

THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

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Vol. 60. No. 10.
New Series.

MONTREAL, FRIDAY, MAR. 10, 1905.

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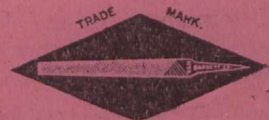
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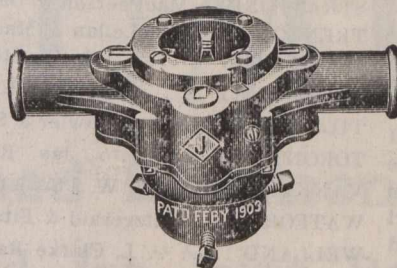
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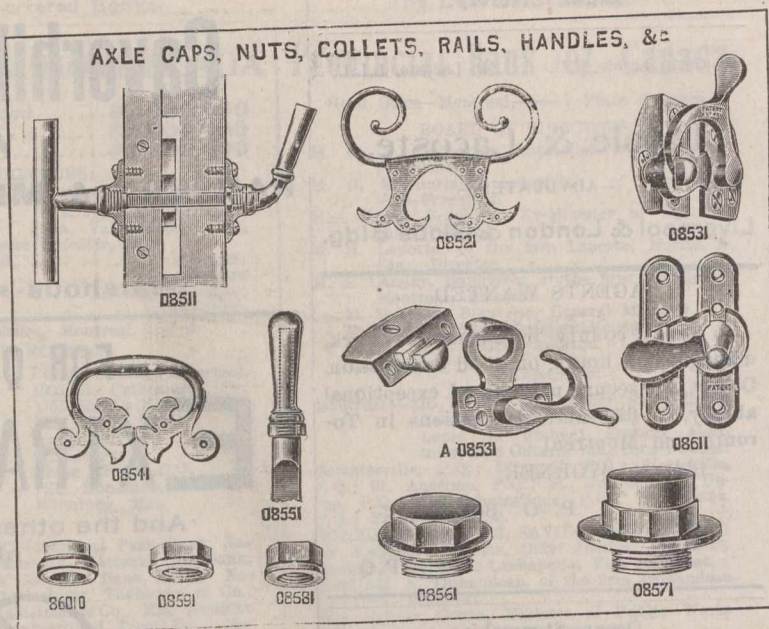
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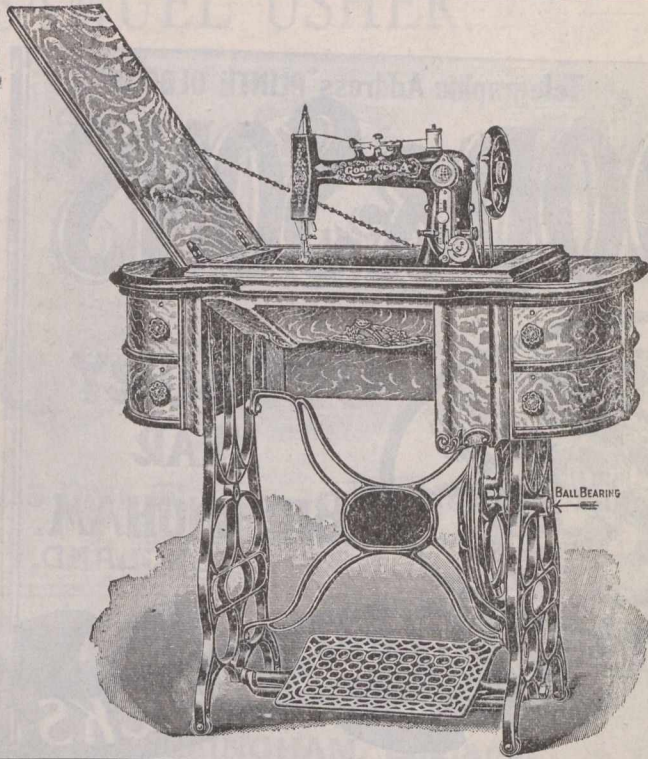
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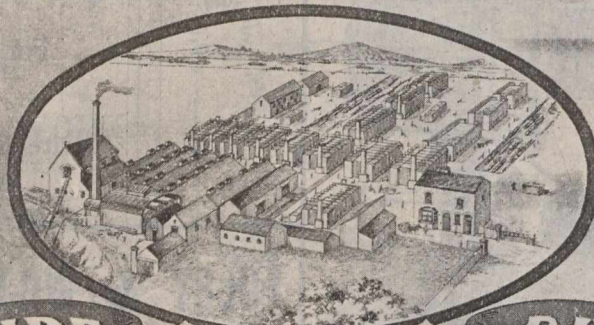
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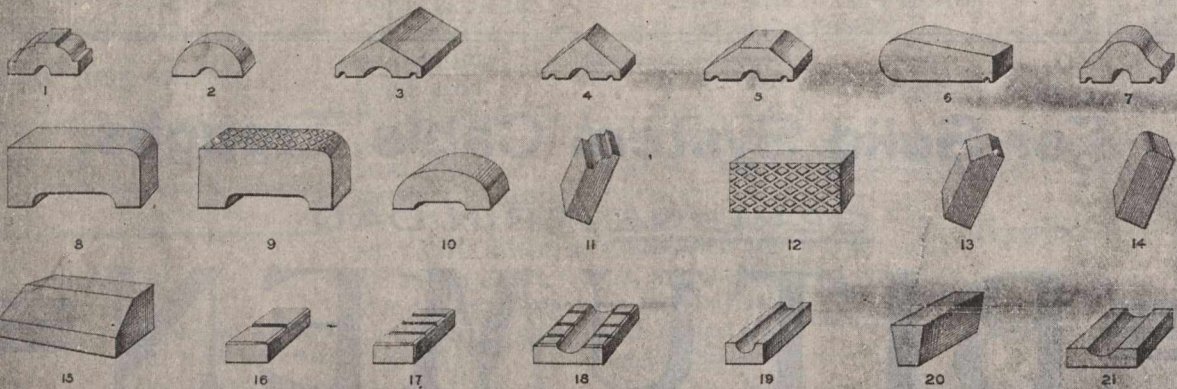


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1	Wall Coping	5in. workway, 5in. wide	80 cwt. per M.	12	Chequered Paving	10in. by 5in. by 2in.	70 cwt. per M.
2	Half-round Coping	2in. " 2in.	"	13	Header Plinth	4 1/2in. workway, 9in. long	"
3	Saddle-back Coping	12in. " 12in.	1 cwt. 1 qtr. per doz.	14	Dull Nose	2in. " 9in.	80 cwt. per M.
4	"	5in. " 9in.	80 cwt. per M.	15	Stretcher Plinth	9in. " 4 1/2in.	70 cwt. per M.
5	"	5in. " 9in.	"	16	Stable Brick	5in. long, 4 1/2in. wide, 2in. thick	80 cwt. per M.
6	Fiddle Box	9in. " 14in. long	1 cwt. 2 qrs. per doz.	17	"	"	"
7	Wall	5in. " 5in. wide	80 cwt. per M.	18	Channel Brick	5in. workway, 5in. wide	1 cwt. per doz.
8	Platform	6in. " 14in. long	2 cwt. per doz.	19	"	5in. long, 4 1/2in. wide, 2in. thick	80 cwt. per M.
9	Chequered Platform Coping	6in. " 14in. "	"	20	Arch Brick	5in. long, 5in. wide, 4 1/2in. thick	"
10	Wall Coping	6in. " 14in. "	"	21	Channel Brick	5in. by 5in.	1 cwt. per doz.
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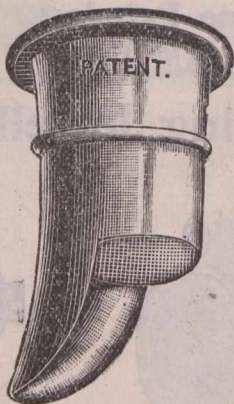
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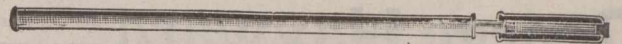
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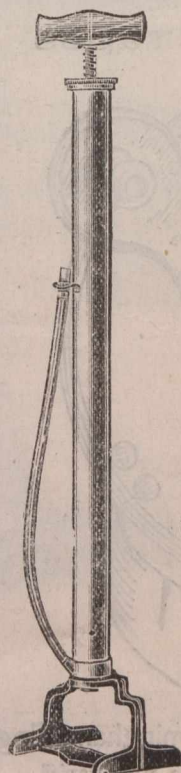
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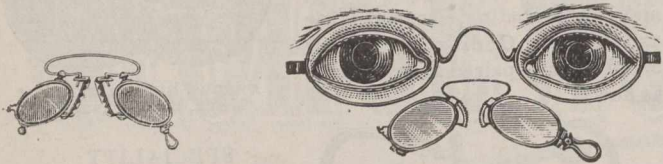
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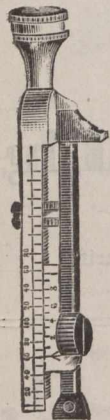
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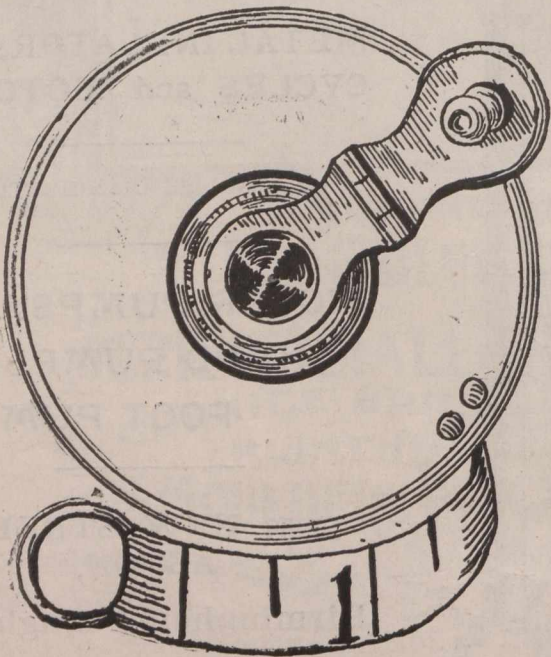
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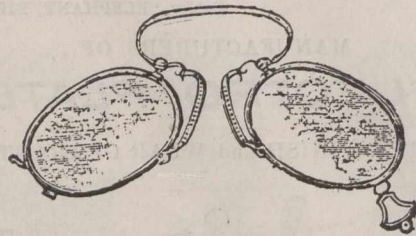
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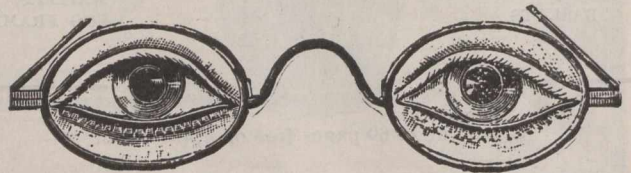
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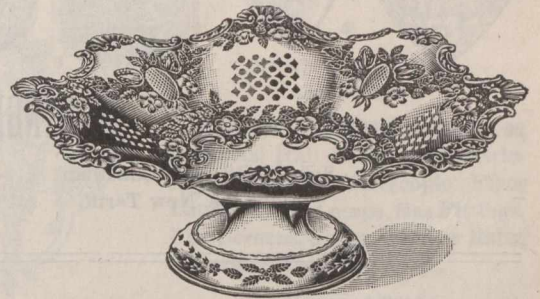
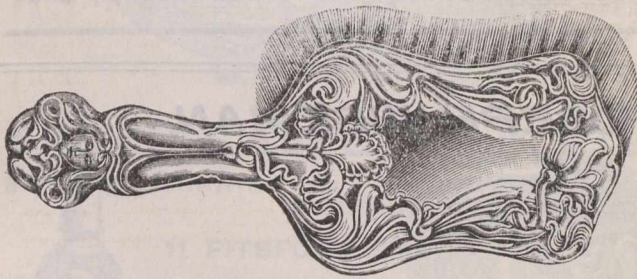
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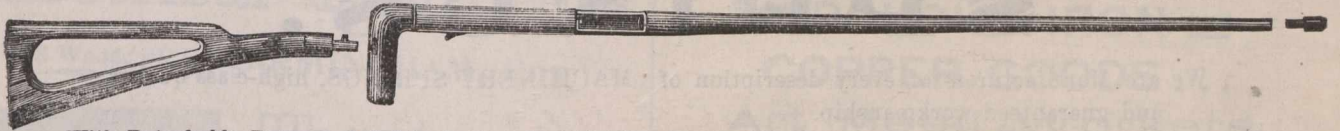
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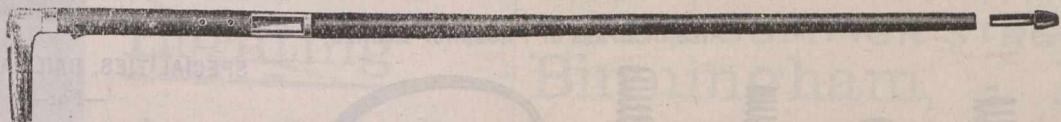
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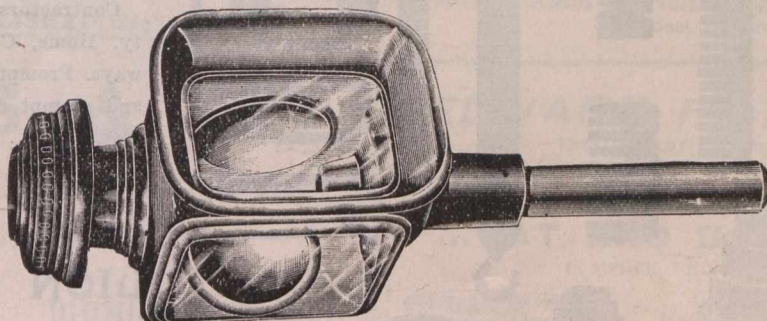
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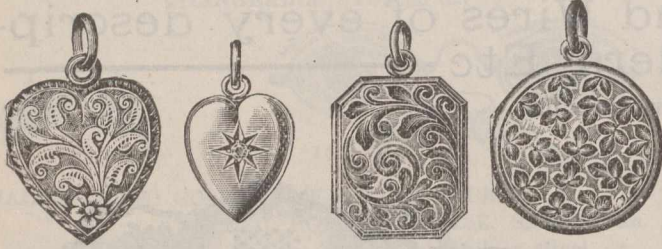


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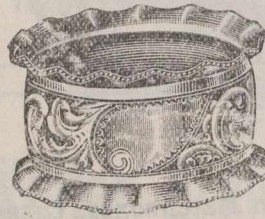
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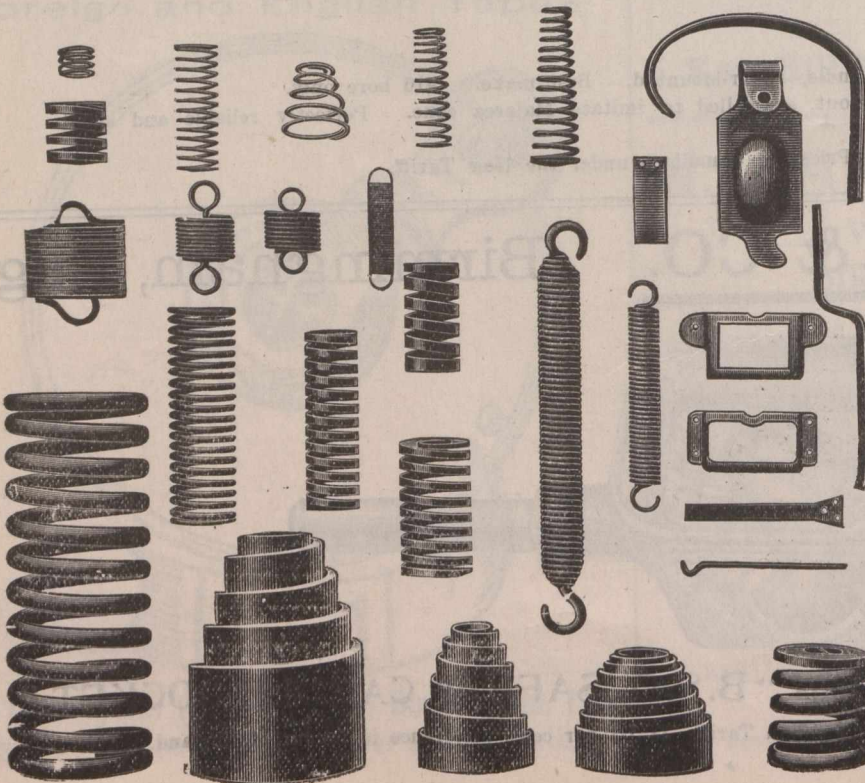
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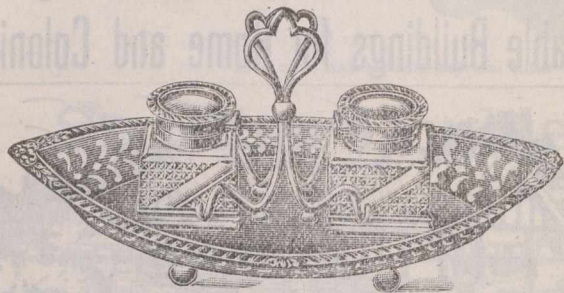
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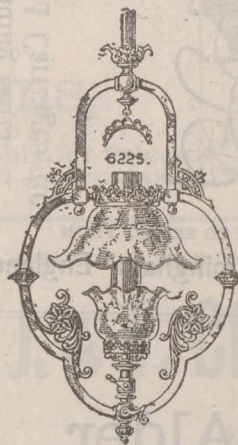
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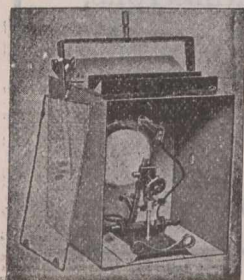
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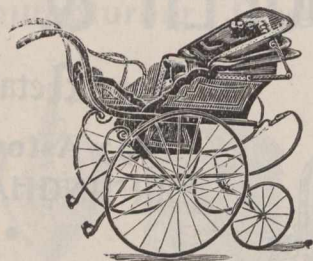


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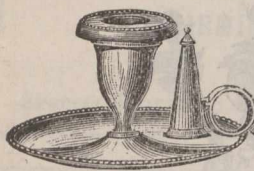
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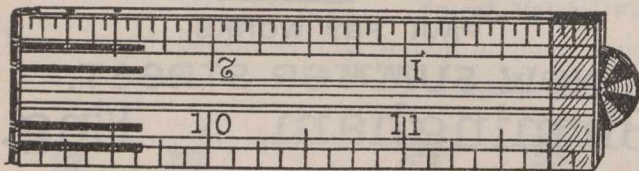


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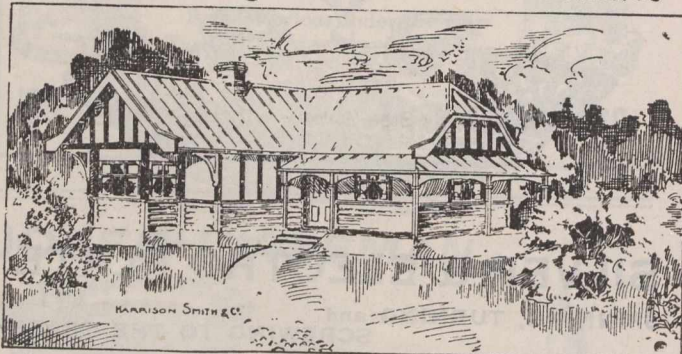
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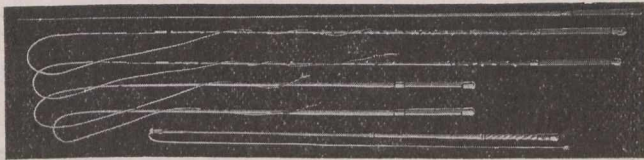
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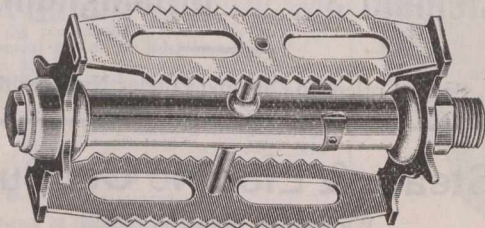


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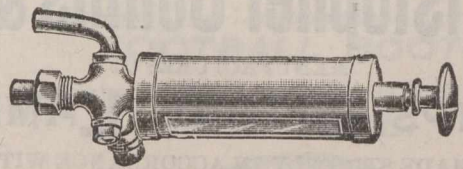
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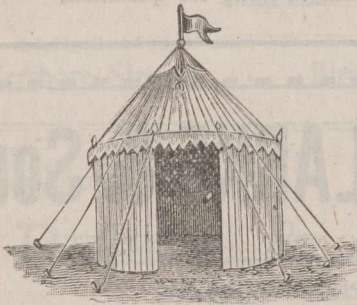
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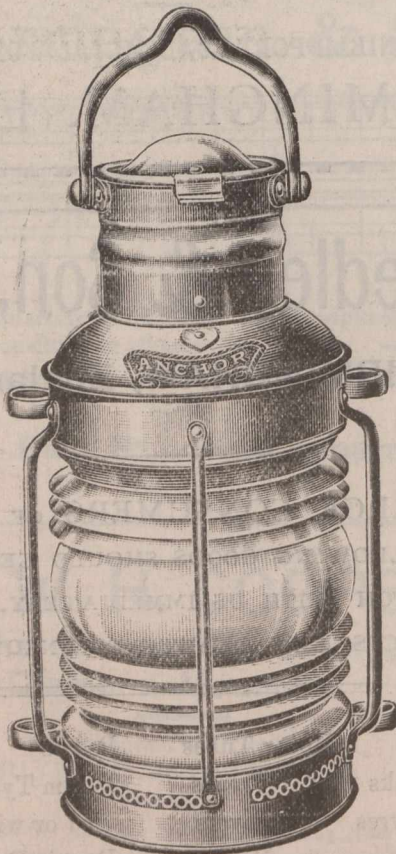
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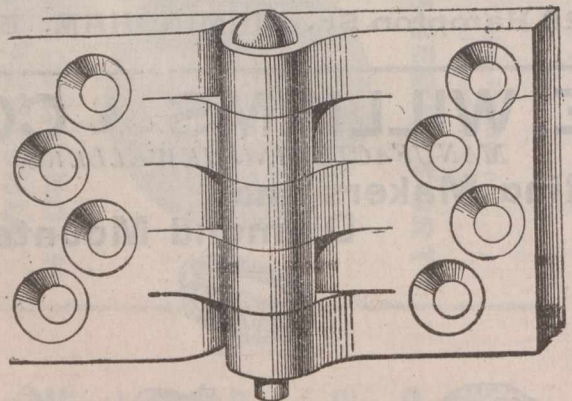
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SECURITIES.

