a preliminary injunction was granted restraining the defendant from using the words "W. H. Baker" or "Wm. H. Baker," but permitting him to use the words "William H. Baker" conjoined with "Syracuse." He complied with this requirement, and established an extensive business, which he transferred to a corporation that carried on business under the name of "William H. Baker, Syracuse." In an action by the complainant to restrain the defendant individually and the corporation from carrying on business under such a name, the court held that the complainant, although he commenced business under false colors, was entitled to be protected in the circumscribed use of his own name, but that the transaction of business by both the individual and corporation defendants under the name "William H. Baker,

Hudson & Griffith, FLEECE STREET,
Keighley, Yorks, England.

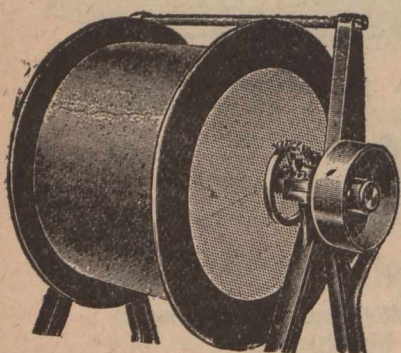
Do you want a Treadle Lathe? Ours has more Improvements than any other.



Note that all our Lathes are fitted with : "Ball Trust," "Hollow Spindle," "Graduated Slide Rest," "Tailstock for Taper-Turning," "Highest-class Workmanship," "Best Material." Our Patent Treble Gearing stands alone; three times the power with less work. Write for illustrations and be convinced.

Special Terms to Canadians under the New Tariff.

The Patent Electro-Magnetic SEPARATORS,



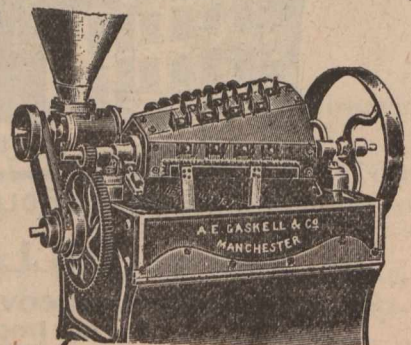
For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c.

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

PRICES ON APPLICATION TO

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Special Terms to Canadians under the New Canadian Tariff.

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.

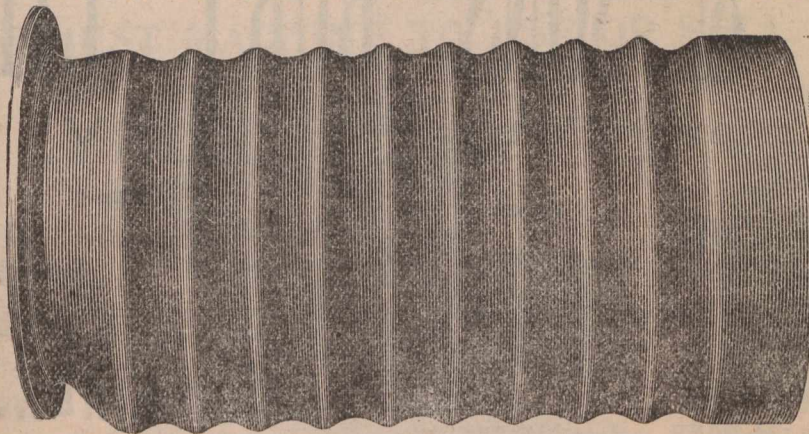
1879	NOTHING TO TOUCH THESE	1902
Pioneer in Cycle Chains.	Fitted by all the Leading English Cycle Manufacturers. BEST BRITISH.	At the Head of The Trade.
Send for No. 1. Catalogue (Index to Various Types.)	HAN'S RENOLD MANCHESTER CYCLE CHAINS	Tariff no longer prevents Canada from seeking the Best in the 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.

Syracuse," did not constitute unfair competition or a violation of the complainant's rights.

NEW PHOSPHATE BEDS.

Ocean Island, which lies in the Pacific Ocean a little south of the equator, 200 miles west of the Gilbert group, and 1,600 miles in a straight line from Brisbane, Queensland, is now attracting attention simply because it has been discovered to possess rich resources in phosphate similar to those in Chile, that have yielded millions of tons of fertilizers to spread over the fields of northern Europe. The island had never possessed a white resident before this discovery was made. Today a steamer is usually there loading with nitrate, and the mines and reduction plant presents a busy scene. The industry is carried on much as it is in Chile. The nitrate is mined, and then put through various processes to remove impurities. When it is ready for shipment it is carried on lighters to the steamers that are made fast to mooring buoys, there be-

MORISON SUSPENSION FURNACES.



EASILY SCALED.
GREATEST EVAPORATIVE EFFICIENCY.
HIGHEST FACTOR OF SAFETY.
MADE UNDER ALL SURVEYS.
LATEST FORMULÆ ON APPLICATION.
UNIFORM THICKNESS.

Flanged Complete by Hydraulic Machinery at one Heat.

As supplied to the Cunard, P. & O., White Star, and all the leading steamship lines in the world.

The Leeds Forge Company, Ltd.
LEEDS, ENG.

These Furnaces are made from special quality of Open-Hearth Acid Steel made at our Works, from the best selected brands of Swedish and Cumberland Hematites.

The United States Survey allow a Constant of 15,000 for Morison Suspension Furnaces and only 14,000 for all other corrugated types of furnace.

Agents Mr. GEORGE HOLLAND Seymour Avenue, Montreal, P.Q. P.O. Box 5291

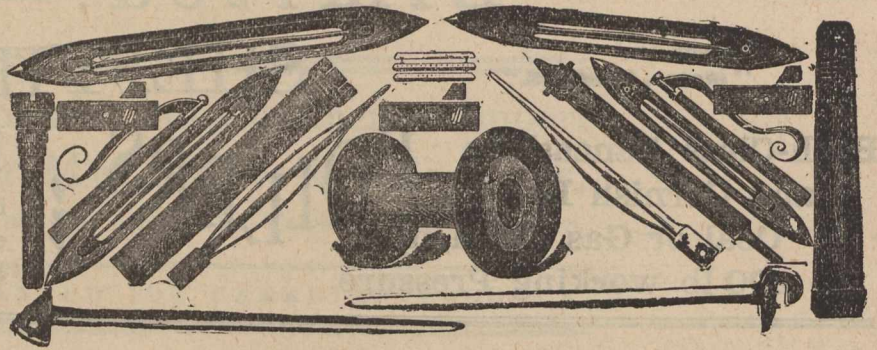
KIRK & CO.,

SHUTTLE
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SPECIALITIES.