	London, Feb. 23.
British Columbia, 1907, 6 p.c.	103 105
1917, 4½ p.c. ...	87½ 88½
1941, 3 p.c.	103 104
Canada, 4 per cent. loan, 1910	99½ 100½
3 per cent. loan, 1938	102 103
Debs. 1909, 3½ p.c.	87 89
2½ p.c. loan, 1947 ..	103 105
Manitoba, 1910, 5 p.c.	

Shs RAILWAY AND OTHER STOCKS

Feb. 23.

Quebec Province, 1906, 5 p.c. ...	101	103
1919, 4½ p.c. ...	101	103
1912, 5 p.c. ...	105	107
100 Atlantic & Nth. West. 5 p.c. Gua.		
1st M. Bonds	117	119
10 Buffalo & Lake Huron, £10 shr.	13½	13½
do. 5½ p.c. bonds	138	140
Can. Central 6 p.c. M. Bds. Int.		
guar. by Govt.	140½	141½
Canadian Pacific, \$100	110	111
Do. 5 p.c. bonds	109	110
Do. 4 p.c. deb. stock	105½	106½
Do. 4 p.c. pref. stock	118	119
Algoma 5 p.c. c. bonds		
Grand Trunk, Georgian Bay, &c.		
1st M.	20½	20½
100 Grand Trunk of Canada ord. stock	119	121
100 2nd equip. mg bds. 6 p.c.	111½	112
100 1st pref. stock, 5 p.c. ...	100½	101½
100 2nd pref. stock	47	48
100 3rd pref. stock	132	134
100 5 p.c. perp. deb. stock ..	108	109
100 4 p.c. perp. deb. stock ..	127	129
100 Great Western shares, 5 p.c. ...		
100 M. of Canada Stg. 1st M., 5 p.c.	104	105
100 Montreal & Champlain 5 p.c. 1st		
mtg bonds	102	104
N. of Canada, 1st mtg., 5 p.c. ...	105	107
100 Quebec Cent., 5 p.c. 1st inc. bds.		
T. G. & B. 4 p.c. bonds, 1st mtg.	115	120
100 Well., Grey & Bruce, 7 p.c. bds.	103	105
1st mort.		
100 St. Law. & Ott. 4 p.c. bonds ...		
1st mort.		
Municipal Loans.		
100 City of London, Ont., 1st prf 5 p.c.	101	103
100 City of Montreal, stg., 5 p.c.,		
100 City of Ottawa, red. 1913, 4½ p.c.	101	103
100 City of Quebec, 6 p.c., red'm 1905	100	103
redeem 1908, 6 p.c.	102	104
redeem 1923, 4 p.c.	101	103
100 City of Toronto, 4 p.c., 1922-23 ..	103	105
6 per cent., 1906	102	105
5 p.c. gen. con. deb., 1919-20.	108	110
4 p.c. stg. bonds	101	103
100 City of Winnipeg deb., 1914, 5 p.c.	102	105
Deb. scrip., 1907, 6 p.c.	107	109
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100 Canada Company	42	44
100 Canada North-West Land Co ...	82	87
100 Hudson Bay	57	57½
Banks		
Bank of British North America..	67	68
Bank of Montreal	255	256
Canadian Bank of Commerce	15½	16½

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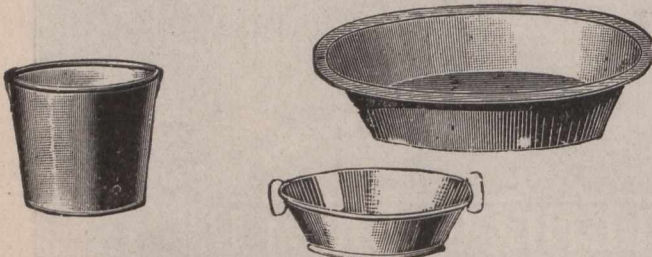
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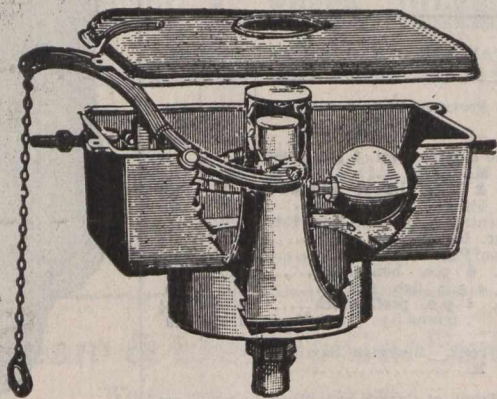
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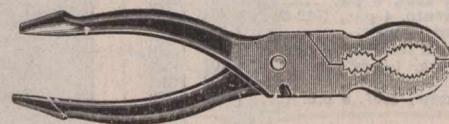


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erable sum, which should be assisting in
preserving the character of the Journal
and making it more valuable to its read-
ers.

—A machinist of Moncton, N. B., re-
cently succeeded in perfecting a new kind
of nut lock upon which he secured patents
in England, United States and Canada.

—The A. C. Thompson Co., of North
Sydney, N.S., have decided to erect a nail
factory, with a capacity of from 75,000
to 100,000 kegs a year. They will locate
their plant in Sydney or North Sydney.

—The Canadian Northern Railway
Company have decided to proceed with the
following construction work this year:—
Completion of the main line to Edmon-
ton; extension of Prince Albert line from
Melfort to Prince Albert, completion of
Rossburn line to Rossburn, completion of
Carberry-Brandon section, completion of
Springfield branch a distance of twenty
miles from Winnipeg; completion of
Thunder Hill branch from Swan River
to a point just behind the western
boundary of the Province, near Thunder
Hill.

—The British Columbia Electric Rail-
way Company, which has been operat-
ing electric systems of street railways
in Victoria, Vancouver, and New West-
minster, and between the two last-
named cities, has taken over the
branch line of the C. P. R. between
Vancouver and Steveston, and will op-
erate it as an electric railway, establishing
an electric sub-station at Eburne for the
new line. Electrical energy will also be
supplied to cannerymen and other manu-
facturers, who will establish additional
enterprises at Steveston and other points
near the mouth of the Fraser River. The
electric system will be installed about
July 1.

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—Hamilton's tax rate was fixed at twenty mills on the dollar.

London Clearing House.—Total clearings for month of February, 1905, \$3,290,281.

—London Clearing House.—Total clearings for week ending March 2, 1905, \$838,591.

—The city of Sydney, N.S., will borrow \$60,000 to build and equip the electric light plant decided on recently.

—Ottawa Clearing House.—Total for week ending March 2, 1905, \$1,829,599.48; corresponding week last year, \$1,811,143.19.

—Grand Trunk Railway system.—Earnings from February 22nd to 28th, 1905, \$644,608; 1904, \$533,971; increase, \$110,637.

—The contract for the eastern extension of Collingwood, Ont., wharf has been let, the price being in the neighborhood of \$25,000.

—The by-law to raise \$7,000 to defray the additional cost of waterworks was carried at Burk's Falls, Ont., by a substantial majority.

—London, Ont., reports that despite the large increase in the assessment this year, the tax rate will not likely be less than 23 mills.

—A Winnipeg dispatch of the 4th instant says farmers at several centres of wheat-raising, have started harrowing, wild geese are flying north and bears are coming out of winter sleep—sure signs of spring.

—Canadian lumbermen intend to wait upon the Ministers of Finance and Interior and press their claim for the imposition of a duty of \$2 a thousand on rough lumber.

—A branch of the Eastern Townships Bank has been opened at Hemmingford, Que., with Mr. Somerville, of Huntingdon, manager, and Mr. Thomas Barr, accountant.

—Customs collections at the port of Brantford show an increase of six thousand dollars for February, as compared with the corresponding month last year.

—Customs collection on imports at the port of Montreal for the past month show an increase of \$14,222.23 over the corresponding period of last year. The figures are: February, 1904, \$865,749.66; February, 1905, \$879,971.89.

—During February the C. P. R. land sales were 27,503 acres, for \$116,278, an average of \$4.23 per acre.—The Canada Northwest Land Company sold in the first two months of the year 11,500 acres for \$71,000, an average of over \$6 an acre.

—A Kingston wrecking company have contracted with the town of North Bay, Ont., to put 1300 feet of submerged sewer pipe into Lake Nipissing, and to lay 330 feet of intake pipe for the new waterworks system into Trout Lake, three miles from the town.

—The sale of several timber limits is recorded at Ottawa. Gillies Bros., of Braeside, have secured a limit 100 square miles in extent and situated on the Montreal River from J. R. Booth and the Lumsden estate, who were joint owners. The price paid was in the neighborhood of \$400,000.

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—Growers of tobacco in Essex county, Ont., will meet to discuss the advisability of uniting with the Quebec tobacco raisers in petitioning the Government for a change in the excise law to a uniform license and a uniform duty of 35 cents a pound on all tobacco.

—We learn from Brockville, Ont., that the executive of the estate of the late John McLaren sold to Mrs. John McLaren and Wm. C. McLaren, the Ontario Glove Works, one of Brockville's oldest industries. The purchasers are the widow and nephew, respectively, of deceased.

—The Canada Iron & Foundry Company, Limited, St. Thomas, Ont., has moved into its new shops, which comprise a main foundry building 76 x 600 feet, a warehouse 40 x 130 feet, a shipping room 32 x 70 feet, besides a machine shop, power house, and office building.

—A return brought down in the Commons recently gives the total area of public lands still undisposed of in the Northwest Territories as 938,818,210 acres, made up as follows:—Alberta, 38,190,964 acres; Assiniboia, 32,285,876 acres; Saskatchewan, 51,832,246 acres; Athabasca, 155,622,704 acres; Franklin, 320,000,000 acres; Mackenzie, 340,886,420 acres.

—Winnipeg notes.—A permit has been issued for an eight-story modern office building to be erected on the site adjoining the Bank of Ottawa.—Transactions in Winnipeg customs house during February show that collections of duty aggregated \$163,766.56, an increase of \$5,778.09 over the amount collected during the corresponding month of last year.

—Toronto Junction notes.—The Bank of Commerce has decided to erect a substantial brick building on Dundas street opposite May street. The present premises of the bank, at Van Horne street, will pass into other hands, necessitating the removal of the bank.—It is understood that the Reeve's Pulley Company, whose factory was recently burned down in the city, will move to the Junction.

—The London, Ont., customs collections for February amounted to \$72,029.34, as compared with \$71,307.89, during the same month of 1904, an increase of \$721.45. The increase was, according to a London letter, greater than these figures show, because in February last year the railroads released a great amount of coal that had accumulated here during the two or three months preceding, the duty on which amounted to nearly \$10,000. In February of this year there was little or no customs revenue from coal.

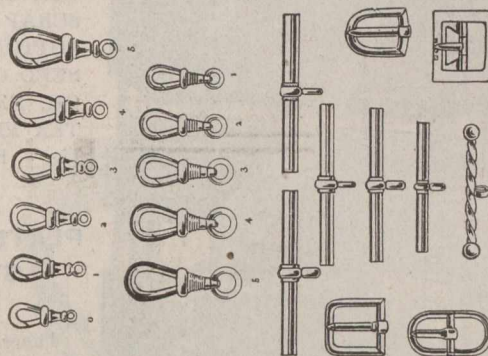
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98 Lichfield Street, WALSALU, England.

—At the annual meeting of the Collingwood, Ont., Board of Trade, held recently, the following officers were elected:—W. A. Hogg, president; P. Paton, vice-president; J. Morris, secretary; G. R. Carpenter, treasurer; council, W. A. Copeland, D. G. Cooper, T. F. Hodgson, F. W. Churchill, C. E. Stephens, Capt. F. Scott, G. W. Bruce, W. T. Toner, J. Guilfoyle and W. T. Allan.

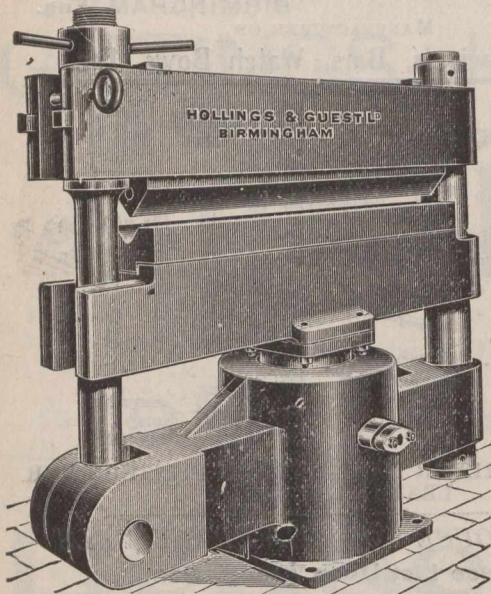
—The coming season promises to be the busiest on record for the builders of Hamilton. On the 4th instant, building permits aggregating \$100,000 were issued, chiefly for dwelling houses. The Chadwick Brass Company will build a \$14,000 factory, and J. J. Scott & Co. will build 55 more dwelling houses in the east end, at a cost of \$55,000. Present prospects are that labor troubles will not interfere.

—There was put into successful operation this week at the sub-station of the Shawinigan Water and Power Company, in Maissonneuve, the largest machine of its kind ever built. It is known as a "frequency changer," and was manufactured by a Cincinnati firm. The current as it comes over the transmission line from Shawinigan Falls is 30 cycles, and it is necessary to change this to 60 cycles for the use of the city lighting and power mains, the work for which this machine is destined.

—The western grain rate war was, according to a late report from Chicago, settled by an agreement to restore normal tariffs April 1. In addition to returning to the old rates the lines agreed that if any time any one became dissatisfied with conditions or rates they would not take action without notification. This agreement, if kept means the end of the so-called "midnight tariffs." The rates as restored give Chicago and the seaboard a better chance at western grain than they hitherto had.

—At a recent meeting of vegetable growers of Toronto, Hamilton, St. Catharines and Jordan it was decided to form the Vegetable Growers' Association of Ontario, patterned along the lines of the Fruit Growers' Association. A constitution was drafted, and copies of this will be submitted to all the local organizations of the Province in order that their representatives may be fully instructed on the course to be followed at a general meeting to be called in the near future to complete the organization. Mr. Cowan was appointed provisional secretary.

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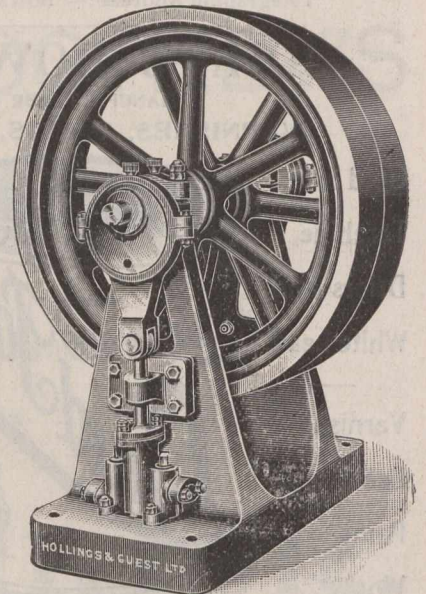
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—A deputation from the Niagara District Fruit Growers' Association waited upon the Ontario Minister of Agriculture, recently, and asked that the department conduct a series of experiments throughout the Niagara district in order to find out the best method of combating the black rot of grapes and the San Jose scale and for continued assistance in supplying spraying material to fight the scale and other pests. Among those on the deputation were: Dr. Jessop, M.P.P. for Lincoln; Major Hiscott, Niagara; W. H. Bunting, St. Catharines; M. Pettit, Winona; W. McCalla, St. Catharines; C. H. Honsberger, Grimsby, and A. H. Pettit, Grimsby.

—It is stated at Philadelphia that the Pennsylvania Railroad Company, at its annual meeting, to be held on the 14th instant, will ask the stockholders to authorize an issue of \$100,000,000 of new bonds. The proceeds of these bonds will be applied as follows: To the purchase of new stock to be issued by the Pennsylvania Company to meet its financial requirements and to provide for construction work on its lines west of Pittsburgh, \$30,000,000; to retire bonds maturing this summer, \$27,500,000; for New York tunnel terminal work, \$12,500,000; for general extension and construction work on the Pennsylvania,

chargeable to capital account, \$12,500,000, and for locomotives and equipments, \$17,500,000.

—According to a statement issued by the secretary of the North-West Association, there was yet to come forward on March 1st, 8,907,190 bushels of last year's wheat crop of Manitoba and the Northwest Territories, after allowing for seed and for the amount which it is estimated will be required by the country mills for grinding. The total amount of wheat marketed to date is 35,950,000. The details of the statement, showing the wheat situation on March 1 are as follows: Estimated yield, 59,857,190 bushels; inspected to date, 28,750,000; in store at country points, 6,750,000; marketed at Winnipeg, 200,000; in transit, not inspected, 250,000; total, marketed, 35,950,000; allowed for seed, 8,000,000; allowed for country mills, 7,000,000; total, 50,950,000; balance to market, 8,907,190.

—A petition has been filed for the winding up of the P. R. Cumming Manufacturing Company, of Renfrew, Ont., manufacturers of and dealers in woodenware and hardware specialties. The company was incorporated in 1901, with a capital of \$50,000. This was increased to \$100,000 and is now \$75,000, in one-dollar shares. Of this amount \$43,000 has been subscribed for, and all but \$100 paid. It is asserted that the

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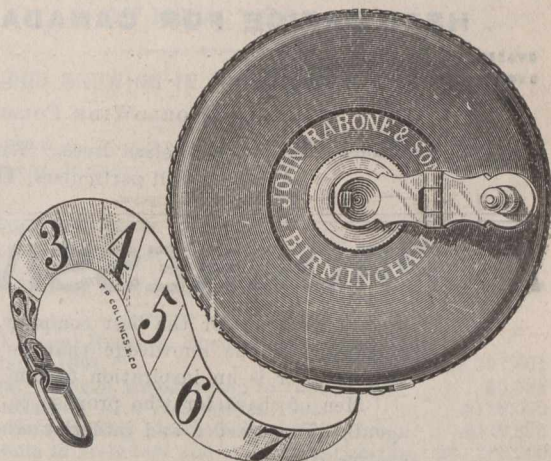
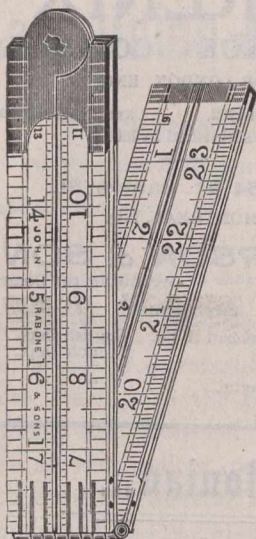
HOCKLEY ABBEY WORKS,
Birmingham, - Eng.

Manufacturers of

**BOXWOOD IVORY and STEEL
RULES.**

**METALLIC, STEEL, LINEN
MEASURING TAPES.....**

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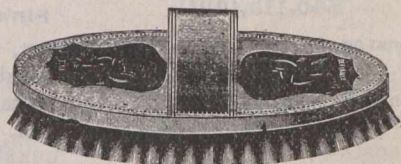


VALE & BRADNACK, HAND PAINTED PHOTO FRAMES.

Crown Steam Brush Works,
WALSALI, England.

Wholesale and Retail Only.

Manufacturers of the
"DEFIANCE"
Brand of Saddlery
Brushes.
Including



DANDY (Registered Pattern), WATER BRUSHES, with Secure Bracks, SPOKE BRUSHES, with Leather Face and Secure Backs, COMPO, HORSE, etc,

Specialité : LEATHER HORSE BRUSHES.

Special Prices for Canadians under the New Tariff. W

J. HAMPTON & SONS,

Photo-Frame Makers,
Glass Bevellers,
Silverers, and
Stationers' Sundries.

66, BRANSTON STREET,
BIRMINGHAM, England.

Silvered and Cut Plate Glass and Hand-Painted
Photo Frames.

very variety of Hand Painted Plaques and Opals.
Mounted and Unmounted.

TELEPHONE No. 04604.

liabilities of the concern amount to \$70,000. It owes several banks thousands of dollars. It is said that to these last-mentioned corporations all the assets of the firm have been pledged, while the plant and factory at Renfrew are mortgaged to the extent of \$18,000. A. R. Williams, of Toronto, is a creditor for \$4,000. The petition ends with the statement that the directors have admitted the insolvency of the firm, and the petitioners request that the private accounts of P. R. Cumming, the president, be investigated.

—The figures so far obtainable show a surplus of over \$10,000,000 on the financial operations of Canada for the eight months ending February 28th. The receipts were \$45,504,580, as compared with an expenditure of \$35,491,725. For the month of February the receipts were \$4,681,720, and the expenditure \$5,535,536. In the same month of 1904 the receipts were \$5,310,977 and the expenditure \$3,372,396. The receipts for the eight months in detail were as follows:—

Revenue.	Feb. 29, 1904.	Feb. 28, 1905.
Customs.....	\$26,710,985	\$26,842,238
Excise.....	8,737,336	8,283,681
Postoffice.....	3,067,516	3,270,185
Public works, including railways...	4,582,575	4,847,343
Miscellaneous.....	2,530,375	2,261,130
Total.....	\$45,628,790	\$45,504,580
Expenditure.....	\$30,480,110	\$35,491,725

—Insolvencies in the Dominion during February were 112 in number and \$647,731 in amount of defaulted indebtedness, of which 17 were manufacturers for \$166,707; trading failures numbered 93 and amounted to \$476,724 and other

commercial defaults were only two in number and \$4,300 in amount of liabilities. Although somewhat more numerous than in the corresponding month last year, when there were only 95 failures, there appears a decided improvement in the amount of defaulted indebtedness, which was \$709,367 a year ago. In 1904 manufacturing failures in Canada were 17 in number and \$182,553 in amount, trading failures 76 for \$459,267; other commercial concerns not properly included in the two principal classes were two in number and \$67,550 in amount. These comparisons are not quite as favorable as to liabilities when the examination is carried back two years, but in every respect last month's exhibit was much better than that of February, 1902.

The Standard Assurance Co. OF EDINBURGH.

(ESTABLISHED 1826.)

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$51,794,362
Investments under Canadian Branch, 15,500,000

(WORLDWIDE POLICIES.)

Assurance effected on 1st class lives "Without Medical examination."
Apply for full particulars, D. M. McGOUN Manager.

A PROGRESSIVE AGENT

prefers working for the best company. It is easier to close business, and the knowledge that he has the finest proposition to offer is an inspiration to him.

Men of character who propose to take up this work, and agents of experience and integrity who are seeking a remunerative contract

SHOULD WRITE THE CANADA LIFE.

NORTHERN ASSURANCE CO'Y.

INCOME AND FUND 1902.



Capital and Accumulated Funds, \$46,115,000

Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds..... \$7 525 000
Deposited with Dominion Government for security of policy-holders \$283,500

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

PHENIX

ASSURANCE CO'Y., Ltd.

OF LONDON, ENG.

Established in 1782, Canadian Branch
Established in 1804.

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, " "
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Galedonian... INSURANCE CO.

The Oldest Scottish Fire Office.

Canadian Head Office, - MONTREAL.

R. WILSON-SMITH

Financial Agent

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

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160 St. James St. - MONTREAL.

Fire Life Marine

Established 1865

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General Insurance
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Bell Telephone Building, Montreal.

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THE CANADIAN JOURNAL OF COMMERCE.

MONTREAL, MARCH 10, 1905.

LORD MINTO ON CANADA AND PREFERENCE.

One advantage of the system under which some prominent member of the ruling class in Great Britain spends a few years in Canada as representative of the Crown, is that when they return to the old land they naturally become representatives of Canada in society, in public life and in the Imperial Parliament.

It is impossible for any Governor-General to discharge the duties of his office with even ordinary intelligence, much less with conscientious zeal, without acquiring a fund of information in regard to Canada and Canadians, both extensive and varied, as well as up-to-date and reliable.

Our Governors-General are in daily contact with the

The Manchester Fire Assurance Co.

ESTABLISHED 1824

CAPITAL, - - \$10,000,000

HEAD OFFICE: Canadian Branch, Head Office;

MANCHESTER, - Eng. | TORONTO, - - Ont.

JAS. BOOMER, Manager. T. D. RICHARDSON, Asst.-Manager.

Evans & Johnson, Resident Agent, MONTREAL,
1723 Notre-Dame Street.

Simplicity Liberality Security

ARE THE THREE DISTINCTIVE
CHARACTERISTICS OF THE -

New Policy Contract

....OF THE....

IMPERIAL LIFE ASSURANCE COMPANY,

WRITE FOR PARTICULARS,

112 St. James St. - - MONTREAL.

Premier, with Cabinet ministers, with members of Parliament, of both parties, and others, who represent the leading interests of the Dominion. Macaulay accounts for the wisdom shown by some kings as rulers being so far higher than might be expected from their natural gifts, by their being in daily contact with men of the best intellect and most mature judgment, whose elevated ideas and tone are absorbed, as it were, by even rulers of mediocre abilities.

Our Governors-General have this advantage and have

(FOUNDED 1825.)

Law Union & Crown Ins. Co.

(OF LONDON.)

Assets exceed, . . . \$24,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: **112 St. James St., MONTREAL.****J. E. E. DICKSON. Manager.**

Agents Wanted throughout Canada.

also a staff of secretaries, one of whose duties is to be in close touch with the press, in order to keep His Excellency fully informed on all matters of public interest. It is all very well to speak of the "aristocratic elevation" of a Governor-General, isolating him from the life of the people, but this is a view that has no foundation, in fact, it is the fancy of shallow, class prejudice. We venture to say that in respect to any movement amongst the people of Canada having any bearing upon its public life, or interests, there is no place in the country where more complete information is on hand than in the office of the Governor-General, not on hand only, but in his head.

Lord Minto was no exception to his predecessors in this matter, he kept himself "posted" on public affairs and was ever anxious to acquire information respecting what was being thought, as well as done, by the Canadian people.

He was recently the guest of "The British Empire League," at which the Duke of Argyle, the Earl of Derby and Earl of Aberdeen were present, all four having served the office of Governor-General of Canada.

The Earl of Minto made a notable speech, in responding to the toast "The Resources of the Dominion." He showed an intimate acquaintance with this topic. Of the three Provisional Territories, and Manitoba, he said, only 4 per cent. of their 171 millions of acres had yielded a crop, but supposing only 25 per cent. of this area was under wheat, and taking the annual production per acre in Manitoba for the last 10 years, it was estimated that an output of 185 millions of bushels yearly was feasible, which, of itself, would place Canada in the position of being the largest wheat growing country in the world. The realisation of this, he predicted, would develop a sense of strength and an intense feeling of Canadian nationality.

But, said the ex-Governor-General, down at the bottom of every Canadian heart was pride in the Empire, and that intense love of the flag, which it was difficult to explain to those who had no personal acquaintance with our great Imperial outposts.

The vastly increasing productions of the Colonies and the enormous Imperial interests involved in Colonial trade, the possible future trade relations of the Colonies with foreign powers, suggested that "it might be wise for Great Britain to listen to the sentiment which would direct our Imperial commercial interests into a common channel."

This was a veiled, but by no means obscure endorsement of the Chamberlain movement. Lord Minto said, he had found all Canadian statesmen of both political parties absolutely agreed as to Imperial preferential

FREDERICK A. BURNHAM,
President.GEORGE D. ELDRIDGE,
Vice-Pres. and Actuary**Mutual Reserve Life Insurance Company**
OF NEW YORK.

1904's GOOD SHOWING IN LEGAL RESERVE BUSINESS.

Policy Reserve (per Certificate New York Insurance
Department, January 3rd, 1905.) \$4,397,988.New Insurance Paid for in 1903, - - - - \$12,527,288
New Insurance Paid for in 1904, - - - - \$7,862,353

Gain in New Insurance Paid for, - \$5,335,065

Gain in Full Legal Reserve Business in Force (Paid
for Basis) in 1904, - \$6,797,601
Gain in Legal Reserve Membership in 1904, - \$5,883
Gain in Premiums on New Business in 1904, - \$128,000
Decrease in Outstanding Death Claims, 1904, - \$119,296
Total Payments to Members and their Beneficiaries, \$61,000,000

Capable men, with or without experience, may secure the very best agency contracts. Address Agency Department.—
Industrial Agents, Address Provident Department, Mutual Reserve Building, 305, 307, 309 Broadway, New York.

trade. He had not found "in his intimacy with the wisest men in Canada, if he," Lord Minto, "might take Sir Wilfrid Laurier and Mr. Fielding as their representatives, the slightest nervousness as to the dangers to be apprehended from tariff bonds." Both were convinced of the possibility of preferential trade arrangements which would further Imperial sentiment and consolidate the trade and interest of the Empire. After this notable deliverance Lord Minto detailed the evidences on which he based the judgment that Canadians are a unit in favour of preferential trade. In concluding his very practical speech, he said he—

"Chose to set a higher value on the resolution of the conference of 1902, on the expressions of the Canadian press, on the resolutions of Canadian Chambers of Commerce and Boards of Trade, on the resolutions of Provincial Legislatures, and on the public statements of leading Canadian statesmen, than he did on the hasty conclusions of a few visitors to the Dominion of strongly pronounced party convictions. Surely it was hardly possible to watch the trend of Imperial events and not to realize that a future was opening out before us full of momentous possibilities, which could not be dealt with on lines that were out of date."

ABOUT LIFE ASSURANCE.

If the extent to which life assurance is availed of may be considered a fair test of a country's advancement, Canada cannot surely be reckoned a laggard. The returns recently made through the blue-books for the United Kingdom afford us an opportunity of measuring ourselves with our kin beyond the sea. As the Government returns are as tardy in reaching the public in one country as in the other, we can only avail ourselves as yet of the figures for 1903, although the various offices have issued statistics for publication earlier in the year. The net premiums in the United Kingdom for 1903 was equal to \$119,000,000; the net premiums in

Canada were, in round numbers, \$14,000,000. We omit industrials and foreign business in both totals. The former contribute nearly one-third of the total net premiums obtained in the United Kingdom. The foreign business of Canadian companies contributes premiums of nearly \$2,700,000, of which the Sun is credited with \$1,885,500, or considerably more than half its total premiums. The foreign premiums of the Canada Life were \$668,600, and of the Manufacturers, \$304,800. The North American, the Confederation, and the Imperial are increasing their foreign business. There would appear to be some inducements not on the surface to direct this business abroad, when so much business is done in our midst by foreign companies.

The bulk of the industrial business in Canada is now done by the great Metropolitan of New York, the proportion to its ordinary Canadian income in 1903 footing up premiums of \$762,900 to \$281,900, the London (Ont.), coming next with \$217,000, followed by the Union of Canada, with premiums of \$63,000.

The total life assurance in force in the Dominion for 1903, including the foreign business of Canadian companies, footed up \$530,911,000. Of this the British companies carried about \$37,339,000, and American companies \$158,796,000. Thus it will be seen that Canada carries the great bulk of her own life insurance, the Canadian business being somewhat more than double that transacted here by United States (American) companies, and nearly nine-fold that of British companies. The last-named offices, save two or three, devote themselves almost exclusively to fire underwriting, a fortunate distinction, it is believed, for the country. The life business in Canada shows marked increases, as shown by the table:

	Canadian.	British.	American.
1902.. . . .	\$307,444,800	\$36,874,600	\$146,136,000
1903.. . . .	334,776,000	37,339,000	158,796,000
1904.. . . .	367,105,000 (a)	38,500,000 (a)	169,000,000

(a) Estimate.

Of the Canadian companies, the Canada Life, as becomes the oldest, carries over \$100,525,000 insurance. Among the British companies the Standard carries considerably more than half the total. Where all are making headway, it were invidious to distinguish, but we may mention alphabetically, the Confederation, the Federal, the Imperial, the Manufacturers, the North American, the Royal Victoria, the Sun, and, among the new comers, the Crown, the Mutual, the Dominion, the London (Ont.), the National, the Northern (Canada), the Union (Canada), etc.

All the great American companies continue to show progress. Indeed, the soil of Canada is almost as favourable to their growth as is that within their own borders.

The vigour thus shown in Canada by the 20 Canadian, 5 British and 7 of the 9 American companies, affords satisfactory evidence that every opportunity is given our adult population of profitably laying by something for a rainy day, or providing for those survivors they hold dear, and that the people are not insensible to the opportunities thus afforded them. It is to be hoped that some of it is not being disposed of at too cheap a

rate, as we hear of in some cases. Paying dollar for dollar, to say nothing of much higher inducements, is not always fair to older policyholders, and does not make for longevity on the reverse side of the position.

WESTERN ASSURANCE COMPANY.

After so disastrous a year as 1904, in which the losses by fire on this continent amounted to over 250 millions of dollars, the month of February alone in 1904 having had a fire loss of over 90 millions of dollars, it is not to be expected that any company would make a satisfactory exhibit of its business last year.

The Western, in common with its neighbours, had a very severe trial last year, the effects of which are not shown by the financial statement to 31st December, 1904, just issued, and which appears on a later page in this issue, as the company called up sufficient capital to re-instate it in a strong position.

The assets amount to \$3,305,504, of which one-third consists of municipal bonds and debentures, \$501,229 of railway bonds, \$462,133, and \$215,409 of cash in hand and on deposit. These assets alone make a total of \$2,359,567, and may be regarded as equivalent to cash in hand, so readily would they be converted into cash in case of need. The Western, therefore, is in a position to meet even conflagration claims with its customary promptness, a feature in its management which has given this old company its high reputation.

The capital stock, less calls in course of payment, is \$1,468,746, losses under adjustment \$189,680, reserve fund \$1,608,765, leaving \$38,312 for a dividend, which was paid in January.

The statement does not give the premium income, or the losses in 1904, which we should have been glad to see officially stated.

MONTREAL WATER.

To live on an island surrounded by clear running water would seem a blessing, and Montreal's inhabitants are so favoured. Running water does not, however, always imply pure drinking water, though even in this regard the citizens of Montreal have little of which to complain. Couple of years ago a landslide up the Ottawa River caused temporary confusion, and various theories were advanced as to the origin of the murky liquid flowing through the city taps, but this soon righted itself and no serious unpleasantness has since arisen.

The two rivers that join forces in supplying Montreal with water, the St. Lawrence and the Ottawa, are, owing to peculiarity of formation and seasonable conditions, somewhat irregular in their workings, Montrealers being thus favoured with a variety in this regard, which does not fall to the lot, or issue from the mains, of taxpayers in other cities. Sometimes there comes, quite unsolicited, the waters of the St. Lawrence, bearing that unmistakable tint so characteristic of the chain of lakes from which it derives its supply. This shade—if shade may be attributed—is rather of a clear bright green, as

compared with the blueish tint of its partner, the Ottawa. This is clearly discernible above the suburban town of Lachine, where a portion of the currents of the two rivers meet.

For some weeks past Montrealers have noticed that the supply of drinking water, direct from the taps, has been clearer than usual and we have been asked the reason. Most every winter frazil ice, created by the Cedar and Cascade rapids of the St. Lawrence, is deposited at the foot of the latter, and results in raising the level of the river in the neighbourhood of Beauharnois. The rise depends on the quantity of ground ice that accumulates, which varies from year to year. At present the waters of the St. Lawrence at this point are some seven feet higher, owing to this icy formation, than would otherwise show. This results in blocking up the channel of the St. Lawrence, damming its water back around the west end of Isle Perrot, and causing it to flow across to the Ottawa at the Lake of Two Mountains and down by St. Anne's. At the same time the water of the Ottawa finds its outlet largely by the "Riviere des Prairies," Montreal being thus wholly supplied with water from the St. Lawrence, which "corners," as it were, for the time, the business of the Montreal Water Works Committee, and prevents its very active and well-behaved neighbour, the Ottawa, from having any real voice in the matter.

Thus it is in life, the big fellow at times unloads and shoves the little fellow temporarily out of business.

HARBOUR MATTERS.

The vagaries in connection with the peculiar position of the Harbour Board in its relation to the Government and the trade of the country at large—as well as that of the city and also the individual interests represented on the Board—were brought out in limelight at the meeting of the Board last Monday. The statement was then made by authority that there was a deficiency in the revenue to meet the engagements of \$150,000 per annum. So loosely was that statement made that those present did not know whether it meant the actual position today or if it included the expenditures already contracted for.

That statement did not take people altogether by surprise. It was well known for years that only a moderate surplus of revenue over expenditure was received. Within the last few years a system of expenditure on a large scale was commenced, much of it unnecessary, of an unproductive character, and without any provision being made for a revenue to meet the interest of the outlay. It is the old story of the man who started to build without counting the cost.

Some members of the Board appear to have been astounded at the revelation, and wanted to know where the money had gone and how much was "spent wastefully." These members should have been awake at an earlier day—when these expenditures were authorized. They were, it is true, persuaded into belief by high authorities from Ottawa—at banquets and other festivities on various occasions—that what Montreal required were modern facilities in the harbour, regardless of ex-

pense, to ensure its being the great national port of the Dominion. Following this advice, the borrowing of money at a moderate rate of interest was rendered facile, and an era of extravagant expenditure of money on unproductive works was inaugurated, without provision for a return of any revenue from them.

The excessive cost of making the high level wharves, whatever benefit they may be to some interests, is a cause of positive injury to the inland water transportation interests, as much of the freight that was formerly transhipped direct from the place of landing, has now to be carted some distance to a low level wharf at a prohibitory cost, which makes its carriage unprofitable.

The final cost, beyond the estimate, of the now notable elevator, that was to effect so much for the trade, has been largely in vain, as the building is standing useless, if not unuseable, and is not likely to become useful for an indefinite time under any circumstances, although the expenses connected with it are going on as though it were working for the benefit of the trade as it ought to have been with ordinary foresight two seasons ago. To say the least, the position of that unfortunate work reflects no credit upon the management that directed it.

The condition in which the two-storey-shed question is involved is a sorry one. The amount of money those sheds are to cost—some \$3,000,000—is exceedingly great, and yet the people most interested in them object to them in their present shape, and will doubtless object to pay the cost. The building of them was decided upon and the contract given out without any arrangement being made as to how the interest of the cost should be met. And now, at this late day, the question is raised. That question is an awkward one, and it may perhaps result in serious disarrangement and injury to the business of the port.

In the meantime the question of one or two-storey sheds is still unsettled. The shipping interests and local interests are as strongly opposed as before to the second storey, without any means of reaching it. In the recommendation of the opposing interests the department in Ottawa brought an expert from New York, to examine and give a disinterested opinion on the comparative merits of the two-storey plans of the Harbour Engineer and those of the one-storey sheds prepared by Mr. St. George, which latter are approved of by the Shipping Federation. The expert, whose name is Greene, is understood to be now busily engaged on the task set before him, and his ultimatum may be expected shortly.

The information given out at the last meeting serves to emphasize the call we have repeatedly made in these columns for more prompt and detailed information of the financial position of the Harbour Trust. It is—to put it mildly—unseemly that there has been no financial report since 1902, and the public, as well as one of the members of the Board, last Monday, want to know whither all the money has gone.

This matter of withholding the Board's reports was discussed in the House of Commons nearly two months ago, and one of its members on the floor of the House pledged himself to the members that the report for 1903 would be out within a month, and that for 1904 shortly after. However, there is no sign yet of either

of these reports being forthcoming! People naturally wonder why this is so.

Whilst the Board has been occupied in spending money on works undertaken without any properly organized system from the first start in changing the harbour, there are many matters that have been utterly neglected. For instance, the abomination caused by the sewer opposite the Custom House still remains to contaminate the still water in the basin. The danger therefrom to public health was pronounced upon by the Provincial Board of Health more than two years ago, and the nuisance was ordered by that body to be removed under a penalty. But it still exists! It is passing strange that the Board has seemingly no power to enforce its decisions.