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

Cob Wall Works,
BLACKBURN, Eng.



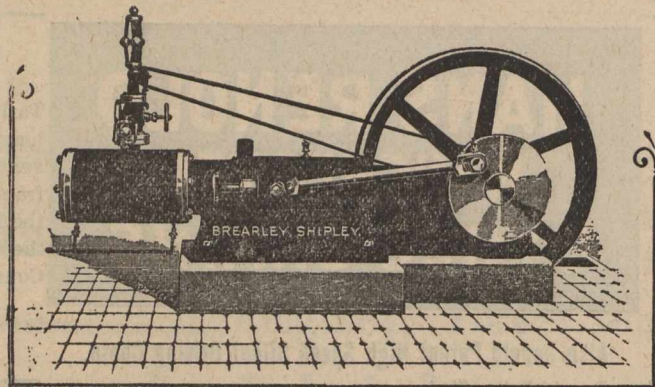
Special Rates to Canadians under the New Preferential Tariff.

ing no harbor nor good anchorage ground. All the phosphate thus far has been carried to the farmers of Australia and New Zealand. The company that is engaged in the industry has secured exclusive rights, and expects that the phosphate mines will be a source of wealth for years to come. Thus the little unknown island has become a center of some interest. The British Government formally annexed the island several months ago.

Established 1820.

Telegrams: "BREARLEY, SHIPLEY."

High Class Horizontal Disc Crank Steam Engine.



FAIRBANK BREARLEY,

Central Engine Works,

SHIPLEY, England.

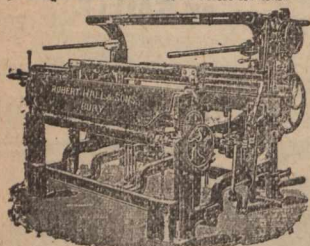
PAVING STREETS WITH REFUSE GLASS.

A scientist in Europe has, it is reported, solved the paving problem by using glass, the material being in the

Telegraphic Address: "Hall, Bury."

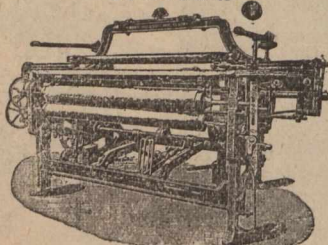
ROBERT HALL & SONS BURY LTD

No. 4 MEDIUM LOOM.
FOR FANCY FABRICS.



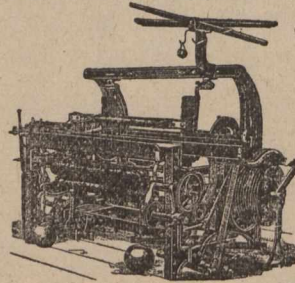
POWER LOOMS OF EVERY DESCRIPTION.
AND KINDS OF PREPARING AND FINISHING MACHINERY FOR WEAVING PURPOSES.

OVERPICK No. 5c LOOM
TO WORK 1 SHUTTLE



ROBERT HALL & SONS,
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No. 1 LOOM with Positive Taking-up Motion, Double Gear



ESTABLISHED 1844.
COMPLETE LOTS OF MACHINERY MADE ON APPLICATION.
LETTERS TO BE ACCOMPANIED BY PATENT AND CABLE CORRESPONDENCE.

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near Manchester,
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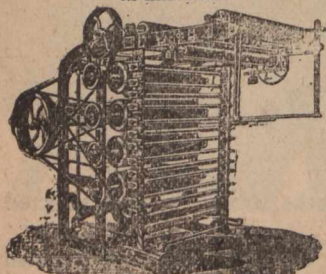
Weaving... Machinery

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

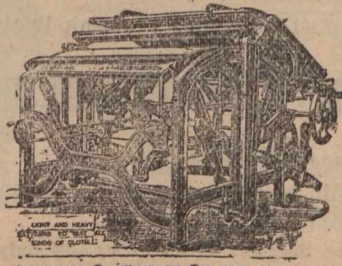
Attendance at Manchester Royal Exchange, No. 8 Pillar, every Tuesday and Friday.

Complete lists of Machinery made on application.

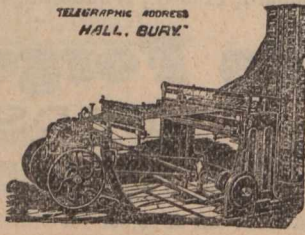
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RAISING MACHINE



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



PATENT SECTIONAL BEAMING MACHINE.

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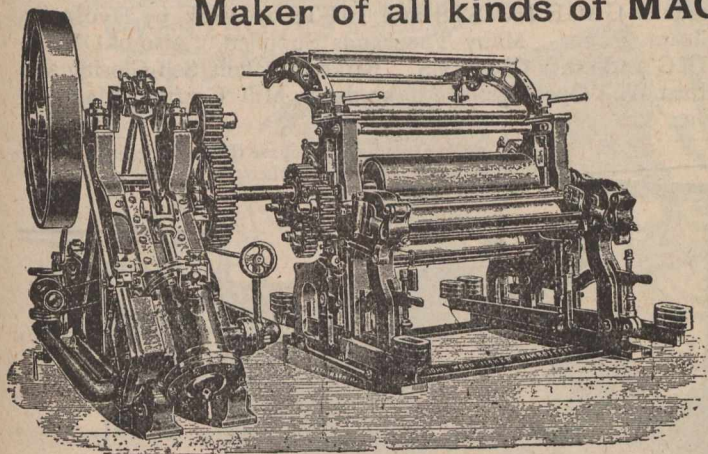
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Maker of all kinds of MACHINERY for

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Estimates Given for Complete Works. Also PRINTING MACHINES for SANITARY WALL PAPERS.