Another matter of the greatest importance is the working of the cars on the harbour tracks, the present leases to the railways expire in a short time. Some different arrangement of that traffic is necessary for the future. New railroads will soon seek entry to the wharves, and all the traffic of the cars should be under one control and moved by electricity.

These changes will require thought and time to work out, so as to have everything ready when the new system comes on.

It is to be hoped that the members of the Board will take up this question and solve it intelligently, instead of indulging in so many of those wrangling personal discussions which they have been so much accustomed to of late.

BRITISH AMERICA ASSURANCE COMPANY.

The statement to 31st December, 1904, is the 71st of the British America, and it covers a year of unprecedented disasters, caused mainly by the conflagration at Toronto, early in 1904.

To meet the untoward situation created by the fearful losses last year additional capital was called up, so that the statement to end of last year bears no such mark of disaster as might have been expected.

The subscribed capital, less calls in course of payment, amounts to \$835,396, the losses under adjustment, \$163,595; the reserve fund is \$1,024,042, and the balance of \$20,644 was paid as a dividend in January.

The statement gives the security to policy-holders as \$1,874,042. The assets amount to \$2,043,678, of which \$1,503,381 consists of bonds and other securities, and cash on hand and on deposit. The possession of so large an amount of assets of this class, so readily turned into money, puts the British America in a strong position, and maintains its high prestige.

The British America and the Western are under the management of Mr. J. J. Kenny, who is vice-president and managing director of both institutions. Mr. Kenny is recognized in insurance circles all over this continent as one of the ablest of underwriters, and most popular and widely respected of managers.

—Senator the Hon. Geo. A. Cox, who had been more or less indisposed since his late bereavement, is again to the fore, as active as ever in his various rounds of business.

THE FEBRUARY FIRE LOSS.

The fire loss of the United States and Canada for the month of February, as compiled from the records of the Journal of Commerce and Commercial Bulletin, shows a total of \$25,591,000. The following table gives a comparison of the fire losses of the first two months of the present year with those of the preceding two years:

	1903.	1904.	1905.
January.....	\$ 13,166,350	\$ 21,790,200	\$16,378,100
February.....	16,090,800	90,051,000	25,591,000
T'l 2 months..	\$ 29,257,150	\$111,841,200	\$41,969,100
March.....	9,907,650	11,212,150	.....
April.....	13,549,000	23,623,000	.....
May.....	16,366,800	15,221,400	.....
June.....	14,684,350	10,646,700	.....
July.....	12,838,600	11,923,200	.....
August.....	8,428,350	9,715,200	.....
September.....	9,939,450	14,387,650	.....
October.....	10,409,800	12,866,200	.....
November.....	13,589,550	11,515,000	.....
December.....	17,224,700	19,422,350	.....
T'l 12 months..	\$156,195,600	\$252,364,050	.....

During the month of February there were 328 fires of a destructiveness, each, of \$10,000 or more, and may be classified as follows:

\$ 10,000 to \$ 20,000.....	110
20,000 to 30,000.....	67
30,000 to 50,000.....	57
50,000 to 75,000.....	35
75,000 to 100,000.....	16
100,000 to 200,000.....	27
200,000 to 3209,000.....	16
Total.....	328

The important fires during the month under review were these:

Morristown, N. J., dwelling.....	\$ 230,000
Birmingham, Ala., several stores.....	240,000
Chicago, Ill., several manufacturing concerns..	305,000
Seattle, Wash. hardware store.....	400,000
Mobile, Ala., hotel and stores.....	400,000
Hoboken, N. J., two steam yachts.....	550,000
Denver, Col., department store and other..	300,000
Indianapolis, Ind. several business blocks..	1,070,000
Boston, Mass., wharfs and steamers.....	1,250,000
New Orleans, La., railroad terminal property..	3,209,000
East Liverpool, Ohio, hardware house and other...	480,000

It will be noticed that the losses for February, 1905, exceed the losses of February, 1904, if the Baltimore conflagration is deducted, by over \$5,500,000. It has been apparent from the third week of the month just closed that it would present an aggregate of discouraging size, and managers of fire underwriting institutions have been complaining of the severe losses they have recently incurred.

—At Hamilton, on Wednesday morning, Meakins & Sons' four storey brush and hat factory, employing 100 hands, was destroyed by fire. The loss is estimated at about \$45,000, made up as follows:—Stock, about \$30,000, with insurance of about \$17,000; building, \$15,000, with about \$8,000 insurance.—A. Pare & Co.'s carriage factory, Montreal, was destroyed by fire on Wednesday night. Total loss, \$12,000 to \$14,000.

PACKAGE FOODS.

New package foods—or rather foods packed under new names—are still being introduced on the Canadian market. When is this interference with the grocers' better interests going to stop? Apparently it is only near the beginning, and, gaining financial, if not bodily strength from the cause it advocates, the grocers of the country may well look alarmed at its steady encroaches.

It is not many years ago since the first of these so-called health-giving foods found its way to the retail grocers' shelves, but what extra profit it has, with its many followers, brought to the till is what the average merchant has yet to see. When rolled oats were introduced in pkge. form some ten or twelve years ago, there was nothing noticed in their presence which would indicate serious interference with ordinary profits, but were rather hailed with pleasure by retailers, who saw in the neat oblong pkgs. labor saved in weighing, packaging and keeping securely covered, besides relief of mind in having all blame for alleged inferiority in quality, etc., taken from their shoulders and removed to those of the manufacturer. The pkge. oats being dearer than that bought in bulk, retailers were not impressed with any fear that the new pkge. would shortly meet the bulk goods in a tight race for preferment, and certainly were given no hint of all the other pkge. grain foods that were destined to follow. Now the stores are filled with them and scarce a month passes but crushed wheat or oats are being packaged up and heralded under some new name, as suggestive of the active, imaginative, penetrating brain of the advertising man as of the surprisingly recuperative and muscle-building (?) properties of the contents. Essayists have written of the age of steel, the age of steam and the age of electricity, but the present must be put down by the grocer as the pack-age.

It might be deemed an easy matter for retail dealers to avoid being overburdened with this class of goods, by refusing to handle them, but human nature is ever various in its aims, and no matter what article is extensively advertised, sufficient call will be found for it to offer at least temporary gain in its handling. The extreme methods employed for placing some of these pkge. goods on the market are hard for the busy retailer to combat. Before he knows of the existence of a certain food product he may find calls for it at his counter, sufficient in numbers to make him interested. This completes the work of the introducer, for demand creates supply, and for the sake of a few dollars each grocer in town will risk a box or two, and then his interest becomes greater, for he must speak of the new food and further its sale in order that circumstances may not cause it to remain on his shelves.

Some two years ago the question of pkge. foods was brought to the attention of the chief of the U. S. Bureau of Chemistry, who, on analysis, declared ordinary rolled oats to contain more of the various elements of nourishment than any cereal food upon the market. This decision, widely circulated at the time, might naturally have been deemed sufficient to relegate these attractively-named packages into that obscurity which would allow the grocer to feel he could again use his

better judgment and have place on his shelves for a few other articles besides breakfast foods, but no. There was too much profit in their successful introduction to have them knocked out so readily. It seemed but to serve the purpose of bringing greater variety on the market. Alert advertising managers became in greater demand, and today the best unabridged dictionaries are far in the background as compared with the average grocer's shelves in the possession of new words, supposed to signify all that is most redeeming in the production and preservation of vigorous constitutions.

The extreme mode of advertising adopted by the introducers of these pkge. foods is, after all, nothing new, for in the principal cities of the United States like methods have long been practised by manufacturers of laundry soaps and other goods sold under distinct names. The plan is quite simple. A salesman calls on a representative grocer and proposes that he buy, say twenty-five boxes of soap. He guarantees its sale, and at once discloses how he will go about it. He sends couple of men to visit every house within a radius of, say a half mile, leaving with each family a circular letter with coupon attached, stating thereon that on presentation of this coupon at the store mentioned and the purchase at regular price: five or seven cents, of one bar of this particular soap, the grocer will deliver a second bar free, taking the coupon as pay. The soap company sign an agreement to pay cash for all the coupons thus accepted. The grocer understands that if he does not accept this very liberal offer his most worthy competitor is altogether likely to do so, but he is quite apt to overlook the fact that in profiting by this idea he is increasing his stock, because he is destroying for the time a large part of the regular demand for the other staple soaps he has on hand.

The cereal breakfast food industry works in a like manner. It compels retailers to carry a much greater variety of stock than there should be necessity for, thus throwing impediments in the way, while at the same time interfering with the sale of the hitherto staple bulk goods, under their regular names, and from which a much larger profit was derived, though selling them at a lower price per pound to the consumer.

WHEN THE WAR HAS ENDED.

If Japan continues to show the same determination in peace as in war, she should prove a good customer of Canada after the smoke of battle has cleared away. Her purchases even now seem to display a spirit of decision, promptness and far-seeing judgment which should be still more marked when the war-cloud has passed over. The following item, sent us from New York, reflects some of the lines that country is open to purchase: A representative of the Sekko Manufacturing Company, of Toiko, Japan, who recently left an order with a Philadelphia commission house for 1,500,000 pounds of cotton yarn, will, it is understood, buy considerable American automatic power knitting machinery, sewing machines and special machinery of all kinds for the company's plant. The Sekko Manufacturing Company operates four large knitting mills and one small one, employing 4,000 hands and is at present equipped with German hand knitting machinery. The mills are being run night and day on army contracts, using 300,000 pounds of 8, 9 and 10 cops for bucking purposes per month.

WOOL.

The second series of London auctions opened on Tuesday (7th). Prices showed a slight decline in fine grades of crossbreds, while coarse crossbreds declined 5 to 10 per cent. These wools have been very dear and this reaction was expected as our market reports of recent weeks predicted. The supply of wool being very light both, in the U. S. and Canada, it is expected that most of the offerings at this series will be taken. A New York report of Monday last says:

Domestic wool has been in rather better request this week and the undertone of the market has perceptibly improved. Of actual business little has been done. This is invariably a dull season and the conditions obtaining today do not make for an unusually active market. Values are high, and while growers are adopting an unbending attitude manufacturers do not care to buy at today's rates more material than they have good orders for. Under normal circumstances so long a spell of inactivity would inevitably depress prices, but the general strength of the market and the general scarcity of domestic wool have been demonstrated by the continued firmness of values. Even the abnormal imports from England have not caused the market to collapse, nor are they likely to do so now in view of the clean state of the domestic market and the comparatively high cost of the imported article. It is, of course, true that this is now a buyers' market, a contrast to the state of affairs earlier in the year, but the lightness of the unsold supplies prevents any wholesale rush to sell. Those who hold stocks today are looking around for purchasers, but the latter must pay a good figure in order to get possession of the stuff. Wool is not being thrown away. The generally healthy condition of the goods market is acting as a support to the raw material market. Woollens have been taken with freedom and until quite recently cancellations were exceptional; today orders are being cancelled here and there, but for the most part goods are accepted without demur. So long as this obtains there is little probability of the wool market breaking. The new clip will begin to be available very soon now, but a great part of the early shearing has already been contracted for at prices which forbid the marketing of the wool at anything below today's rates. The Arizona clip has practically all been booked and buyers who have been west trying to make contracts find that growers have ambitious notions regarding the value of their product. Boston buyers have, it is said, been turned down quite frequently in their peregrinations of the west. The opening of the London sales being so near—next Tuesday—there has been a tendency to await developments there before doing more business. The offering will consist of some 170,000 or 180,000 bales. Prices are not expected to show any advance over those ruling at the last series; in fact, there is an impression that crossbreds, which declined at the close of the last sale, may show some weakness, especially as the amount to be sold comprises about three-fourths of the total offering. At present some business is passing here in Australian wool and there is no scarcity of South American crossbreds. Business in New York however, has been quiet. There have been a few sales of pulled wools, both A and B supers; in one instance a lot of B super went to Boston at 52c. Texas wool is in short supply and values are unchanged. Domestic fleeces are perhaps a shade easier, but Territories are firm.

The mohair market has been inactive during the week, but all needs have not yet been supplied. By the time the new clip arrives here the market will be very well cleaned up.

The carpet wool market has not yet been without interest this week. Perhaps the most significant occurrence has been the purchase of Cordova wool, which formerly came to the United States, for Canada. As announced in this journal some time ago, German competitors put the price so high that this useful clip could not be safely brought here under the low duty recently it was learned that a considerable quantity of the clip has just been secured for Toronto. The question will be discussed: What will be done with this wool? Will it be manufactured into carpets in Toronto? Or will it be washed and prepared for export into this country? Russia, whose doings have attracted so much attention of late, sends

another report directly concerning the carpet industry. Advice has been received here that large consignments of wool intended for America have been held up owing to the railway strikes. One importing firm is interested in lots aggregating over 2,000,000 lbs., which were to arrive at this market in March, April and May, but which, the importers are now given to understand, will not be forwarded before June at the earliest.

Carpet wool prices continue firm; indeed, sales have been effected this week at figures which were rejected recently by the parties who have now taken the stock. Holders do not see anything in the situation which points to lower values, and since they cannot replenish at lower rates they stand out for full prices. In addition to these sales business has opened up in spot China, the vessels recently arrived having now discharged part of their cargo. About 150,000 lbs. of filling was sold this week and negotiations are in progress for more extensive deals. The price has not been reported, but it is understood to have been high. A heavy shipment of Servian wool is now on its way to the local market; it has already been sold. A smaller lot of Zackel has also been sold to arrive. Prices for these European wools remain very firm, with an advancing tendency. It is stated that as soon as all orders are fulfilled manufacturers contemplate a material curtailment of output. At Philadelphia the greater part of the ingrain looms are already idle. The big manufacturers are still keeping their plants well employed, but now that the season is over a period of slackness is not improbable.

NEWLY INCORPORATED COMPANIES.

The Boileau Reduction Company is incorporated, with a share capital of \$1,200,000, to acquire the patents of the Boileau system of ore reduction, and to carry on the business of milling mining, smelting and reduction company. The provisional directors are Frederick Plumb F. V. Philpott, J. T. Ross, T. S. Collis and F. W. Baldwin, all of Toronto.

The Canadian Northern Coal and Ore Dock Company, Limited, of Toronto, is incorporated, with a share capital of \$500,000, to carry on a general shipping, lumber, coal, ore and grain business. The provisional directors are J. S. Lovell, Wm. Bain, Robt. Gowans, E. W. McNeill, R. Richardson, F. C. Annesley, and R. P. Ormsby.

The Canadian Drawn Steel Company, Limited, of Hamilton, is incorporated, with a share capital of \$100,000, to manufacture or deal in iron and steel. The provisional directors are W. A. McCool, H. J. Waddie and D'Arcy R. C. Martin.

The Canada Cancer Institute, Limited, of Toronto, is incorporated, with a share capital of \$50,000, to acquire buildings and maintain institutions for the treatment of cancer and other chronic disorders. The provisional directors are Dr. W. H. Carleton, J. E. Merritt, R. J. Goudy, and Louis Kirwin, all of Toronto.

Other companies incorporated are:—Fountain Condenser Company of Petrolia, \$40,000.—Clark-Demill Company, of Hespeler, \$100,000.—The National Supply Company, of Windsor, \$40,000.—Cataract Wine and Canning Company, of Niagara Falls, \$100,000.—McIntosh-Gullett Company, of Toronto, \$75,000.—North Bay Light Heat & Power Company, \$50,000.—Brantford Rink Company, \$25,000.—Leamington Light and Heat Company, \$40,000.—Newsome and Gilbert Company, of Toronto, \$100,000.—Galt Building and Real Estate Company, \$40,000.—General Leather Goods Company, of Toronto, \$40,000.

MANITOBA ANXIOUS TO EXPAND.

At a meeting of the Winnipeg Board of Trade, on the 6th instant, the following resolution was passed unanimously:

"Whereas, the Province of Manitoba as established by Act of Parliament in 1870, was tentative and experimental, especially so far as territorial bounds and financial arrangements were concerned; and whereas from the beginning, Winnipeg has been

the commercial and financial metropolis of the whole country, and the enterprise and liberality of its merchants helped to sustain the new settler, while such settler has stood the brunt of the fight in the hardships of opening a new country with new conditions to face, and the work of both combined has resulted in the successful development of the country, and has made possible further settlement and the large influx of settlers which has taken place; and whereas, various changes have since the establishment of the province been made in its financial arrangements, and in 1881, recognizing the justice of Manitoba's claim to territorial bounds which would place it upon a fair basis with its sister provinces Parliament passed an Act for the extension of its boundaries westerly, northerly and easterly, increasing its area from 13,466 to 154,000 square miles; and, whereas, the result of the appeal of Ontario to the Privy Council resulted in cutting off the eastern extension, and reducing its area to 73,000 square miles; and, whereas, since that time Ontario has increased from 109,480 to 260,862 square miles, and Quebec from 193,355 to 351,872 square miles, and it is now proposed to create Saskatchewan and Alberta with an area of 250,000 miles each, and British Columbia has an area of 372,360 miles; and therefore it would be unfair to leave Manitoba in the centre with its small area, and the failure to enlarge same would interfere with its commercial advancement, which reason alone should strongly appeal to the whole Dominion;

"Therefore, be it resolved, that the Government is urgently requested, at an early date, to take such means to enlarge on equitable terms the area of the province to a size as near as possible to that of Saskatchewan and Alberta, now proposed to be erected."

CANADA'S MINERAL PRODUCTS.

The annual preliminary statistical statement of the mineral production of Canada for 1904, as compiled by the Geographical Survey Department, shows the value of the mineral products of Canada last year as over \$60,000,000. This is a falling off of \$2,500,000 in the grand total, but does not necessarily indicate a general slackening in the permanent industries of the country. It is rather a gradual return to the natural conditions after the abnormal inflation due to rapid exploitation of the richer and easily accessible portions of the Yukon placers. To this cause can be attributed nearly \$2,000,000 of the decrease shown. Taking the different classes, comparison with the totals for 1903 shows that the structural material and clay products class remained practically stationary as far as their aggregate value is concerned. Practically every province in Canada shows a falling off. Nova Scotia, which ordinarily has an output of about half a million dollars, shows a decrease of nearly half its production. Several reasons are given for this, among which may be mentioned the extreme drought during the past season, the closing down, owing to financial difficulties of a number of the best producing mines, and the cessation of production at the Richardson mine owing to the destruction of the shaft and workings by an extensive crush.

In Ontario, although a considerable amount of prospecting and development work has been done, most of the mines that were formerly important producers, were not operated during the year.

In British Columbia, an increased output from placer mines is indicated, while a smaller production was obtained from the lode mines. The ore shipments from Rossland and vicinity, the chief gold producing district, were less in 1903 by about 20,000 tons.

The Yukon output for the year, \$10,000,000, is based on the receipts of Canadian Yukon gold at the United States mint at San Francisco, and other receiving offices.

Although over twice as much lead was produced in 1904 as in 1903, the output is still far from its former maximum, viz., 31,584 tons in 1900. The production in 1904 was about 19,000 tons as compared with 9,070 tons in 1902.

The exports of lead from Canada in 1904 were 12,913 tons

of lead in ore etc., and about 21 tons of pig lead. Exports of iron ore were 168,828 tons, valued at \$401,738. In addition to the ore exported, about 180,932 tons of ore, worth about \$489,687, were mined in Canada and charged to Canadian blast furnaces.

TEESWATER CORRESPONDENCE.

Our special correspondent at Teeswater, Ont., writes:—Mr. Robert Knox has removed his jewellery business this week from here to Wingham.—George Stothers has sold out his bakery and grocery business to a farmer named Shetland from somewhere near Nile, P. O., Huron Co., who takes possession on 15th inst. The change will, it is hoped, prove a prudent one for the farmer.—Maurice Dowd, who came here from Arthur last year, and bought an hotel, did not make it go, and was obliged to assign. His liabilities are about \$3,000, unsecured, besides a mortgage of \$2,500 on the hotel he purchased. Assets are valued at about \$1,200, but the creditors are endeavouring to realize the balance of their claims out of a farm he is said to have conveyed, without consideration, to his wife.

This is the season of the year when purchases of land are carried out, mortgages renewed, and new ones made. One of our bank managers was remarking on the great change from days gone by, instead of the loan companies doing the business the local capitalists are able to furnish a large proportion of the amounts required, and consequently the money on deposit with local banks is diminished to nearly vanishing point.

The harvest was not a good one in this locality last year and our farmers are hustling for better results this coming season.

CUSTOMS REGULATIONS.

The department of customs has decided that the following articles are subject to the special duty if sold at a reduced price for export: Photo library paste, paper patterns, silver stampings and castings, dental chairs, lumber, combs, corn cutters for canning purposes, "wood" screws, wind mills, sewing machines, harness snaps, stove pipe registrars, wire rope, spring steel, 2½ to 5 inch from ¼ to ½ inch thick for railroad springs, axes, iron pipe fittings, roasting or dripping pans (sheet iron), safety pins, scale tanged table cutlery, pumps and valves (invoice), lawn mowers, saddlery hardware (invoice), cameras, antimonial lead, milk food, veneer butter dishes, rubber balls, watches, box carts, shoe polish and dressings, lace collars, hosiery, core compound for foundry purposes rubber boots and shoes, Portland cement, roasted coffee, illuminating oil, sardines, enamelled bath tubs, porcelain sinks, dry colors red, cocoa butter, hops, gas burners, cast iron tinned hollow ware, cast iron maslins, candied peel, jams golden syrup, door checks and springs, rock drills.

Exempt from special duty: Waterproof drawing ink, anvils, razors, "universal" bread mixers, differential pulley blocks, hemp fuse, dried currants, olives in brine common window glass, children's water colors, sewer pipe, 30 inches in diameter, ribbon gold leaf, cane molasses, dressed skins, such as are not produced in Canada.

The following decisions by the board of customs are announced: Alvina table salt, 25 per cent.; bells of all kinds, when imported for use in churches, free; chocolate paste color, 25 per cent.; creamehia, per sample submitted, 50 per cent.

CO-OPERATIVE CONCERN GOES UNDER.

While co-operative stores are being successfully conducted in England, the experience of the promoters of such concerns in Canada and the United States has not been fruitful. In our last issue we reported the assignment of the Merchants' Mantle Manufacturing Company, Toronto. The liabilities are \$40,000,

of which the trade liabilities amount to \$15,000, due largely to British cloth manufacturers. The opinion of the directors, who decided to make an assignment, was that these trade claims would be paid in full from assets available. The company was a co-operative one organized six years ago by Mr. C. A. Calkins, who has filled the office of managing director. The shareholders are all retail merchants throughout Ontario. Of an authorized capital of \$50,000 about \$22,000 is paid up. No dividends were paid, nor was it intended that there should be. The object was to supply the retail dealers, who were shareholders, as nearly to cost price as practicable.

NEW SOURCE OF COMPETITION.

Looking ahead is seldom so convincing but that unforeseen conditions may entirely change the face of things and in time show the original deal to be very wide of the mark. The iron and cotton industry of the world will meet ruinous competition from both Japan and China, says James T. Ford, who according to a Seattle, U. S., despatch, has been studying labor conditions in the Orient as a delegate of the International Mine Workers. Mr. Ford has reached Seattle, en route to New York and Birmingham England, his home city. He said while here:—

"The development of the cotton industry in Japan is almost as dangerous to Great Britain as is the prospective development of the steel and iron foundry business in China to the United States. It is an irrefutable fact that New Orleans cotton, the raw material that used to go to England, is, or was before the present war, largely going to Japan. The effects of this can be seen today in the closed mills of my own country.

"Almost immediately after the war with China, Japan began purchasing cotton fabric machines, and hundreds of small mills were started. Immense amounts of cotton fabrics were made for Japanese consumption, and also for exportation to China. It will be remembered that there are something like 440,000,000 people in China, and 95 per cent. of these wear cotton clothing. The demand, therefore, can be imagined. Until the beginning of the Russian-Japanese war there were 272 cotton factories in Japan, all of which sprung up within the ten years after the Chinese war. The immense amount of cotton fabric purchased annually from England by Japan and China ceased to come from my country. It came instead from Japan. Our mills were idle, and the mills of the United States have been gradually closing down.

"There are 2,000,000 available factory workers in Japan. Their wages will range from 10 to 40 cents a day. Already large shipments of cotton fabrics have been made to Chinese ports. Many of these I have ascertained, bore English and American trade marks. The Japanese are noted imitators. It will be impossible for England or the United States to compete with the cheap Japanese labor.

"In the fish business also the Japanese will be soon the great competitors of the Americans. They are noted fishermen and thousands secure a living by the occupation. In a few years, unless my reckoning is all off, the Japanese will be shipping fish into the United States, instead of the United States shipping fish into Japan. Fish secured from the Japanese fishermen will cost less than those secured from Americans.

"In the matter of the prospective Chinese development, the iron industry is more greatly to be feared than any other. In France, Germany, Austria, Belgium Italy, Holland, Great Britain and the United States there are some 12,000,000 men engaged in the production and manufacture of iron. One-quarter of the available supply of workers in China could displace all of these.

"The average wage schedule in the countries above mentioned is \$1 a day, not exclusive of the United States. The high wage scale of this country raises the low wage scale of the rest of the world. Add 100 per cent. to the wage scale of China, and it will still be 75 per cent. below the wage scale of any other country. And it must be remembered in

considering this fact that there is all the coal and iron in China necessary to carry on great enterprises for an unlimited period. The danger of Chinese competition is therefore, obvious.

"Another danger in Japanese development along industrial lines is this: If Japan does not secure Manchuria, through which it would obtain its available wheat supply; it will, without a doubt, put on a line of steamships to ply between Japan and Bombay and Calcutta in an endeavor to obtain breadstuff supplies from India. With these steamships it could transact a 'double-headed' business. It could also secure cotton materials from India. More than this, it could sell back cotton fabric to India, where such fabric is in great demand."

YARMOUTH, N.S., TROUBLES.

The Bank of Yarmouth closed its doors on Monday last and coupled with it came the news of the suspension of the boot and shoe manufacturing firm of W. S. Redding & Sons, to whom heavy advances had been made. The failure of the Reddings, with liabilities of well on to half a million, will be serious, for they owed considerable amounts in Yarmouth besides a large sum to the bank.

The last statement to the Government showed that the Bank of Yarmouth had a note circulation of \$52,694. Its deposits were \$241,000; its paid-up capital, \$300,000 and a reserve fund put down at \$35,000. Their total liabilities are \$728,610. Included in the assets are discounted notes and loans amounting to \$624,844. The last two dividends at the rate of five per cent. per annum were paid out of the reserve fund.

The present firm of W. H. Redding & Sons dates from Feb., 03, at which time the senior member, W. H. Redding, admitted his four sons to an interest in the business. Several pieces of property in Yarmouth and Hebron N.S., together with the factory premises and a tannery were registered in trust to the new firm. W. H. Redding was at one time in business at Hebron and failed, but subsequently recovered his property from the Bank of Yarmouth, which still, however, held a mortgage. The firm had recently given attention to a better class of footwear, which they were pushing into favor, but found a pretty thoroughly canvassed market to operate in. Some years ago a branch was opened at Winnipeg, but this did not prove up to expectations.

—Mr. J. H. Plummer, president of the Dominion Iron & Steel Co., continues in a very weak state at his residence in Sydney, Nova Scotia.

—The retirement of *Le Journal* a French daily, from the field this week, did not surprise those who had occasion to note the results of its aims since its inception. It had striven ably for a cause, but that cause has been temporarily checked in its course, so *Le Journal* steps down and out.

—A neat little coloured, folded and covered sectional map of the Province of Manitoba is issued by the Stovel Company, of Winnipeg, and printed by the cerotype process. It contains a complete marginal index to the towns and post-offices of the Prairie Province. The railway lines are distinguished by heavy coloured lines.

—A complete telephone system between Sherbrooke and Farnham Que., has been installed by the C. P. R. Only one wire is used, but it carries both telegraph and telephone messages. A similar wire has also been placed between Farnham and the head offices of the company in Montreal. This system is being experimented with, and its success is not yet assured, but thus far it has worked satisfactory.

—Our Belleville, Ont., correspondent writes:—The prospects are that there will be considerable activity in the building line here during the coming season. St. Michael's Church will be rebuilt: the new armoury will, in all probability, be com-

BRITISH AMERICA ASSURANCE CO.

Seventy-First Annual Statement, 31st December 1904.

ASSETS.		LIABILITIES.	
United States Government and State bonds....	\$ 137,368.00	Capital stock subscribed....	\$850,000.00
Municipal bonds..	642,934.72	Less calls in course of payment....	14,603.69
Loan and savings company bonds and stocks..	201,056.80		\$ 835,396.31
Railway bonds..	282,560.00	Losses under adjustment..	163,595.13
Toronto Electric Light Co.'s bonds..	20,200.00	Dividend No. 122, payable January 5th, 1905..	20,644.20
Other stocks and bonds..	60,904.00	Reserve fund..	1,024,042.95
Real estate—company's building	140,000.00		
Office furniture..	27,514.23		
Agents' balances..	352,938.22		
Cash on hand and on deposit..	158,359.17		
Bills receivable..	8,896.00		
Interest due and accrued..	10,947.45		
	\$2,043,678.59		\$2,043,678.59

CAPITAL..	850,000.00
RESERVE FUND..	1,024,042.95
SECURITY TO POLICY HOLDERS..	1,874,042.95
LOSSES PAID FROM THE ORGANIZATION OF THE COMPANY TO DATE..	25,868,544.80

DIRECTORATE.

HON. GEO. A. COX, President.	J. J. KENNY, Vice-President and Managing Director.
AUGUSTUS MEYERS.	HON. S. C. WOOD.
JOHN HOSKIN, K.C. LL.D.	LIEUT.-COL. H. M. PELLATT.
	THOMAS LONG.
	ROBERT JAFFRAY.
	E. W. COX.

P. H. SIMS, Secretary.

Offices: Cor. Front and Scott streets, Toronto, Ont.

menced if not completed; the old Severy brewery will be fitted up as a vinegar factory, and several residences will be constructed. Judging from appearances, more buildings will go up in this city this summer than has been seen for many years. We regret to report the assignment of Mr. R. E. Clarke, who, for some years, carried on a retail grocery in our suburbs, but who could not, without further capital, make headway. His liabilities are some \$3,000; assets, less, as the premises are mortgaged to their full value. It is feared the creditors will fare poorly. Mr. Clarke intends going on the road as commercial traveller and every one in Belleville will wish him success. Rumors are afloat about some business changes, but want of definite information prohibits its further mention. A fire occurred in the north part of the country on the 6th instant, when Mr. Robert Moore, of Actinolite, formerly Bridge-water, was burned out. He kept a general store and was covered by insurance.

FINANCIAL.

Montreal, Thursday, March 9th, 1905.

The war situation seems likely to have a great effect on the money market in the near future. The critical condition in which the Russian forces in Manchuria are reported to be in may lead to the collapse of the campaign, the result of which would probably be peace. But, in the present temper of

Russia, it would not be wise to rely too much on this being the result. Russia is in a terrible dilemma, she is threatened with revolution at home and an overwhelming defeat abroad, with a weakening of her credit which, so far, has stood so remarkably high as to have enabled loans to be effected on favourable terms. The Russian demand for money will, however, not cease when peace is established. The restoration of the fleet, and the re-equipment of the army will involve vast outlays, for which money will have to be borrowed, so Russia may be reckoned upon for some time to come as a heavy borrower. Much the same may be said of Japan. The general tendency of money is towards lower rates and it would cause no surprise were the Bank of England rate lowered this week.

The Dominion Budget will not be delivered until next week. The interminable school question is blocking the progress of Parliamentary business, and seems likely to occupy enough time this season for doing all the work for which Parliament is called. Not a point in the question has a trace of novelty, there have been hundreds of speeches made on every aspect of public schools, and endless editorials published. The repetition of these is an infliction on the people which they might well have been spared.

The Bank of Yarmouth failure has been anticipated. It is a pity steps were not taken a year ago to prevent the scandal as it was obvious to any expert that the bank was drifting towards collapse. The public will probably lose nothing, and anyway it is a small affair. The Western and British America

WESTERN ASSURANCE Company.

Financial Statement for the Year Ending December 31st, 1904.

ASSETS.	LIABILITIES.
United States and state bonds... ..\$ 159,393.20	Capital stock... ..\$1,500,000.00
Dominion of Canada stock.. .. 65,350.00	Less calls in course of payment.. .. 31,254.00
Bank, loan company and other stocks... .. 237,390.80	\$1,468,746.00
Company's buildings.... .. 110,000.00	Losses under adjustment.. .. 189,680.93
Municipal bonds and debentures.... .. 1,180,576.69	Dividend payable January 5th, 1905.. .. 38,312.29
Railroad bonds.... .. 501,449.08	Reserve fund.. .. 1,608,765.73
Cash on hand and on deposit.. .. 215,409.32	
Bills receivable.. .. 98,557.21	
Mortgages.. .. 21,742.00	
Due from other companies—reinsurances.. .. 158,332.14	
Interest due and accrued.. .. 10,288.40	
Office furniture, maps, plans, etc.... .. 40,292.63	
Branch office and agency balances and sundry accounts.. .. 506,723.48	
\$3,305,504.95	\$3,305,504.95

CAPITAL.. ..	\$1,500,000.00
RESERVE FUND.. ..	1,608,765.73
SECURITY TO POLICY HOLDERS.. ..	\$ 3,108,765.73
LOSSES PAID FROM ORGANIZATION OF THE COMPANY TO DATE.. ..	\$40,785,765.73

DIRECTORATE.

HON. GEO. A. COX.	HON. S. C. WOOD,	G. R. R. COCKBURN,	E. R. WOOD,
H. N. BAIRD,	JAMES KERR OSBORNE,	J. J. KENNY,	W. R. BROCK,
GEO. McMURRICH.			
HON. GEO. A. COX, President.		J. J. KENNY, Vice-President and Managing Director.	
C. C. FOSTER, Secretary.			

Head office—Corner Wellington and Scott streets, Toronto.

insurance companies make a better showing than was expected. They had resources which were called out and by these the serious effects of their conflagration losses were reduced. The stock market has been lively, especially in Canadian securities and quite a large number of shares have changed hands at advanced figures. C. P. R. has been selling at from 142 to 143; Montreal Power, 86¼ to 87½; Dominion Coal, 71¾; Twin City, 109 to 109¼; Makay, pfd., 75; Dom. Iron, com., 23; pfd, 72½. Nova Scotia Steel is a little under the weather, as it is uncertain when the next dividend, due, will be paid. Banks, Hamilton, 222; Ottawa, 220; Ontario, 134½; Hochelaga, 132; Montreal, 256¾. Consols, 90 15-16. Money in London is easier. Berlin exchange on London, 20m 47pf; Paris, 25f 22c. Sterling exchange, 60's, 9 3-32; demand, 9 9-16. Local money rates, call loans, 4 to 4½ per cent., trade paper as last week.

The following comparative table of stocks for week ending March 9th, 1905, is furnished by Chas. Meredith & Co., Stock Brokers:—

Stocks.	Sales	High.	Low.	Last Year
Banks.				
Montreal.. ..	100	256¾	256	248
Molson's.. ..	50	229	224	...
Toronto.. ..	44	238¼	237¾	...
Merchants.. ..	4	171	171	...

Royal.. ..	25	217	217	...
Commerce.. ..	44	162½	162½	150¼
Hochelaga.. ..	35	135	134	...

Miscellaneous.

Canadian Pacific, xd.. ..	7147	145½	138¾	110½
Can. Pacific new.... ..	1391	144½	138½	...
Montreal Street Railway.. ..	1007	218½	215¾	199¾
Do. new.... ..	1	215	215	196¾
Toronto Street Ry.. ..	1015	107	105¼	96¾
Twin City Electric Ry.... ..	2740	110	108¾	87½
Detroit Electric Ry.. ..	2300	81	79	61½
Toledo Electric Ry.... ..	25	25¼	25¼	18½
Halifax Electric Ry.... ..	25	106	106	86
Winnipeg Electric Ry.... ..	25	140	140	...
Rich. & Ont. Nav. Co.... ..	450	68	63½	79
Mont. Light, H. & Power.... ..	7316	89	82¾	69¾
Mackay, common.... ..	410	42¼	41½	...
Do. preferred.... ..	1345	75¾	74½	...
Nova Scotia Steel & Coal.. ..	891	64¼	62½	72¼
Do preferred.. ..	50	112	112	...
Dom. Iron & Steel, common	9110	24	20	7¾
Do. preferred.. ..	875	73	71	24
Dominion Coal, ommon.. ..	790	72	67¾	53½
Do. preferred.. ..	10	116¼	116¼	52

Stocks, Bonds and Securities dealt in on the Montreal Stock Exchange.

Miscellaneous.	Capital subscribed.	Capital paid-up.	Reserve Fund.	Percentage of Rest to paid-up Capital	Par value per share.	Market value of one share.	Dividend last 6 mos.	Dates of Div'd.	Prices per cent. on par Mar. 9	Ask	Bid.
	\$	\$	\$	%	\$	\$	p.c.				
Bell Telephone	6,000,000	5,895,370	953,361	25.53	100	160.00	2*	Jan. Apl. July, Oct.	162	160	
Can. Col. Cotton Co.	2,700,000	2,700,000			100		1*	Jan. Apl. July, Oct.			
Canadian General Electric	1,475,000	1,475,000	265,000		100	169.37½	5	Jan. July.		169½	
Canadian Pacific	84,500,000	84,500,000			100	144.75	3	April Oct.	145	144½	
Commercial Cable	15,000,000	13,333,300	3,947,232	34.75	100		1½* & t	Jan. Apl. July, Oct.			
Detroit Electric St.	12,500,000	12,500,000			100	80.63	1*	Mar. Jun. Sep. Dec.	81	80½	
Dominion Coal, pfd.	3,000,000	3,000,000	592,844		100	115.62½	4	Jan. July.	116	115½	
do common	15,000,000	15,000,000			100	71.75	3	Jan. Apl. July, Oct.	71½	71½	
Dominion Cotton Co.	3,033,600	3,033,600			100	38.00		Mar. Jun. Sep. Dec.	40	38	
Dom. Iron & Steel, common	20,000,000	20,000,000			100	20.00			24	23½	
do pfd.	5,000,000	5,000,000			100	73.25		April Oct.	73½	73½	
Duluth S. S. & Atlantic	12,000,000	12,000,000			100						
do pfd.	10,000,000	10,000,000			100						
Halifax Tramway Co.	1,500,000	1,350,000	107,178	8.00	100	105.00	1½*	Jan. Apl. July, Oct.	108	105	
Hamilton Electric Street, common	1,500,000	1,500,000			100						
do pfd.	2,250,000	2,250,000	29,000		100	10.12½	2½	Jan. July.			
Intercolonial Coal Co.	500,000	500,000			100		7				
do pfd.	250,000	219,700	90,474	12.06	100		4	Jan.	100	75	
Laurentide Pulp	1,600,000	1,600,000			100	82.50		Feb. Mar.	85	82½	
Marconi Wireless Tel	5,000,000				5		2				
Merchants Cot. Co.	1,500,000	1,500,000			100	37.00					37
Montmorency Cotton	750,000	750,000			100						
Montreal Cot. Co.	2,500,000	2,500,000			100	97.00	2½*	Mar. Jun. Sep. Dec.	100	97	
Montreal Light, Heat & P. Co.	17,000,000	17,000,000			100	88.25	1*	Feb. May Aug. Nov.	88½	88½	
Montreal Street Ry.	6,000,000	6,000,000	798,927	13.31	50	109.00	2½*	Feb. May Aug. Nov.	219	218	
Montreal Telegraph	2,000,000	2,000,000			40	64.00	2*	Jan. Apl. July, Oct.	162	160	
North-West Land, common	1,467,681	1,467,681			25	3.80					
do pfd.	5,642,925	5,642,925			50	39.00		Jan. Apl. July, Oct.			
N. Scotia Steel & Coal Co., com.	3,090,000	3,090,000			100	62.75	3	April Oct.	63	62½	
do pfd.	1,030,000	1,030,000			100	108.00	2*	Jan. Apl. July, Oct.	115	110	
Ogilvie Flour Mills Co.	1,250,000	1,250,000			100	200.00		Mar Jun. Sep. Dec.	200	200	
do pfd.	2,000,000	2,000,000			100	137.50	3½	Mar Jun. Sept. Dec.	140	137½	
Richelieu & Ont. Nav. Co.	2,505,600	2,505,600	131,550	5.22	100	63.25	3	May Nov.	69	67½	
St. John Street Ry.	500,000	500,000	39,642	7.93	100	111.00	3	Mar. Jun. Sep. Dec.	113	111	
Toledo Ry. & Light Co.	12,000,000	12,000,000			100	25.25			26	25½	
Toronto Street Ry.	6,000,000	6,000,000	1,086,287	8.10	100	105.25	1½*	Jan. Apl. July, Oct.	105½	105½	
Twin City Rapid Transit	15,010,000	15,010,000	2,163,507	14.41	100	109.00	1½*	Feb. May, Aug. Sep.	110	109	
do pfd.	3,000,000	3,000,000			100		1½*	Dec. Mar. Jun. Sep.			
Windsor Hotel	600,000	600,000			100		3	May Nov.			
Winnipeg Elec. St. Ry.	1,250,000	992,300			100	135.00	1½*	Apl. July, Oct. Jan.	150	135	

* Quarterly. t Bonus of 1 per cent. \$ Annual

Switch, xd.	3	88	88	...
Montreal Telegraph Co.	2	161	161	157
Bell Telephone Co.	174	161¼	160	...
Ogilvie Milling preferred.	883	138½	132	...
Laurentide Pulp Co.	125	103	102½	...
Northwest Land, common.	50	305	305	...
Soo, common.	270	116¾	114	...
San Paulo.	100	119¼	119¼	...
Lake of the Woods, pfd.	375	114	112½	...
Intercolonial Coal.	25	85	85	...