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A RELIABLE & PRACTICALLY UNBREAKABLE FRAME

NO MORE BROKEN FRAMES.
Breakages of Frames and Forks mostly result from defective Brazing and the burning of Tubes.
We DO NOT HEAT the Tubes; each joint is made and tested separately.
The joints are perfect, reliable, immovable, and always visible.
Strength, Lightness, Rigidity.
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THE BIRTWISLE HYDRAULIC JOINTING SYNDICATE LTD
WORSLEY'S, HULME, MANCHESTER.

original shape of broken bottles. This is one of the many unique experiments in paving that have used such materials as wood, asphalt, brick, masonry, metal, concrete, cement, seaweed and compressed hay. The hopes of many communities over the sea are said to now be centered in this new glass pavement. Geneva, Zurich, Lyons and other cities have tried it and have pronounced it a success. According to a writer in the Figaro, Paris is the place now most interested in the new invention and the Rue Tronchet is being paved with glass.

The glass used is said to have nothing in common with the glass from which it originates. Old bottles and window glass panes and all other glass

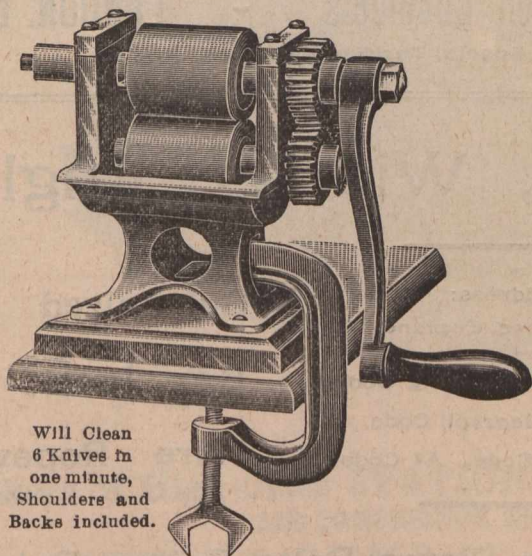
ARE YOU WANTING A REALLY GOOD KNIFE CLEANER?

TRY KNIGHTS PATENT.

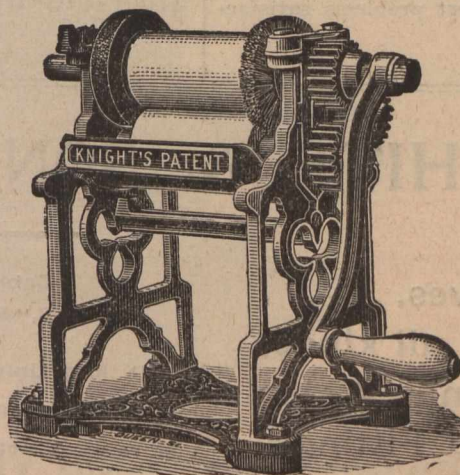
THE BEST MACHINE TO USE OR SELL.

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.

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

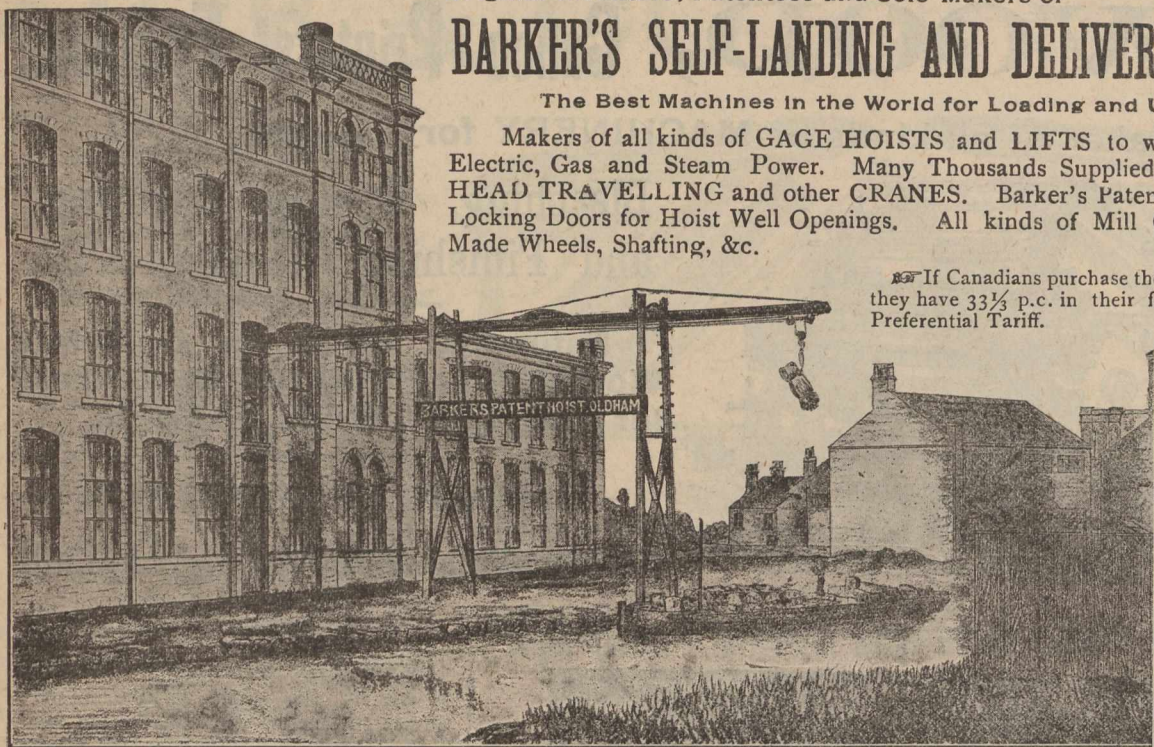
Original Inventors, Patentees and Sole Makers of

BARKER'S SELF-LANDING AND DELIVERING HOISTS

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

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

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



**Barker's
Patent
Hoist.**

70 ft. long, 30
ft. high. Winds
one Bale per
Minute.

**OVER 2,000 AT
WORK.**

containing lime, aluminum and magnesia in excess are given preference in making glass bricks, used in paving. The old bits of glass are ground very fine, softened by heat until almost ready to melt into a paste and then moulded in forms of cast-iron, a short stay in a refrigerating oven completes the process and strong, durable bricks are the result. The fact that this new pavement of stone-glass costs less than cement or freestone and that it has a resistance more than three times as great as granite will appeal to those of economic turn of mind, just as the fact that it is not slippery and can be easily washed appeals to the timid or to those who would have all things neat. Should the success of this new material be as great as experiments already made seem to warrant, the municipal world will find one of its greatest problems satisfactorily solved.

1 & 2 NEW STREET, BIS.

THE LOCO PACKING CO.,

Boreham Wood Works,

Sole Manufacturers of **E1STREE, 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 Governments, Collieries, Waterworks, &c., for Locomotives, Steam Hammers, Mining Pumps, Stationary Engines, Hydraulics, &c.

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Special Tariff in Favor of England.

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Locomotives, . . .
Cranes of all kinds,
Steam and Water
Pipes and Fittings.

Cable Address:
"RAILS," Widnes, England.
A.B.C. and Universal Mining Codes.
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Galvanized Sheets,
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LOZENGES
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ORIGINAL & SOLE MAKERS OF THE NOTED REAL YORKSHIRE HONEY & BUTTER TOFFEE.

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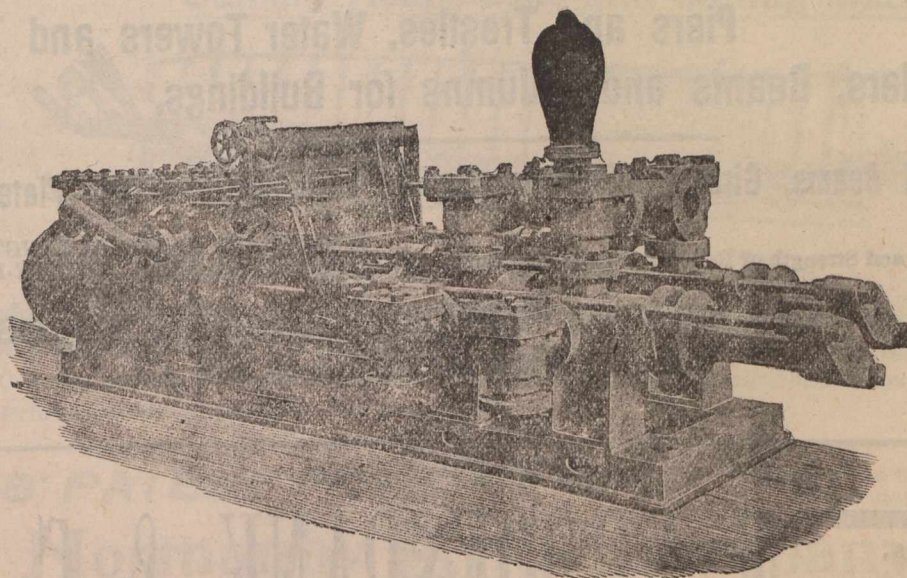
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...BELLEVUE APARTMENTS...
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Mr. Peter Harvey, for the last nine or ten years favorably known to the patrons of **MARIEN'S**, on St. Catherine Street, has opened a First-class

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Contractors to H. M. War Offices Admiralty,
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Makers of High-Class **STATIONARY ENGINES** for Factories, &c.
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For Boiler Feeding, General Marine Purposes,
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IMPROVED TEA MACHINERY.

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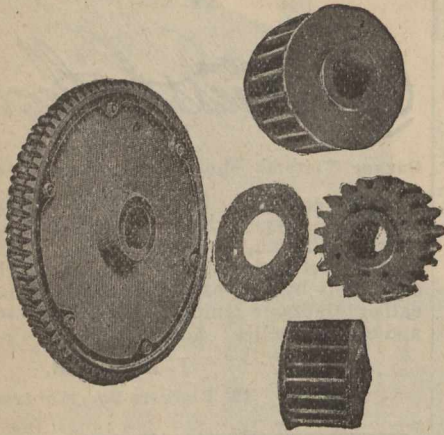
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On Latest American Principles,
at bed rock prices.

Nothing too large. Nothing too awkward. We cut for some
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Accurate Work and Quick Delivery.

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Good, Straightforward Stationery
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**Bridges for Railways and Highways,
Piers and Trestles, Water Towers and Tanks,
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.....AND.....

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WIRE ROPES FOR ALL PURPOSES

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SYDNEY, N.S.W.—Vickery's Chambers, Pitt Street.

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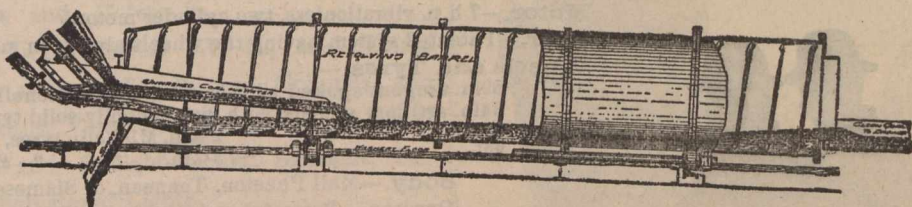
Mulholland, Maugham & Co. Ltd., West Cornforth,
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Capacity of each Ma-
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ADVANTAGES

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HUGHES' PATENT POWER PRESS Patented in the United Kingdom, Germany
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The Normanby Brick Company, Ltd.,

Patentees and Sole Manufacturers,

NORMANBY, Near MIDDLESBROUGH, ENG.

Are now prepared to offer their Patent Press Adapted to Steam Power.

This Machine has many advantages over the ordinary steam press of which the following are the chief, viz: 1.—Every brick is one exact thickness when it leaves the box, the only variation being in the depth of the panel. 2.—The stretcher parts are absolutely free from Arris. 3.—Equal pressure and 2 nips are brought to bear on each side of the brick, which prevents twisting and the pressure can be increased or reduced as desired. 4.—The repairs are reduced by about 50%. 5.—Capacity from Eight to Ten Thousand per day of 9½ hours. 6.—Hands required to work the machine, four boys.