Bonds:—

Winnipeg.	4000	107½	107½	...
Dom. Iron & Steel.	96000	85	84¼	52¼
Montreal Street Ry.	82000	104¾	104½	103
Ogilvie Milling.	3000	117	116	...
Lake of the Woods.	5000	110	110	...

BRAZILIAN EXCHANGE.

For week ending March 7, 1905:

March 1.	137½d
March 2.	13 29-32d
March 3.	13 29-32d
March 4.	13 29-32d
March 6.	13 29-32d
March 7.	13 15-16d

MONTREAL WHOLESALE MARKETS.

Thursday evening, March 9, 1905.

BUTTER.—Trade is dull because prices are far above the tree-buying figure. The great bulk of consumers are economising, farmers throughout the country are taking every available pound to market, commission firms are grumbling at lack of trade and thus the matter stands; depression all round, with the exception of a few isolated farmers who are making a few cents extra. Held creamery is quoted at 27 to 28c; new creamery, 30c, and new rolls, 23 to 23½c.

CHEESE.—The small available supply is causing added firmness, some holders refusing to accept outside quotations. We hear of sales at 11c for choicest colored, and ¼c more for white, which seem to be the ruling quotations.

DRESSED-POULTRY.—Trade quiet as usual in Lenten season. Best turkeys, fresh killed, 14c to 14½c; frozen stock, 12 to 13c; inferior, 10 to 12c; ducks, choice, 10 to 11c; medium, 8c to 9c; geese, 10 to 11c; chickens, choice 11 to 12c; medium, 8 to 9c; fowls, 7 to 8c per lb.

EGGS.—A weak market owing to more liberal receipts and comparatively high prices, Montreal limed and storage stock

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.

Stocks, Bonds and Securities dealt in on the Montreal Stock Exchange.

BANKS.	Capital subscribed.	Capital paid-up.	Reserve Fund.	Percentage of Rest to paid-up Capital.	Par value per share.	Market value of one share.	Dividend last 6 moa.	Dates of Div'd.	Prices per cent. on par Mar. 9		
									Ask.	Bid	
British North America	4,866,666	4,866,666	1,946,666	40.00	243	315.90	3 1/2	April	Oct.	130 1/2	130
Can. Bank of Commerce	8,700,000	8,700,000	3,500,000	40.20	50	82.00	2 1/2	June	Dec.	164	164
Dominion	3,000,000	3,000,000	3,000,000	100.00	50	.....	4	Jan.	July.	.....	126
Eastern Townships	2,497,700	2,472,700	1,500,000	60.66	100	126	5	June	Dec.	.....	.....
Hamilton	2,237,400	2,235,280	2,100,000	98.94	100	.....	.....	.....	.....	.....	.....
Hochelaga	2,000,000	2,000,000	1,200,000	60.00	100	133.00	3 1/2	June	Dec.	135	133
Imperial	3,000,000	3,000,000	3,000,000	100.00	100	.....	3	June	Dec.	240	.....
La Banque Nationale	1,500,000	1,500,000	450,000	30.00	30	.....	4	May	Nov.	.....	.....
Merchants of P.E.I.	844,073	844,073	266,204	77.36	32.4	.....	4	Jan.	July.	.....	170
Merchants	6,000,000	6,000,000	3,200,000	53.33	100	170.00	3 1/2	June	Dec.	.....	.....
Metropolitan	1,000,000	1,000,000	1,000,000	100.00	100	200.00	4 1/2	April	Oct.	224	223 1/2
Molsons	3,000,000	3,000,000	3,000,000	100.00	50	111.25	5	June	Dec.	257	256 1/2
Montreal	14,000,000	14,000,000	10,000,000	71.42	100	255.50	6	Jan.	July.	270	.....
New Brunswick	500,000	500,000	775,000	155.00	100	.....	5	Feb.	Aug.	.....	.....
Nova Scotia	2,000,000	2,000,000	3,100,000	155.00	100	.....	.....	.....	.....	.....	141
Ontario	1,500,000	1,500,000	600,000	40.00	100	.....	3	June	Dec.	.....	.....
Ottawa	2,500,000	2,500,000	2,500,000	100.00	100	.....	4 1/2	March	Sept.	.....	.....
People's of Halifax	1,000,000	1,000,000	440,000	44.00	20	.....	4	Jan.	July.	.....	.....
People's Bank of N.B.	180,000	180,000	170,000	94.44	150	.....	1 1/2	.....	.....	.....	.....
Provincial	846,537	823,309	.....	.....	100	.....	.....	.....	.....	.....	.....
Quebec	2,500,000	2,500,000	1,000,000	40.00	100	128.00	3	June	Dec.	131	128
Royal	3,000,000	3,000,000	3,000,000	100.00	100	211.00	4	Feb.	Aug.	225	211
Sovereign	1,300,000	1,300,000	350,000	26.92	100	.....	1 1/2	Feb. May	Aug. Nov.	.....	.....
Standard	1,000,000	1,000,000	1,000,000	100.00	50	.....	5	April	Oct.	.....	.....
St. Stephen's	200,000	200,000	45,000	22.50	100	.....	2 1/2	April	Oct.	.....	.....
St. Hyacinthe	504,600	329,515	75,000	22.75	100	.....	3	Feb.	Aug.	.....	236
Toronto	3,000,000	3,000,000	3,300,000	110.00	100	236.00	5 1/2	June	Dec.	.....	.....
Traders'	2,600,000	2,580,000	700,000	28.00	100	.....	3 1/2	June	Dec.	.....	.....
Union of Halifax	1,336,150	1,333,150	931,405	69.70	50	.....	3 1/2	Feb.	Aug.	145	142
Union Bank	2,500,000	2,500,000	1,000,000	40.00	100	142.00	3 1/2	Feb.	Aug.	.....	.....
Western	500,000	500,000	217,500	43.50	100	.....	3 1/2	June	Dec.	.....	.....
Yarmouth	300,000	300,000	50,000	16.66	75	.....	2 1/2	Feb.	Aug.	.....	.....

are quoted at 18 to 18 1/2c, with under grades down to 15c. Strictly fresh are held at 22c and selected held eggs, 1 to 2c less. Further declines are expected before the week closes.

FISH.—Very active demand. Fresh kinds have undergone some changes in price as shown in subjoined list. Green cod has further advanced owing to scarcity; salt herring are very firm, while lake trout are easier. Frozen sea herring, large. Halifax fish, 60 to 65 lbs., per 100 count, in casks and bbls., \$2 to \$2.20; medium size, 35 lbs., per 100 count, \$1.40 to \$1.50; fresh frozen haddocks, 3 1/4 to 3 3/4c per lb.; fresh frozen market cod, 3 1/4 to 3 1/2c per lb.; fresh steak cod, 5 to 5 1/2c; fresh frozen choice winter caught pickerel or dore, 7 to 7 1/2c; pike, round, winter caught, 5 to 5 1/2c; new tomatoes, \$1.10 per barrel; lake trout, 7 1/2 to 8c lb; small white fish, 6 to 6 1/2c lb.; Qualla salmon, headless and dressed, 7 to 7 1/2c; frozen pink salmon 7 1/2 to 8c; halibut, frozen, 8 1/2 to 9c; B. C. salmon, 9 to 10c lb; Gaspe salmon, 15c lb; smelts, No. 2, 6c lb; No. 1 do., 10c; extras, 13c; sea trout, round, 6 1/2 to 7c lb; Escargot (small) sturgeon 8 to 9c.—Salt—Loch Fyne herrings, \$1.00 per keg; No. 1 salt mackerel, in 20 lb. kits, \$2; salt herring, Labrador, bbls., \$5.25; do., half, \$2.90; pails, 20 lbs., 80c; green cod, large \$8.00 to \$8.50; No. 1, \$8.00; No. 2, \$6; per 200 lbs.; pickled sea trout, \$9.50; 1/2 brls., \$5.50; B.C. salmon, brls., \$14; pollock, \$5 brl; sale eels, 7c lb; pickled lake trout, \$4.60 keg. Lab. salmon, brls., \$16.00; tierces, \$24.00; 1/2 brls., \$9.50. Smoked Haddies, 6 to 6 1/2c lb; smoked herrings, in bundles, 5 boxes, 11 per box; bloaters \$1 to \$1.10. Prepared—Boneless cod, in bricks, 6c per lb.; boneless fish in bricks, 5 1/2c; fish, loose, in 25 lb. boxes, 4 1/2c; skinless cod, in cases, new pack, \$5.25

per case.—Lobsters 16c lb.—Oysters—Standards, \$1.40; selects, \$1.60

FLOUR AND FEED.—No change in prices since last report. As the active season for coarse feed is now on prices are very firm, owing to the comparatively light stocks held at the principal distributing centres. Wheat is lower. Montreal bakers added 1c per small loaf on the price of bread this week, regardless of the drop in wheat.—Winnipeg closing prices of Manitoba wheat in that market Wednesday were: No. 1 northern, 93 5/8c; No. 2 do., 90 5/8c; No. 3 do., 84 1/2c; No. 4 do., 76c; No. 5 do., 63 1/2c; and feed, 56c, per bushel, ex store. Fort William March delivery.—The Indian wheat crop is reported injured by rust and still spreading, and as high as 45 per cent. damage in the provinces of Agra and Oudh, and weather conditions unfavorable.—Cable advices to the Board of Trade this morning were: London—Wheat, on passage, quiet for white and easy for red; English country wheat markets, quiet but steady; corn, on passage, quiet but steady.—Liverpool spot wheat, dull; No. 2 northern Manitoba spring wheat, 7s 9d to 7s 9 1/2d; corn, spot, quiet; mixed American new, 4s 2 3/4d to 4s 3d; wheat futures, quiet; May, 6s 9 1/4d; July, 6s 9 1/2d; corn, quiet; March, 4s 2 1/2d; May, 4s 4 1/2d.—Paris wheat, easy; March, 22.95; July to August, 23.40; flour easy; March, 28.90; July to August, 30.40.—Afternoon cables were: London—Wheat, on passage, less offering; parcels No. 2 Calcutta Club wheat, March-April, 31s 3d; on passage, 32s; corn on passage, firm but not active; cargoes Odessa corn, May-June, 21s; parcels American corn, on passage 20s 3d; cargoes La Plata wheat, 30s 4 1/2d; April-May, 30s 6d; parcels, Karachi white wheat, on passage, 31s 1 1/2d and 31s 2d; cargoes La Plata yellow corn, March-

DOCKS!



ESTABLISHED 1820.
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Chas. Nightingale & Son,
Manufacturers of

Harness & Saddlery and Coach & Saddlers' Ironmongers,
For Cape, Australia, United States, South America, East Indies,
West Indies, India, &c., and for HOME MARKETS,
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WHOLESALE BRIDLE CUTTER,
Manufacturer of Solid and Fancy Leather
Cigar, Cigarette and Fusee Cases,
Spectacle Cases, Watch Pockets, Brush
Boxes, Dog Collars, Belts, Rug Straps,
&c., for Home and Export.

43b, Stafford Street,
WALSALL, England.

Stocks, Bonds and Securities dealt in on the Montreal Stock Exchange.

BONDS.	Interest per annum.	Amount outst'ding.	Interest due.	Interest payable at:	Date of Redemption.	Market Quotations, March 9.		REMARKS.
						Ask-	Bid	
Commercial Cable Coupon..	4		1 Jan. 1 Apl.	New York or London	1 Jan., 2397			
Commercial Cable Registered	4	\$18,000,000	1 July 1 Oct.	New York or London.. . . .	1 Jan., 1902			
Can. Col. Cotton	6	2,000,000	2 Apl. 2 Oct.	Bank of Montreal, Montreal ..	2 Apl., 1902			
Canada Paper	5	200,000	1 May 1 Nov.	Merchants of Can., Montreal ..	1 May, 1917			
Bell Telephone	5	1,200,000	1 Apl. 1 Oct.	Bank of Montreal, Montreal ..	1 Apl., 1925			
Dominion Coal	6	2,551,000	1 Mch. 1 Sep.	Bank of Montreal, Montreal ..	1 Mar., 1913	110		Redeemable at 110.
Dominion Cotton	4½	308,200	1 Jan. 1 July	.. . . .	1 Jan., 1916			Redeemable at 112
Dominion Iron & Steel	5	\$ 7,876,000	1 Jan. 1 July	Bank of Montreal, Montreal ..	1 July, 1929	85	84½	Redeemable at 110. & accrued interest.
Halifax Tramway	5	\$ 600,000	1 Jan. 1 July	Bank of N. Scotia, Halifax or Montreal	1 Jan., 1916			Redeemable rt 106.
Intercolonial Coal.. . . .	5	344,000	1 Apl. 1 Oct.	.. . . .	1 Apl., 1918			
Laurentide Pulp	5	1,200,000	.. . . .	.. . . .	.. . . .	106	104	
Montmorency Cot	5	1,000,000	.. . . .	.. . . .	.. . . .
Montreal Gas Co.	4	980,074	1 Jan. 1 July	Montreal	1 July, 1921			
Montreal Street Ry.	5	292,000	1 Mch. 1 Sep.	Bank of Montreal, London. ..	1 Mar., 1908			
Montreal Street Ry	4½	681,333	1 Feb. 1 Aug.	Bank of Montreal, London. ..	1 Aug., 1922			
Montreal Street Ry	4½	1,500,000	1 May 1 Nov.	Bank of Montreal, Montreal ..	1 May, 1922	104½	103	
Nova Scotia Steel & Coal ..	6	2,500,000	1 Jan. 1 July	Union Bk., Halifax, or Bank of N.S., Montreal or Toronto ..	1 July, 1931	108	106	
Ogilvie Flour Mill Co. . . .	6	1,000,000	1 Jun. 1 Dec.	Bank of Montreal, Montreal ..	1 Jun., 1932	115	115	
Richelieu & Ont. Nav. Co..	5	471,580	1 Mch. 1 Sep.	Montreal and London	1 Mar., 1915			Redeemable at 110. after June, 1912
Royal Electric Co.	4½	£ 130,900	1 Apl. 1 Oct.	Bk. of Montreal, Montreal or London	Oct., 1914			Redeemable at 110.
St. John St. Ry.	5	\$ 675,000	1 May 1 Nov.	Bk of Montreal, St. John, N.B.	1 May, 1925			Redeemable at 110. 5 p.c. redeemable yearly after 1905.
Toronto St. Railway	5	600,000	1 Jan. 1 July	Bank of Scotland, London ..	1 July, 1914			
Toronto St. Railway	4½	2,509,953	28 Feb. 31 Aug.	Bank of Scotland, London ..	31 Aug., 1921			
Windsor Hotel	4½	\$40,000	1 Jan. 1 July	Windsor Hotel, Montreal	2 July, 1912			
Winnipeg Elec. Street Ry..	5	1,000,000	1 Jan. 1 July	.. . . .	1 Jan., 1927	107	106½	

April, 22s 4½d; July-August, 21s; Mark Lane English and foreign wheat, quiet but steady; Mark Lane American corn, firm at an advance of 1½d; Danubian corn, unchanged; M. American and English flour, steadier.

GROCERIES.—No change in sugars which hold steady on basis of \$5.65 for standard granulated in brls. Cable advices from London reported a weaker turn to the market for beet sugar, prices showing a moderate loss, March, 15s 3d. The close was reported quiet at a net decline for the day of 2d for March, 3d for April, 2¼d for May, 2¼d for June and 1¾d for August. Molasses holds very firm, other groceries steady.

GREEN FRUITS, ETC.—Green vegetables are arriving, their presence betokening spring activity. Lemons are lower on some sorts, oranges are steady. Spanish onions are higher. The present quotations are: Lemons—Extra fancy, 300 size, Maiori cases, \$2.75; ½ boxes 150s, \$1.50; Messinas, \$2.25; 360s \$2.00. Bananas—Jamaica's, \$1.50 to \$2. Apples—Extra fancy Spies \$4.25. Finest Spies Baldwins, Greenings, Russets, Ben Davis, etc., \$3.25 to \$3.00; XX. same, \$2.75. Sweet potatoes.—Jersey, double heads \$5.50. Oranges—Cal. navels, 96 to 250 size, \$2.75. Jamaica's, 126 to 176 size, \$2.50; Sorrento oranges, 300 size, Valencia style, \$2.75; Sorrento oranges, 300 size, ordinary boxes, \$2.40; Sorrento oranges, 200 size, ordinary boxes \$2.50; Sorrento oranges, 150 size, ¾ boxes, \$1.50; Sorrento oranges, 180 size,

¾ boxes, \$1.40. Grape fruit.—64 size, \$5.50; 80 size, \$4.75; 96 size, \$4.50. Pineapples—24s. per case, \$4.50. Tangerines. ½ boxes, \$3.50. Onions—Cases, 150 lbs, Spanish, \$4.25; red bags, 75 to 80 lbs, 3c lb. Cranberries—Finest, \$11; choice, \$10; 25 qt. box, \$2.65; 32 quart box, \$3.00. Dates — Fancy golden, 4c. Cal. apricots, 25 lb. boxes, 12c; do. pears, 25 lb. do., 12½c; do. peaches, 25 lb. boxes, 11c; do. prunes, 40/50, 25 lb. boxes, 7½c; do. prunes, 50/60, 25 lb. boxes, 6¾c. Nuts—Grenoble walnuts, 13c; Tarragona almonds, 12c; Sicily filberts 11s; shelled walnuts, 17c; new Brazils, 16c; Jumbo pecans, 16c; large pecans 12c; shelled almonds, 24c. Peanuts—Roasted, 7½c to 11½c; Spanish shelled, 12c; Virginian brand, shelled, 11c. New chestnuts, 10c per lb. New Figs—Six Crown, extra fancy, 40 lbs. boxes 13c; Five Crown, fancy, 10 lbs. boxes, 10c; Four Crown, fancy, 10 lbs. boxes, 9c; Glove boxes, fine quality, per box, 10c; Fancy Washed Figs, in baskets, per basket, 20c; stuffed in baskets, 28c. Cal. celery, 5 to 7 doz. case, \$6.00. Grapes—Tinted, long keepers, per keg, \$7.50; fancy, long keepers, per keg \$6.50. Cocoanuts, 100 to bag, \$3.50; 150 do., \$3.75; Cal. cauliflower, \$3.50 per 2 doz crate; spinach, \$5.50 brl; new tomatoes, \$4.25 per 6 basket carrier.

GREEN HIDES.—No change in prices. No. 1 beef, 9½c lb. Trade very quiet.

LEATHER.—Locally there is a lack of the conditions which would cause business to be declared good. Prices are firm.

Frank R. Pardow & Co.,

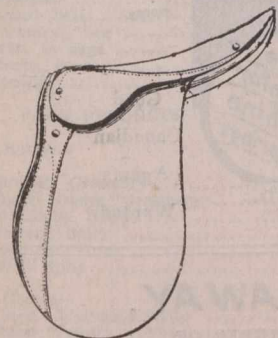
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SADDLERY & HARNESS,

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51 Bridge Street, - - WALSALL, England.



Contractors to His Majesty's Government.

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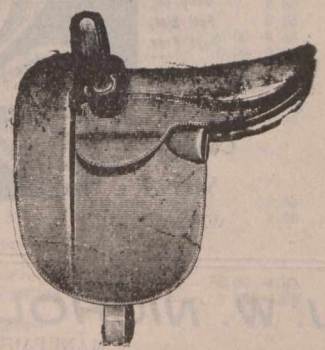
Manufacturers of

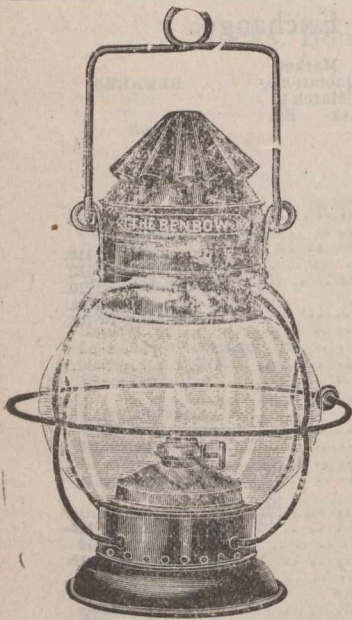
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SADDLES FOR SOUTH AFRICA A SPECIALITY.

Digbeth, - - - WALSALL, England.

Special Terms for Canadian Buyers under the New Tariff





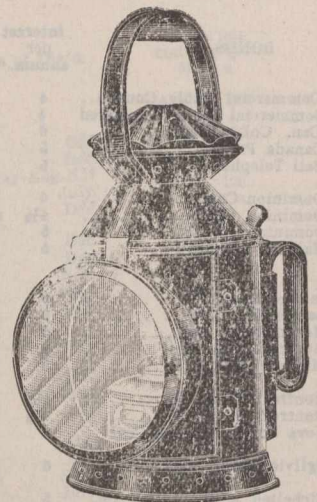
J. & R. OLDFIELD,

MANUFACTURERS OF
Ship, Railway and Hand Lanterns.