The Machine can be seen at work at the above works any day by appointment.

For all further particulars apply as above.

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E. SCHREIER,

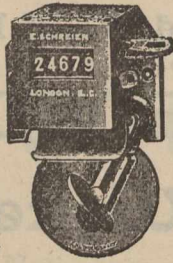
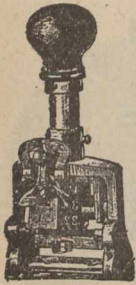
23 Bartlett's Buildings, Holborn Circus, LONDON, Eng.

Manufacturer and Exporter of

A.B.C. 3, 4 and 5 Action Hand Numbering Machines

Patent "Excelsior" Counter FOR PRINTING PRESSES.

PATENT AUTOMATIC Type-High Numbering Machines. Automatic Chases for Printing and Numbering Cheques in one operation, and every description of



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BRICKMAKING MACHINERY.

On all Processes, "PLASTIC," "STIFF-PLASTIC," "SEMI-DRY" and "DRY-PRESS"—PRESSES, GRINDING MILLS, ENGINES, and ALL BRICK-YARD REQUISITES.

PORTLAND CEMENT and COAL BRIQUETTE PLANTS on latest and most up-to-date systems.

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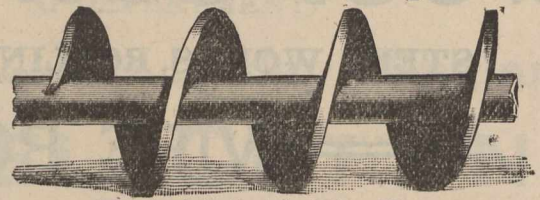
William Johnson & Sons, (Leeds), Ltd.

Castleton Foundry, LEEDS, Eng.

Special terms under New Tariff.

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.

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Health Water Pipe.

It conducts water without poisoning it



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Highest Award British Medical Association Exhibition, also Two Gold Medals Awarded.

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 1/2 in. " " £22 10s. "

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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.

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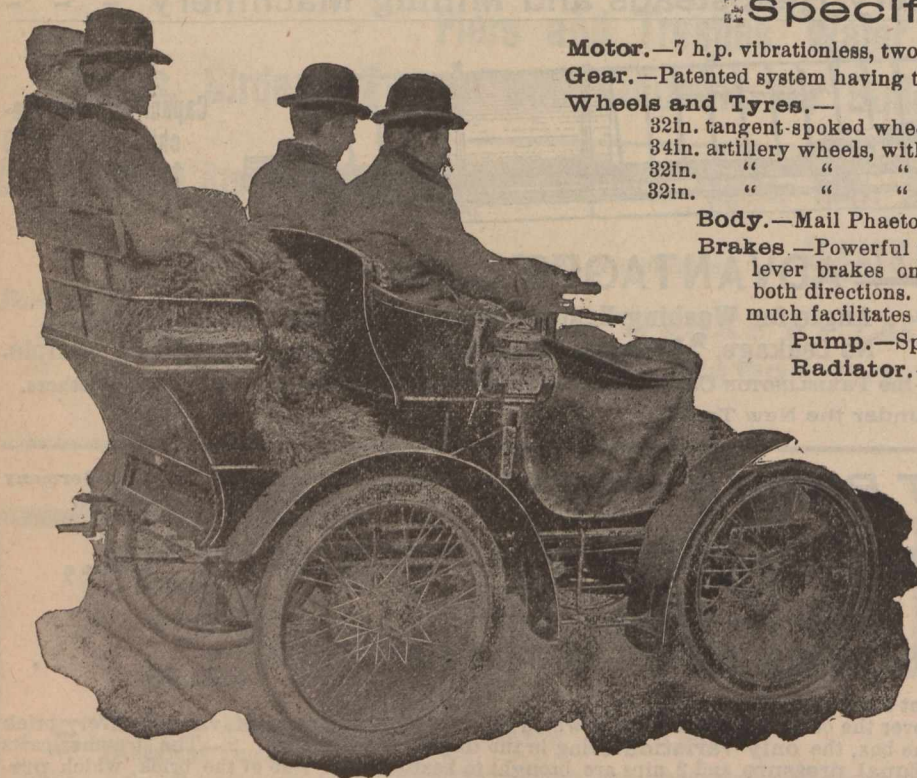
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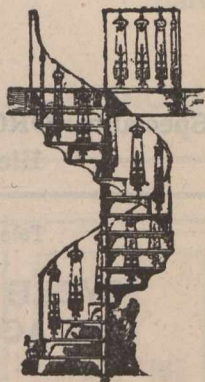
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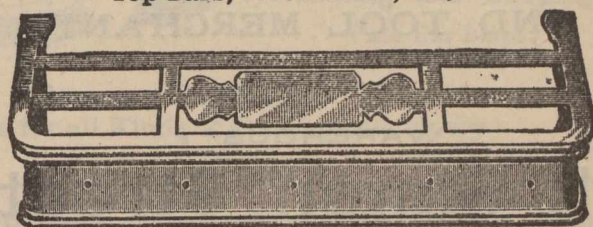
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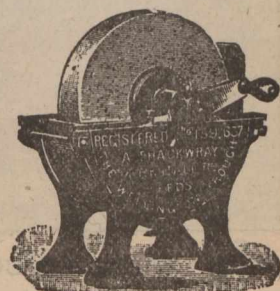
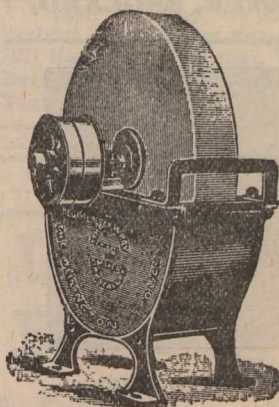
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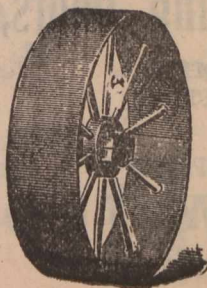


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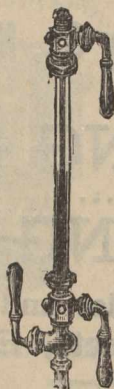
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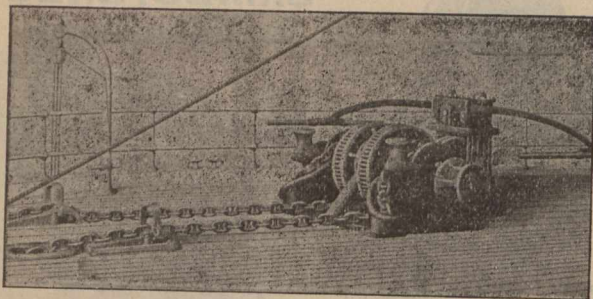
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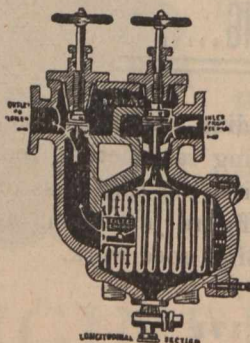
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Canada, 4 per cent. loan, 1860	102	104	
3 per cent. loan, 1888-99	101	103	
Debs. 1884, 3 1/2 per cent	89	91	
2 1/2 p.c. loan, 1897	107	109	
Manitoba, 1885-6, 5 p.c.			
Railway and other Stocks.		May 29	
Quebec Province, 5 p. c., 1874.....	100	105	
1876, 5 p. c.	100	105	
1880, 4 1/2 p. c.	103	105	
1883, 5 p. c.	108	110	
Atlantic & Nth. Western 5 p. c. Gua	121	123	
1st M. Bds	13 1/2	14	
Buffalo & Lake Huron \$10 shr.	186	189	
do 5 1/2 p. c. bonds			
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guar. by Gov.			
Canadian Pacific \$100.....	113	115	
Grand Trunk, Georgian Bay, &c....	99	101	
1st M.			
Grand Trunk of Canada Ord. stock.	13 1/2	13 1/2	
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1st pref. stock	104 1/2	105	
2nd pref. stock	89 1/2	90 1/2	
3rd pref. stock	40 1/2	40 1/2	
5 p. c. perp. deb. stock	125	125	
4 p. c. perp. deb. stock	108	110	
Great Western shares, 5 p. c.	133	136	
Hamilton & N. W., 6 p. c.			
N. of Canada Stg. 1st Mort. 5 p. c.	107	108	
Montreal & Champlain 5 p. c. 1st			
mtg. bds	100	102	
N. of Canada, 1st mtg., 5 p. c.	101	104	
Quebec Central, 5 p. c. 1st Inc. Bds...	107	109	
T. G. & B. 4 p. c. bonds, 1st mort...	110	113	
Well., Grey & Bruce, 7 p. c. bds....	107	109	
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St. Law. & Ott. 4 p. c. Bds.....			
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 1/2 p. c. stg.	102	104	
redeem 1873	100	102	
redeem 1875	101	104	
City of Quebec, 6p. 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. con. deb. 1879	111	113	
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Deb. scrip. 1883, 5 p. c	—	—	
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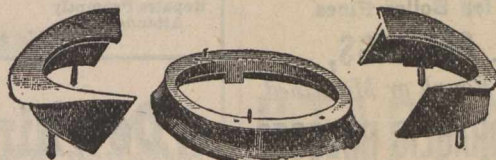
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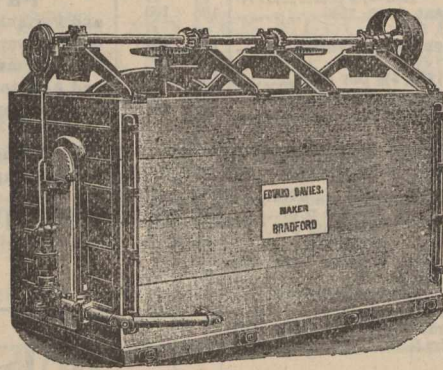
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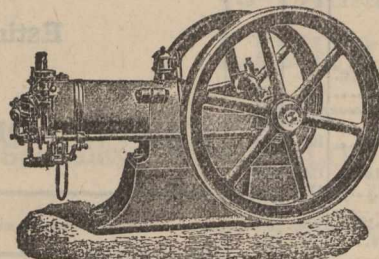
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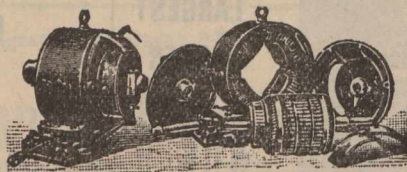
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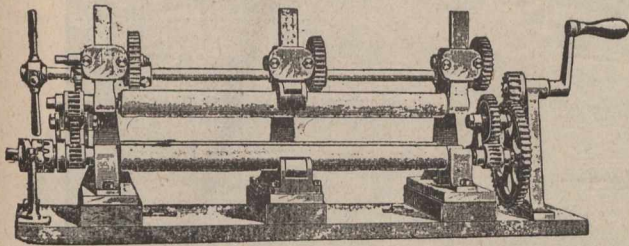
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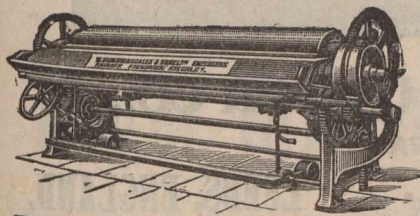
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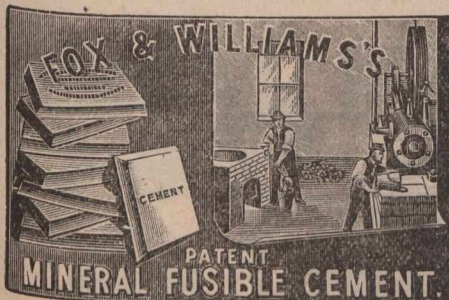
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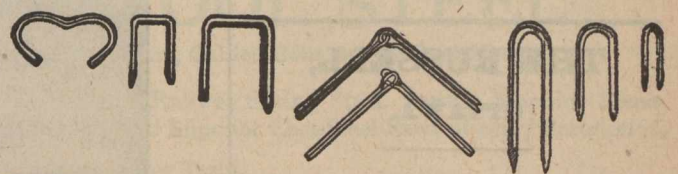
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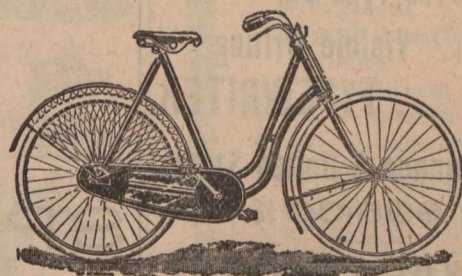
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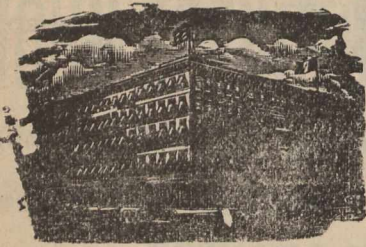
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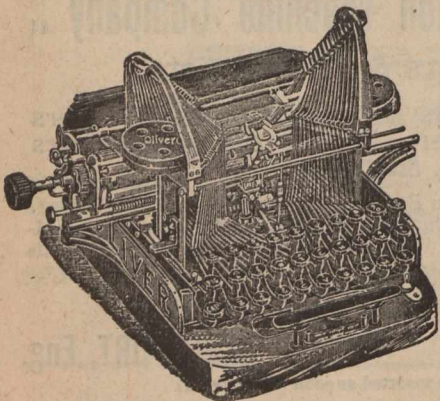
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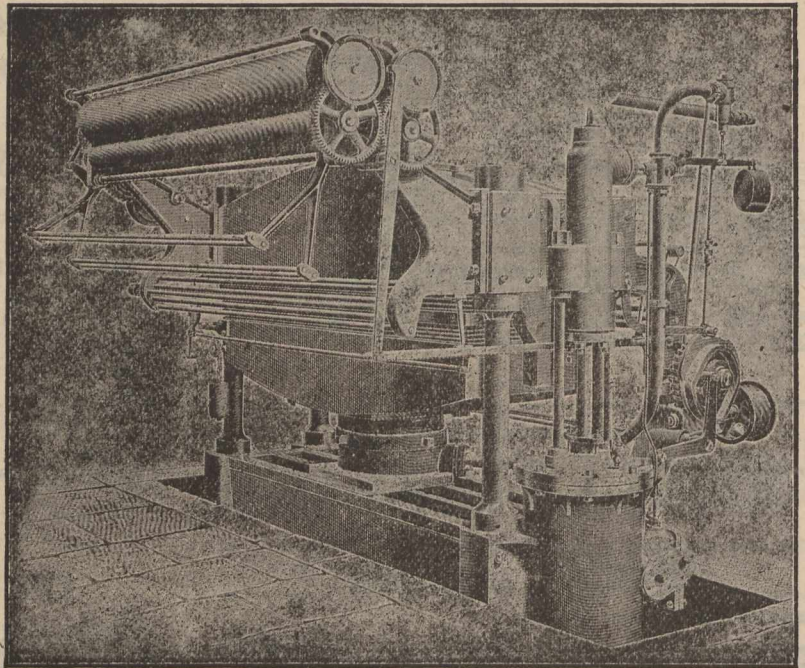
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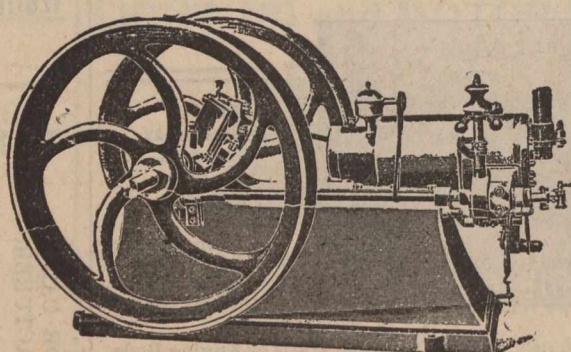
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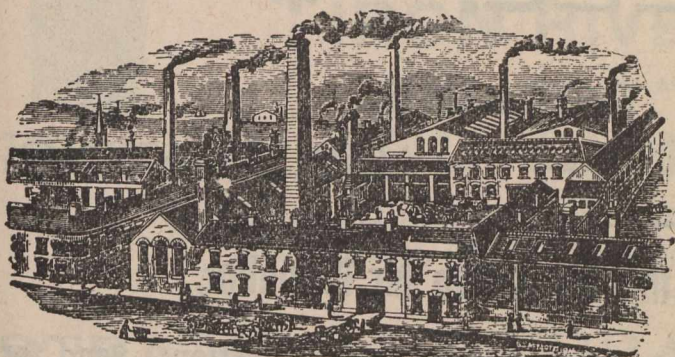