Speciality :

OPTICAL and PHOTOGRAPHIC
' AMPS.

Warwick St, Bordesley,
BIRMINGHAM, England.



and it is said that but for the slowness of trade there would have been an advance before this. English demand continues good. Jobbing leather is in good request here and supplies received this week will be quickly absorbed.

OILS, CEMICALS, ETC.—No change to note in values. Spring trade tendency in paint and oil trade is toward an active season, present low prices largely assisting. See Prices Current. A heavy decline is reported in Norway cod liver oil.

PROVISIONS.—Light supplies and recent advances in live hogs have caused a rise in cured meats. Fresh killed abattoir dressed hogs are quoted today at \$8.25 to \$8.50 per 100 lbs. and country killed at \$7.25 to \$7.75. The present quotations are: Heavy Canada short cut mess, tierces \$27 to \$28; do. barrels, \$18.00 to \$19.00. Canada short cut back, \$17 to \$18; heavy Canada long cut mess, none; heavy Canada short cut clear pork brls., none; heavy flank, \$16.00 to \$17.00.—Compound lard—Tierces, 375 lbs., 5¼c to 5½c; tubs, 50 lbs., 5½ to 5¾; boxes, 50 lbs. parchment lined, 5¼c to 5½c; wood pails, parchment lined, 20 lbs., 5¾c to 6c. Pure lard—Tierces, 375 lbs., 7¾c to 8c;

tubs, 50 lbs., 8 to 8¼c boxes, 50 lbs, parchment lined, 7¾ to 8c; wood pails, 20 lbs, 8¼c to 8½c; cases, 8½ to 8¾c.—Kettle lard—T'cs, 375 lbs., 8¾ to 9c; tubs, 50, 9 to 9¼c; pails, 20, 9¼ to 9½c; cases, 9½ to 9¾c.—Smoked meats—Hams, 6 to 35 lbs, 9½c to 11¾c; boneless rolled, 12c; English boneless breakfast bacon, 13c; Wiltshire bacon, 50 lbs., sides, 12½c; Windsor bacon, backs, 12½c.

WOOL.—The second series of the London wool auction opened on Tuesday, with a large number of buyers present. The offerings were 11,955 bales, a good representative selection, mainly crossbreds. There was some hesitation in the bidding, but the offerings were well absorbed. Merinos were taken principally by Continental buyers and crossbreds by the home trade. A few parcels of crossbreds were taken for America. Fine grades of crossbreds were unchanged to 5 per cent. lower, and coarse crossbreds declined 5 to 10 per cent.—Shortage of stock is a feature of the local wool market. Prices are steady. More enquiries are noticeable. Cape, greasy, is worth 17 to 19c, as to condition and quality. Fine B. A.'s are worth 39 to 42c.

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Manufacturers of all kinds of Springs, Clips, Novelties, Wirework, Presswork, Small Parts of Machinery in any shape of Wire or Metal.

Steel & Brass Clips & Wirework to Pattern

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HERBERT TERRY & SONS

Estab. 1855.

Novelty Works REDDITCH

Established 1853

Cycle Motor and Machine Springs

Good Canadian Agents Wanted.

Send us Sketch or Pattern of what you need and we will quote you.

Ask for our advice before spending money.

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ENGLAND.

Inventions Manufactured for other Firms in confidence.

J. W. NICHOLSON & SONS,
MANUFACTURERS OF
**DOG COLLARS, WATCH
GUARDS & PURSES.**
Station Street, WALSALL, England.
Special Prices to Canadians under the New Tariff.

F. C. HATHAWAY,
PATENTEE and MANUFACTURER OF
**ALL KINDS OF LEATHER GOODS
FOR ALL MARKETS.**
STATION STREET, WALSALL, ENG.

WHOLESALE PRICES CURRENT.
MONTREAL, MARCH 9, 1905.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
DRUGS AND CHEMICALS—		
Acid Carbolie Cryst. medi.	0 30	0 35
Aloes, Cape	0 16	0 18
Alum	1 40	1 75
Borax, xtis	0 04	0 06
Brom. Potass	0 50	0 60
Camphor, Ref. Rings	0 90	1 00
Camphor, Ref. oz. ck	1 00	1 10
Citric Acid	0 35	0 38
Citrate Magnesia lb.	0 25	0 45
Cocaine Hyd. oz.	4 50	5 00
Copperas, per 100 lbs.	0 75	0 80
Cream Tartar	0 22	0 26
Epsom Salts	1 25	1 75
Glycerine	0 16	0 18
Gum Arabic per lb.	0 15	0 40
Gum Trag	0 50	1 00
Insect Powder lb.	0 25	0 40
Insect Powder per keg, lb.	0 22	0 30
Menthol, lb.	3 50	4 50
Morphia	1 60	1 65
Oil Peppermint lb.	4 00	5 50
Oil Lemon	1 00	1 10
Opium	3 75	4 25
Phosporus	0 08	0 10
Oxalic Acid	0 07	0 10
Potash Bichromate	0 10	0 12
Potash Iodide	4 25	4 75
Quinine	0 26	0 32
Strychnine	0 70	0 80
Tartaric Acid	0 32	0 38

Licorice.—		
Stick, 4, 6, 8, 12 & 16 to lb., 5 lb. boxes		2 00
Acme Licorice Pellets, cans.		2 00
Licorice Lozenges, 1 & 5 lb. cans ..		1 50

HEAVY CHEMICALS—		
Bleaching Powder	1 50	2 50
Blue Vitriol	0 05	0 07
Brimstone	2 00	2 50
Caustic Soda	2 25	2 50
Soda Ash	1 50	2 50
Soda Bicarb	1 75	2 25
Sal. Soda	0 80	0 90
Sal. Soda Concentrated.....	1 50	2 00

DYESTUFFS—		
Archil. con	0 27	0 31
Cutch		0 08
Ex. Logwood	1 75	2 50
Chip Logwood	1 50	1 75
Indigo (Bengal)	0 70	1 00
Indigo Madras	0 06	0 07
Gambier	0 09	0 12
Madder	45 00	50 00
Sumac	0 25	0 30
Tin Crystals		

FISH—		
Bloaters, per box		1 00
Labrador Herrings	0 00	5 25
Labrador Herrings, half brls.	2 90	0 00
Mackerel, No. 2, brls.		
Mackerel, No. 2, one-half barrel ..		
Green Cod, No. 1	0 00	7 50
Green Cod, large	0 00	0 00
No. 2	0 00	6 00
Large dry Gaspe per qntl.	0 00	0 00
Salmon, brls. Lab. No. 1		00 00
Salmon, half brls.		0 00
Salmon, British Columbia, brls.	14 00	
Salmon, British Columbia, half brls.	8 00	
Boneless Fish	3 05	
Boneless Cod	0 06	
Skinless Cod, case	5 00	
Loch Fyne Herrings, keg	1 00	

FLOUR—		
Ogilvie's Royal Household	5 80	
Ogilvie's Glenora Patents	5 50	
Manitoba Patents	5 80	
Strong Bakers	5 50	
Winter Wheat Patents	5 40	5 50
Straight Roller		5 20
Straight bags	2 45	2 60
Superfine	4 20	4 30
Rolled Oats	4 90	5 10
Cornmeal, bag	1 40	1 65
Bran, in bags	17 00	18 00
Shorts, in bags	20 00	21 00
Moullie	23 00	24 00

FARM PRODUCTS—		
Butter—		
Choicest Creamery	0 28	0 30
Under Grades, Creamery	0 24	0 25
Townships Dairy	0 60	0 00
Western Dairy	0 00	0 00
Good to Choice	0 00	0 00
Fresh Rolls	0 23	0 24

Cheese—		
Finest Western, white	0 11	0 11 1/2
Finest Western, colored	0 00	0 11
Finest Eastern	0 00	0 00
Eggs—		
Best Selected	0 23	0 24
Straight Gathered	0 00	0 00
Lined	0 18	0 19
Cold Storage	0 19	0 00
No. 2	0 15	0 16

A. E. FINLEY,
Cut Glass
Manufacturer



10 BROOK ST., ST. PAUL SQ.,
BIRMINGHAM,
England.

Special Prices to Canadians under New
Tariff.

INVESTMENTS.

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

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



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Drill Hall, Three Rivers, P.Q.," will be received at this office until Friday, March 24, 1905, inclusively, for the construction of a building for Drill Hall at Three Rivers, P.Q.

Plans and specification can be seen and forms of tender obtained at this Department and at the office of A. R. Shehyn, Esq., Three Rivers, P.Q.

Persons tendering are notified that tenders will not be considered unless made on the printed form supplied, and signed with their actual signatures.

Each tender must be accompanied by an accepted cheque on a chartered bank, made payable to the order of the Honourable the Minister of Public Works equal to ten per cent. (10 p.c.) of the amount of the tender, which will be forfeited if the party tendering decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,
FRED. GELINAS,
Secretary.
Department of Public Works,
Ottawa, March 3, 1905.
Newspapers inserting this advertisement without authority from the Department, will not be paid for it.

WHOLESALE PRICES CURRENT.
MONTREAL, MARCH 9, 1905.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
FARM PRODUCTS.—CON.—		
Sundries—		
Potatoes, per bag of 90 lbs.	0 70	0 80
Honey, White Clover, comb	0 18	0 13 1/2
Honey, extracted	0 06 1/2	0 07 1/2

Beans—		
Prime	0 00	0 00
Best hand-picked	1 75	1 80

GROCERIES—		
Sugars—		
Standard Granulated, barrels		5 65
Bags, 100 lbs.		5 60
Ex. Ground, in barrels		6 05
Ex Ground, in boxes		6 25
Powdered, in barrels		5 85
Powdered, in boxes		6 05
Paris Lumps, in barrels		6 20
Paris Lumps, in half barrels		6 30
Branded Yellows	5 15	5 60
Molasses (Barbadoes) new		0 33
Molasses (Barbadoes) old		
Molasses, in barrels	0	0 35 1/2
Molasses in half barrels	0 00	0 36 1/2
Evaporated Apples		0 07

Raisins—		
Sultanas	0 07 1/2	0 10
Loose Musc.	0 05 1/2	0 07 1/2
Layers, London	1 75	2 00
Con. Cluster	2 50	3 00
Extra Dessert		2 50
Royal Buckingham		2 25
Valencia	0 05	0 07
Valencia, Selected		
Valencia, Layers		0 07
Currents, Provincials		0 04 1/2
Filiatras		
Patras		0 06 1/2
Vostlizas		0 00
Prunes, California		0 04
Prunes, French		0 00
Figs, in bags		0 00
Figs, new layers		0 09

Rice—		
C. C.	2 95	3 05
Standard B	3 05	3 15
Patna, per 100 lbs.	3 80	4 50
Burmah, per 100 lbs.	3 50	3 75
Crystal Japan, per 100 lbs.		5 75
Carolina, Java		2 25
Pot Barley, bag 98 lbs.		0 03 1/2
Pearl Barley, per lb.	0 03	0 03 1/2
Tapioca, Pearl per lb.	0 03	0 03 1/2
Tapioca, Flake, per lb.		1 20
Corn, 2 lb. tins.		0 85
Peas, 2 lb. tins.	1 00	1 75
Salmon, 4 dozen case	1 27 1/2	1 30
Tomatoes, per dozen		0 85
String Beans		

HARDWARE—		
Antimony	0 08	0 10
Tin, Block, L. & F. per lb.		0 32
Tin, Block, Straits, per lb.		
Tin, Strip, per lb.		0 33
Copper: Ingot, per lb.		

Cut Nail Schedule —		
Base price, per keg,		2 20
Extras—Over and above 30d,		
40d, 50d, 60d and 70d Nails		
Coil Chain—		
No. 6	0 00	0 09 1/2
No. 5	0 00	0 08
No. 4	0 00	0 07
No. 3	0 00	0 06 1/2
1/4 inch	0 00	0 05 1/2
5-16 inch		3 80
3/8 inch		3 65
7-16 inch	0 00	3 45
Coil Chain—		
No. 1/2	0 00	3 25
9-16	0 00	3 20
3/8	0 00	3 10
1/2	0 00	2 95
5/8 and 1 inch	0 00	2 90

Galvanized Staples—		
100 lb. box, 1 1/2 to 1 3/4		2 85
Bright, 1 1/2 to 1 3/4		2 65

Galvanized Iron—		
Queen's Head, or equal, gauge 28 ..	4 00	4 25
Comet, do., 28 gauge	3 75	4 00

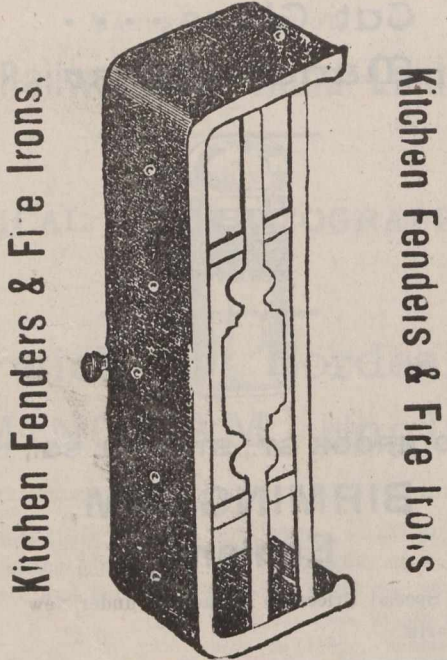
Iron Horse Shoes—		
No. 2 and larger		3 65
No. 1 and smaller		3 90
Bar Iron, per 100 lbs.		1 80
Car lots		1 75
Am. Sheet Steel, 6 ft. x 2 1/2 ft., 18... ..		2 55
Am. Sheet Steel, 6 ft. x 2 1/2 ft., 20... ..		2 55
Am. Sheet Steel, 6 ft. x 2 1/2 ft., 22... ..		2 60
Am. Sheet Steel, 6 ft. x 2 1/2 ft., 24... ..		2 60

WHOLESALE PRICES CURRENT.

MONTREAL, MARCH 9, 1905.

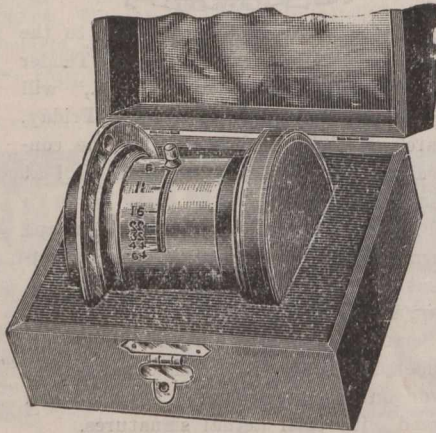
Name of Article.	Wholesale.
HARDWARE.—CON.—	
Am. Sheet Steel, 6 ft. x 2½ ft., 26...	2 75
Am. Sheet Steel, 6 ft. x 2½ ft., 28...	2 90
Boiler plates, iron, ¼ inch	2 10
Boiler plates, iron, 3-16 inch	2 10
Hoop Iron, base for 2 in. and larger.	2 40
Band Canadian, 1 to 6 in., 30c; over base of ordinary iron, smaller size. Extras.	
Canada Plates—	
Full Polish	3 50
Ordinary, 52 sheets	2 45
Ordinary 60 sheets	2 40
Ordinary 75 sheets	2 55
Black Iron Pipe, ½ inch	2 07
¾ inch	2 34
1 inch	2 90
1½ inch	4 15
2 inch	5 63
Per 100 feet nett.	6 76
2 inch	9 00
steel, cast per lb., Black Diamond	0 07½
Steel, Spring, 100 lbs.	2 50
Steel, Tire, 100 lbs.	1 90
Steel, Sleigh shoe, 100 lbs.	1 80
Steel, Toe Calk	2 60
Steel, Machinery	2 75
Steel, Harrow Tooth	2 50
Tin Plates—	
IC Coke, 14 x 20	3 75
IC Charcoal, 14 x 20	4 00
IX Charcoal	4 75
Terne Plate IC, 20 x 28	6 50
Russian Sheet Iron	0 10
Lion & Crown, tinned sheets	7 00
22 and 24 gauge case lots	7 50
26 gauge	3 50
Lead: Pig, per 100 lbs.	0 04½
Sheet	6 50
Shot, 100 lbs., less 15 per cent.	7 00
Lead Pipe, per 100 lbs.	less 30 p.c.
Zinc—	
Spelter, per 100 lbs.	7 00
Sheet zinc	0 07 0 07½
Black Sheet Iron, per 100 lbs.—	
8 to 16 gauge	2 15
16 to 20 gauge	2 05
22 to 24 gauge	2 10
26 gauge	2 20
28 gauge	2 25
Wire—	
Plain galvanized, No. 5	3 55
do do No. 6, 7, 8	3 00
do do No. 9	2 35
do do No. 10	3 05
do do No. 11	3 10
do do No. 12	2 50
do do No. 13	2 60
do do No. 14	3 60
do do No. 15	4 25
do do No. 16	4 50
Barbed Wire	2 62½ I.O.B.
Spring Wire, per 100, 1.25	Montreal.
Net extra.	
Iron and Steel Wire, plain, 6 to 9..	2 15 base.
ROPE—	
Sisal, base	0 10½
do 7-16 and up	0 11
do 8	0 11½
do 8-16	0 14½
Manilla, 7-16 and larger	0 15
do 8-16	0 15½
do %	0 10
Lath yarn	0 10
WIRE NAILS—	
Base Price	2 25
3d extra	1 00
3d f extra	1 00
3d extra	0 65
4d and 5d extra	0 40
6d and 7d extra	0 30
8d and 9d extra	0 15
10d and 12d extra	0 10
16d and 20d extra	0 05
30d to 60d extra	Base
BUILDING PAPER—	
Dry Sheetting, roll	0 40
Tarred Sheetting, roll	0 50
HIDES—	
Montreal Green Hides—	
Montreal, No. 1	0 00 0 09½
Montreal, No. 2	0 00 0 08½
Montreal, No. 3	0 00 0 07½
Tanners pay \$1 extra for sorted cured and inspected.	
Sheepskins	1 10 1 20
Clips	0 00
Spring Lambskins, each	0 00 0 00
Calfskins, No. 1	0 11 0 13
Calfskins, No. 2	0 09 0 11
Horse hides	1 50 2 00

ESTABLISHED 1858.
E. Wigley
WHOLESALE MANUFACTURER OF



105 Upper Trinity Street, BIRMINGHAM, Eng.

Established 1875.
E. SADLER & SONS
LEN CAP - - - - -
MANUFACTURER



Enlarging Screens, Iso Screens, Lens Cases, Stop Cases, &c., &c.

34½ Great Hampton Street, BIRMINGHAM, ENGLAND.
Special prices to Canadians under the New Tariff.

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An active, pushing agent, to canvas for a first-class paper.

Address in confidence,
MANAGER,
Care P.O. Box 576,
Montreal.

WHOLESALE PRICES CURRENT.

MONTREAL, MARCH 9, 1905.