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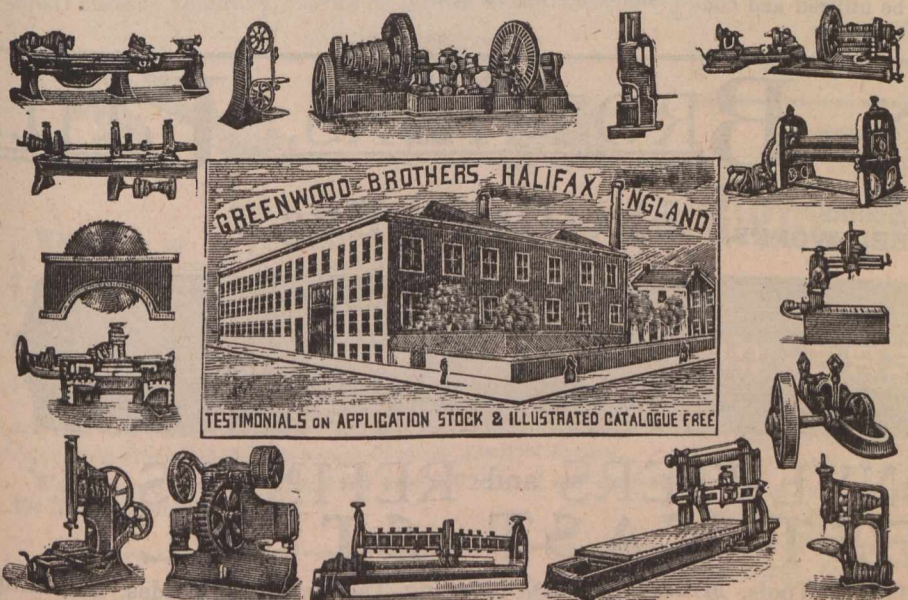
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- And delivered in the cleanest way possible.

Customers realize the advantage of the boxes.

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Patent Power Ventilating

* WHEEL. *

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14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

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JOHN KAY,

Machinist and Mill Furnisher,
Crown Works, Walker St., ROCHDALE, EN^d
PATENT CONDENSER BOBBIN.



WITH METAL OR WOOD BARRELS
1 3/4" OR 2" IN DIAMETER

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.

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

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MILTON WORKS and
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MINERS DRILL STEEL

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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.

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STEEL RIVETS

To stand Tests of Admiralty, Board of Trade, Lloyds, India Office, and India State Railways, &c., &c.

IRON RIVETS OF EVERY DESCRIPTION.

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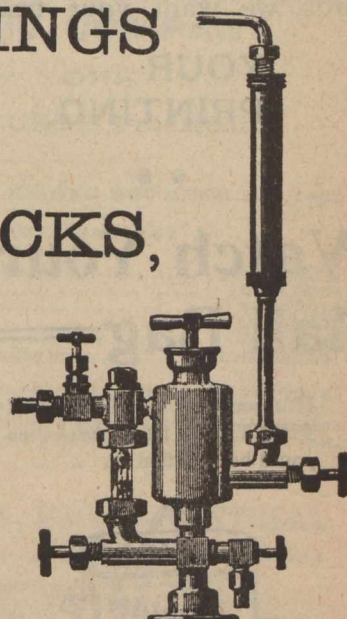
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Sight-Feed Lubricators,
Water-Gauge Fittings,
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Contractors to the British Admiralty and India Office.

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Engineers & Anchor Manufacturers,
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Telegraphic Address: "CHARLTON HAWKS, GATESHEAD."

YOU WANT ANCHORS?

USE ours, which are of great holding power and moderate cost. Used by British Admiralty, Foreign Governments and the Mercantile Marine. Complete outfits of Chains and Anchors supplied: made to Admiralty, Lloyd's or Bureau Veritas inspection.



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WRITE to us for particulars of the "SIROCCO," which is of high efficiency and moderate cost. Special system of induced and forced draught. If you want more steam from your boilers, or to save coals, write us.

Sole Manufacturers of

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For the Improved Martin's Anchor Company, Limited London.

We have orders now in hand for over 300 tons of our Anchors for British Admiralty alone.

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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,
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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.



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Union Street, Fairfield St., - MANCHESTER, Eng.



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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.,
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MONTREAL.

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



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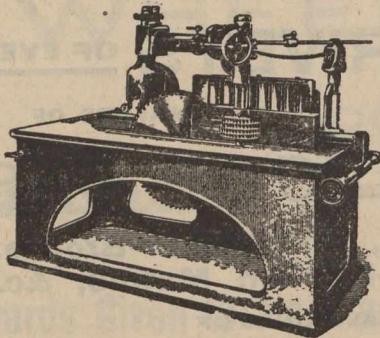
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SAW-MILL ENGINEERS
and WOOD-WORKING MACHINISTS, Etc.

RAILWAY
IRON WORKS,

Hebden Bridge, via Manchester, Eng.

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Wood - Working — Machinery —

For Joiners, Builders, Cabinet Makers,
Saw-Mill Proprietors, Pianoforte and Organ
Manufacturers, Wheelwrights, Coachbuilders,
Shipbuilders and Railway Wagon Builders, &c.

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"Globe Iron Works,"

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MANUFACTURERS OF ALL KINDS OF HAND & STEAM POWER

WOOD WORKING MACHINERY

TENONING TOOL. £2.0.0

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PRICE £ 8.0.0

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.

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OF EVERY DESCRIPTION.

R. MIDDLETON,

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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,
 Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

"The amalgamation of the Manufacturers Life and Temperance and General Life Assurance Companies has proved to be one of the most successful ventures ever attempted in Canadian Insurance Circles."

Write for Annual Report for 1901 of

THE MANUFACTURERS LIFE INSURANCE COMPANY

(Formerly The Manufacturers Life and Temperance and General Life Insurance Companies)

Hon. G. W. ROSS, President. J. F. JUNKIN, Managing Director.
 Head Office—Toronto.

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

ESTABLISHED 1804.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

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

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

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

Assets, - \$352,838,971.67

Reserve on Policies (American Table, 4 p.c.).....	\$289,652,388.84
U.S. Bonds and other Securities	198,063,981.24
Surplus.....	23,171,709.61
Receipts from all sources	65,624,805.51
Payments to Policyholders.....	42,452,606.80
Risks and annuities in force amounting to.....	1,243,563,101.11

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

AGENTS WANTED. Apply to

FAYETTE BROWN, Manager, MONTREAL.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

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

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL
 J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

POLICYHOLDERS AND AGENTS ALIKE PROFIT BY A GOOD SELECTION.

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

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

THE NORTH AMERICAN LIFE

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

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

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

Saxe & Archibald,
ARCHITECTS
 Room 79, Imperial Building
MONTREAL.

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 from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 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 LAPOSTOLLE, K.C.M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

UNCONDITIONAL POLICIES

ARE ISSUED
BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

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

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,

Actuary.

J. K. MACDONALD,

Managing Director.

Head Office, - TORONTO.

Royal - Victoria Life Insurance Co

OF CANADA

CAPITAL, \$1,000,000.00

Progress in 1901 over Previous Year.

Increase in applications.....	31	p.c.
Increase in insurance issued.....	36	"
Increase in insurance in force.....	27	"
Increase in reserves.....	39	"

Progress to March 31st, 1902.

Increase in applications.....	70	p.c.
Increase in insurance issued.....	63	"

Agents desiring to represent this progressive Life Company with up-to-date plans of Insurance, are invited to communicate with the Head Office, Montreal.

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

General Manager.

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.

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Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES MCGREGOR, Manager.