Name of Article.	Wholesale.
LEATHER—	
No. 1, B. A. Sole	\$ 27 0 28
No. 2, B. A. Sole	0 25 0 25
No. 3, B. A. Spanish Sole	0 24 0 25
Slaughter, No. 1	0 28 0 29
light medium and heavy	0 26 0 27
No. 2	0 27 0 32
Harness	0 34 0 36
Upper, heavy	0 35 0 37
Upper, light	0 34 0 35
Grained Upper	0 35 0 38
Scotch Grain	0 60 0 65
Kip Skins, French	0 45 0 55
English	0 50 0 60
Canada Kip	0 70 0 70
Hemlock Calf	0 50 0 60
Hemlock Light	0 85 1 10
French Calf	0 22 0 25
Splits, light and medium	0 17 0 20
Splits, heavy	0 18 0 20
Splits, small	0 06 0 10
Leather Board, Canada	0 16 0 18
Enameled Cow, per ft.	0 12 0 14
Pebble Grain	0 12 0 12
Glove Grain	0 15 0 20
B. Calf	0 11 0 12
Brush (Cow) Kid	0 13 0 16
Buf	0 35 0 40
Russetts, light	0 25 0 30
Russetts, heavy	0 35 0 40
Russetts, No. 2	7 50 8 00
Russetts, Saddlers', dozen	0 65 0 75
Int. French Calf	0 30 0 35
English Oak, lb.	0 38 0 42
Dongola, extra	0 20 0 22
Dongola, No. 1	0 14 0 16
Dongola, ordinary	0 13 0 16
Colored Pebbles	0 16 0 18
Colored Calf	
OILS—	
Cod Oil	0 37½ 0 42½
S. R. Pale Seal	0 50 0 55
Straw Seal	0 45 0 50
Cod Liver Oil, Nfld., Norway Process	2 00 2 50
Cod Liver Oil, Norwegian	3 00 3 50
Castor Oil	0 08 0 09
Castor Oil, barrels	0 07 0 09
Lard Oil, extra	0 65 0 70
Lard Oil	0 5 0 60
Linseed, raw, nett	0 42 0 44
Linseed, boiled, nett	0 45 0 47
Olive, pure	1 05 1 15
Olive, extra, qt., per case.	3 70
Turpentine, nett	0 77½
Petroleum—	
Benzine	0 21 0 23
Gasoline	0 21½ 0 26
GLASS—	
First break, 50 feet	1 70
Second Break, 50 feet	1 80
First Break, 100 feet	3 25
Second Break, 100 feet	3 45
Third Break	4 00
Fourth Break	4 25
PAINTS, &c.	
Lead, pure, 50 to 100 lbs. kegs	5 00 5 25
Do. No. 1	4 62½ 4 87½
Do. No. 2	4 50 4 75
Do. No. 3	4 37½ 4 62½
Do. No. 4	4 37½ 4 62½
White lead, dry	5 50 5 50
Red Lead	4 50 5 50
Venetian Red, English	1 75 2 00
Yellow Ochre, French	1 50 2 25
Whiting, ordinary	0 45 0 50
Whiting, Gilders'	0 60 0 70
Whiting, Paris, Gilders'	0 85 1 00
English Cement, cask	2 00 2 10
Belgian Cement	1 65 1 90
German Cement	2 20 2 30
United States Cement	1 90 2 30
Fire Bricks, per 1,000	15 00 22 00
Fire Clay, 200 lb. pkgs.	0 75 1 25
Rosin	4 50 7 50
Glue—	
Domestic Broken Sheet	0 08 0 20
French Casks	0 08 0 09
French, barrels	0 14
American White, barrels	0 16 0 20
Coopers' Glue	0 20 0 25
Brunswick Green	0 04 0 10
French Imperial Green	0 12 0 16
No. 1 Furniture Varnish, per gallon.	0 65 0 70
a Furniture Varnish, per gallon.	0 75 1 00
Brown Japan	0 60 0 75
Black Japan	0 75
Orange Shellac, No. 1	2 00 2 25
Orange Shellac, pure	2 25 2 75
White Shellac	2 75 3 00
Putty, bulk, 100 lb. barrel	1 50
Putty, in bladders	1 75 1 85
Paris Green in drum, 1 lb. pkg.	0 18½ 0 19½
Kalsomine, 5 lb. pkgs.	0 11
WOOL—	
Canadian Washed	\$0 24 0 25
North-West	0 17½ 0 18½
Buenos Ayres	0 36 0 42
Natal, greasy	0 00 0 00
Cape, greasy	0 17½ 0 22½
Australian, greasy	30 0 00

If you are interested in

CASE HARDENING,

Write at once for sample of Case Hardening Composition, cheapest and most reliable material on the market for the purpose.

JOHN ELSE & SON,

Established 1860.

48 MUNTZ STREET,

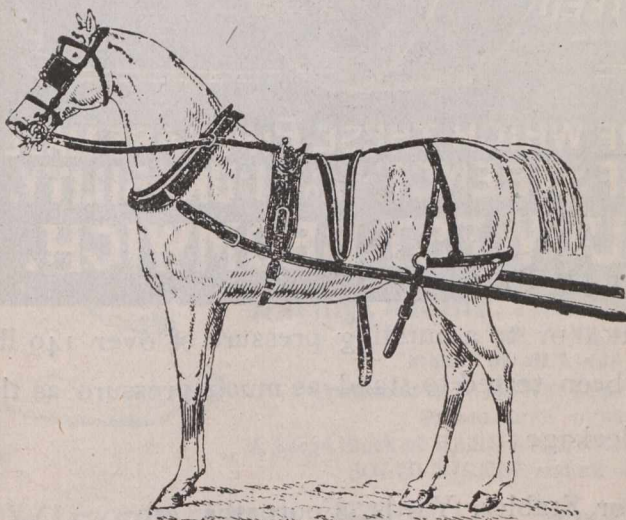
BIRMINGHAM, - - - England.

Special Prices to Canadians under the New Tariff.
Telegraphic Address: "HARDENING, BIRMINGHAM."

S. BEEBEE & SONS,

Wholesale Saddlery Manufacturers and Saddlers' Ironmongers.

SPECIALITIES FOR COLONIAL MARKETS.



SADDLES, BRIDLES, HARNESS, of Every Description.

111 Persehouse Street, **WALSALL, ENGLAND.**

E. SMITH & SONS.,

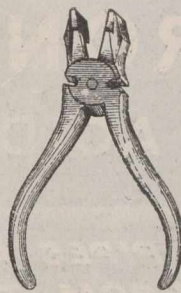
Coach, Saddle, Bridle and Harness Curriers, Bicycle Saddle and Pouch, Strap, Brace, Belt, Bag, Purse, Pocket Book, Front, Rosette, Legging and Coloured Leather, PATENT, ENAMELLED and COLOURED LEATHER MANUFACTURERS, AND LEATHER MERCHANTS.

STAFFORD STREET, WALSALL, St. ffordshire, England.

Established 1840.

Handley & Wilkins,

LIMITED.



Manufacturers of

Heavy Steel Toys, Tools and Hammers of Every Description.

Phillips St. Works Aston Brook, BIRMINGHAM, - ENG.

Special Prices to Canadians under the New Tariff.

Telegraphic Address: "HARNESS, BIRMINGHAM,"

W. D. SMITH & CO.,

Saddlery and Harness Manufacturers, For Home and Colonial Markets.

HARNESS, Four-in-Hand,, Tandem, Pair, Brougham, Dog Cart, Buggy, Gig, Cob, Cab and Pony, Mule, 10 and 6 Span.

SADDLERY, Hunting, Riding, Polo, Racing.

CLOTHING, Whips, Hunting Crops, Rugs, Bandages, and every Stable Requisite.

34 JOHN BRIGHT STREET,

Birmingham, - - - Eng.

Special Prices to Canadians under the New Tariff, 33 1-3 per cent. in favour of England.

GEORGE MOORE,

Established 1805.

MANUFACTURER OF EVERY DESCRIPTION OF

Fish-Hooks, Rods, Reels, Baiths and Fishing Tackle.

ALSO SUPERIOR

Artificial Flies

FOR

Salmon, Trout, Bass, &c.

National Works,

REDDITCH, - - - ENGLAND.



TRADE MARK

Cable Address "REELS REDDITCH."

The Canadian Niagara Power Company has opened its new power house and started operating two 10,000 horse-power units of its first installation of 50,000 electrical units. The company is the pioneer in development of Niagara power on the Canadian side for commercial purposes.

WALL PAPERING.

A wall paper house, in its circular to dealers gives the following hints on the application of wall paper:

New walls must have light coat of glue sizing before papering. Calcimined walls should be washed and sized. When

the calcimine is very thick and flaky it can be removed more readily by scraping.

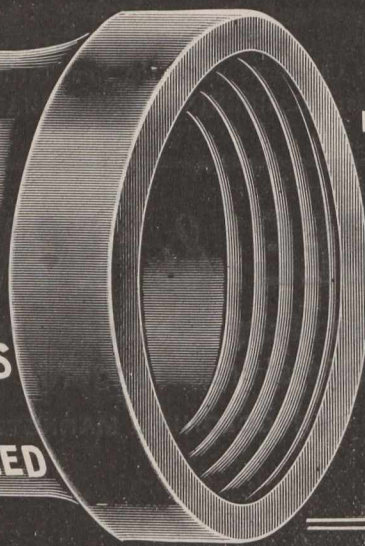
Painted wall.—Cut with sand paper or pearl ash, being careful not to get same on woodwork. Size with glue and brown sugar sizing in portions of one-third glue and two-thirds sugar. Cover with lining paper for heavy papers.

HAMBLET'S BLUE "IRONWARE" PIPES ACID PROOF

HAMBLET'S
PATENT
JOINTS.
SUPPLIED

THESE PIPES ARE
MADE FROM THE
SAME MATERIAL
(AND UNDER SIMILAR
CONDITIONS) AS
HAMBLET'S BLUE BRICKS
GREAT STRENGTH &
DURABILITY GUARANTEED

MADE IN
ALL THE
USUAL
SIZES.



THE ADAMANTINE MATERIAL OF WHICH THESE PIPES ARE MADE IS WELL KNOWN FOR ITS GREAT STRENGTH AND DURABILITY.

ADDRESS — HAMBLET'S LTD WEST BROMWICH.

These pipes have been tested by Messrs. KIRKALDY to a bursting pressure of over 140 lbs per square inch and our PATENT JOINT has been tested to stand as much pressure as the pipe without shewing the least signs of weeping or leakage.

HAMBLET'S BLUE BRICKS, Pavings, for Stables, Yards, Footpaths, etc.

ILLUSTRATED CATALOGUE OF VARIOUS MANUFACTURES ON APPLICATION TO
HAMBLET'S Ltd. (JOSEPH HAMBLET, Managing Director) WEST-BROMWICH, ENGLAND.

CABLE ADDRESS :—HAMBLET, WEST-BROMWICH, ENGLAND.

CODES :—A. B. C., 5th EDITION and PRIVATE.

Hard oil wall.—The same as above.

Hot walls.—A wall too strong of lime, that would burn or change the tint color: Use glue and sugar sizing. Cover with lining paper for heavy papers.

Whitewashed wall.—If thick, wash, scrape and size with glue and brown sugar sizing in portions of one-quarter glue and three-quarters sugar. For heavy papers use lining paper.

In case of rough or sand-finished walls,

cover with lining paper. All holes or cracks in the plaster should be repaired with the plaster fasteners, or carefully filled with plaster of paris.

Large holes may be covered with dampened muslin, the muslin being pasted at the edge only.

Partitions and other wood surfaces must be covered with muslin, the muslin being sewed and put on in one piece and tacked only on the edge.

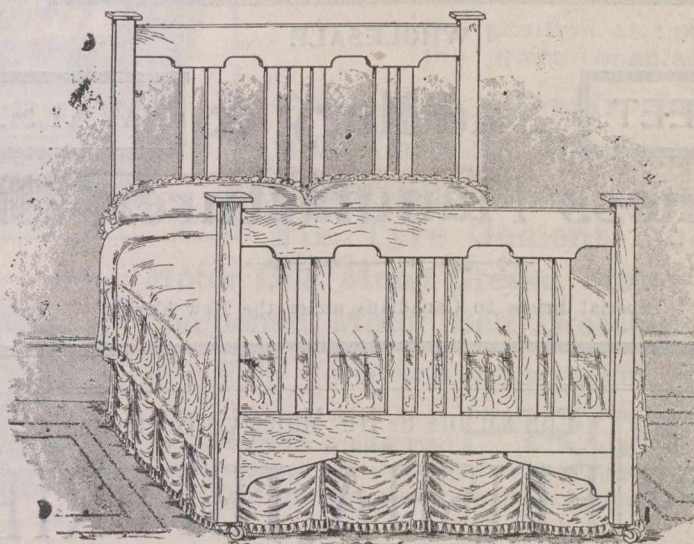
In applying muslin to ceilings it must

be sewed and put on in one piece. If properly stretched, it may be tacked only on the edges, but a better way is to leave a margin of about two inches on each breadth and tack each breadth through this margin, so that when the muslin is stretched the tacks will only show up on the outer edges, the tacks along each breadth being covered by the succeeding breadth.

A pailful of good paste is made of four pounds of flour and a teaspoonful of

Birmingham Woven Wire Mattress Co., Ltd.

Catalogues and Price Lists on Application.



The "Argus Mattress.

Cable Edges and Flat Bands in Centre.

The Pioneer
Cabinet Works,

Acock's Green, NEAR Birmingham, Eng.

Special prices under New Canadian Tariff, 33 1-3 preference in favour of Canada.

Telegraphic Address :
"SPURS, WALSALL"

CHARLES HAYWOOD,

Successor to
JAMES ROGERS & SONS,
1 Caldmore Road, WALSALL.

Also to W. J. OAKES, of Alma Street, ASTON, BIRMINGHAM.

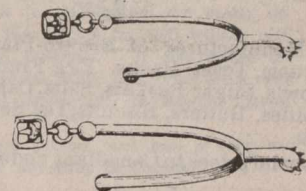
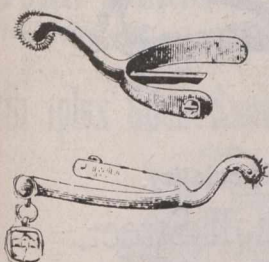
MANUFACTURER OF EVERY DESCRIPTION OF
Racing, Riding, Hunting and Military Spurs
FOR HOME AND EXPORT.

Maker of all kinds of SPUR BOXES.

Contractor to H. M. War Department and India Offices, &c.

ESTABLISHED OVER HALF-A-CENTURY.

A Large Stock of HARD SOLDER and FINE SILVER-PLATED,
SOLID NICKEL and all other kinds of SPURS kept in stock.



Vicarage Spur Works, WALSALL, England.

Foreign Orders executed with Promptness—through Merchants.

Price List on Application.

Also Maker of the "SPUR CYCLES."

requires but little attention beyond that of weeding, and if other crops are planted the system of tillage for these crops is very beneficial to the olives, provided that the extra crops are composed of such plants as do not root deeply, or are of an exhausting nature.

alum. Stir in enough lukewarm water to make a smooth batter, taking care to remove all lumps; then stir thoroughly while gradually pouring in enough boiling water to fill the pail. For one not expert in making paste we recommend the use of a dry paste supplied in powdered form, and no boiling is required. You have only to put water in a vessel and stir in the powder according to direction given with the powdered paste. If it is used the many complaints made where dark and delicate shades of paper are hung would be obviated.

A good size is made by dissolving one pound of glue in a pailful of water; one-half the quantity of glue will answer for a wall that has not been calcimined.

PATENT REPORT.

Below will be found a list of Canadian patents recently secured through the agency of Messrs. Marion & Marion, Patent Attorneys, Montreal, Canada, and Washington, D.C.

Information regarding any of the patents cited will be supplied free of charge by applying to the above-named firm.

Nos. 90,779. Henry Lambert, Inchbrook, Eng., self-locking nut; 90,787, Zotique Senecal, St. Henri, near Montreal, Que., clothes line support; 90,826, Nicholas A. Smallman, Ft. Covington, N. Y., improvements in harness; 90,851, Messrs. Ball & Ritz, Waterloo Ont., calendar; 90,860, Claude Boucher, Cognac, France, machine for making glass bottles; 90,968, Evariste Beuregard, Montreal, Que., carpet beater; 91,003, Joseph Antoine Gagnon, Chambly Basin, Que., heating apparatus; 91,082,

George A. McKay, Burnbank, Man., spring draft attachment for plows; 91,225, Arthur Landry, Montreal, Que., harness attachment.

The "Inventor's Adviser" is just published. Any one interested in patents or inventions should order a copy.

LIABILITY OF TENANT.

While common sense does not always shine clearly out through all arguments, rules, decisions, etc., the following law, as it exists in New York city, seems reasonable enough, as is well to be remembered owing to the frequency of happenings that are covered thereby.

"Please inform us if we can recover damages done our goods by water from the tenant above us. On the first occasion the damage was caused by rats eating away the pipes. The second by the hose setting, and causing a break

T. TAYLOR,

WHOLESALE

39 STATION STREET,

Saddlery &

WALSALL, ENGLAND.

Harness Manufacturer, Etc.

Special Prices to Canadians under the New Tariff.

ESTABLISHED 1874

Herbert Okey



Manufacturer of Electro-Plated Wares, Cruets, Toast Racks, Egg-Frames, Fruit-Bowls, Sugar Baskets, Salts, Cake-Baskets, Jellies, Butters, Biscuits, Tea Sets, Waiters, etc.

Special prices to Canadians under new tariff

61 1/2 Kenyon Street,
BIRMINGHAM. ENG.

in the wall, and by water coming in from the roof at the next rain storm. The third time by people using the toilet other than said tenant and throwing a bottle in the closet, thereby overflowing the same. We claim that we have a right to occupy our store and are not bound to use discretion in selecting a place therein where our goods shall be free from above leaks and that even though said damage has been constantly in the same place we did not try to protect ourselves in any manner, holding that our premises must be kept free from any leakage by the tenant occupying premises above us. He claims that he did everything in his power to prevent such leakage and to protect us; that the leakage caused by the rats or the house sagging was no fault of his, nor was it his fault that somebody threw a bottle in his closets. We have both agreed to submit our case to you to decide and will abide by your decision."

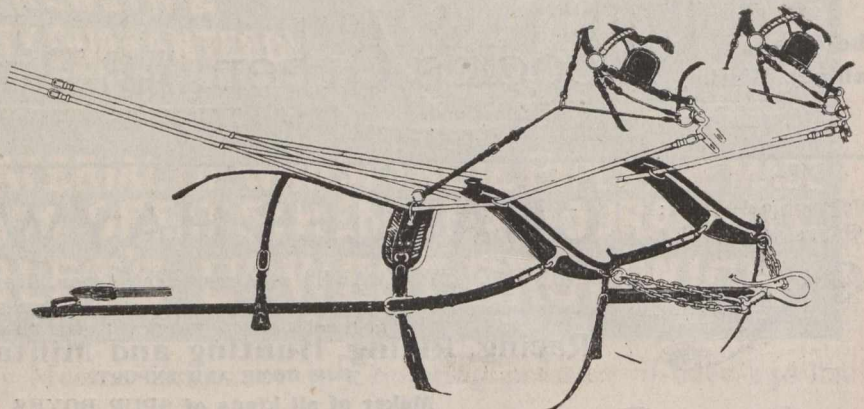
P. B.

Reply.—One preliminary question to be settled in this case is whether the tenant of the upper part of the building was

Contractors to His Majesty's Government.

Established 1825.

ELISHA JEFFRIES & SON,



Superior London Style Harness a Speciality.

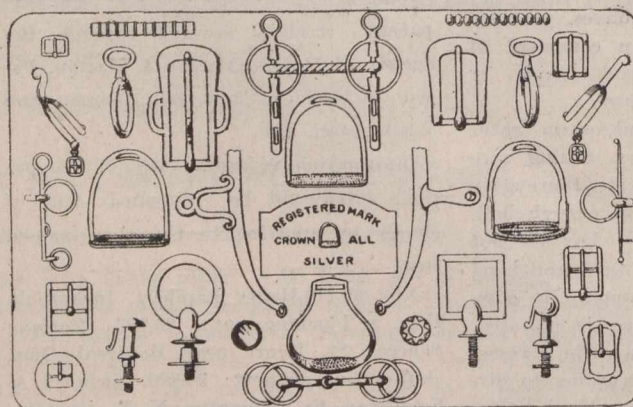
Bridge Street and Lower Rushall Street.

Walsall, England.

Please Address in Full.

H. FROST & CO., Limited,

NICKEL BRASS and MALLEABLE IRONFOUNDERS,



Manufacturers of Every Description of

STIRRUPS,
SPURS,
BITS.

HARNESS FURNITURE,
and
GENERAL BUCKLES.

HAMES
a Speciality.

Made in "CROWN-ALL" SILVER, "FROSTINE,"
"KRONAND" NICKEL SILVER, BRASS, SUPER STEEL, POLISHED,
NICKEL PLATED, TINNED, Etc.,
FOR ALL MARKETS.

34, 35 and 36 Fieldgate, - WALSALL, England.

Special Terms to Canadians under the New Tariff.

Protection..

Our position as the oldest firm in the trade enables us to offer

Cycle Oils, Repair Outfits, Rubber Solution, Calcium Carbide, Enamels, Laquers, Chain Lubricants, Boron Compo, Handle Fix, Tyre Cement, etc., etc.

Motor Oils, Motor Grease, Motor Solution, Motor Chain Compound, Motor Belt Dressing, Motor Repair Outfits etc., etc., of consistent quality, in attractive packages, at keen prices.

Our position as practical Chemists enables us to offer you **PROTECTION** from the complaints of disappointed customers. Our lines are worth your consideration. Our price list should be in your hands. A post card will secure a copy by return.



The County Chemical Co. Ltd.

Manufacturing Chemists and Oil Refiners
1000 STREET,
Birmingham, Eng.

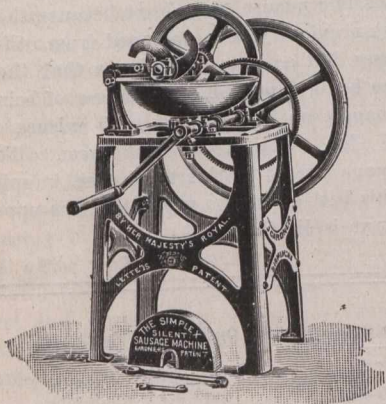
Established Half a Century.

JOHN GARDNER & SONS,

Inventors, Patentees and Sole Makers of the

'Simplex' Silent Sausage Machine

—And—



PIE MEAT CUTTER

By Her Majesty's Royal Letters Patent. Made for both Hand and Steam Power—These Machines are universally acknowledged the Most Perfect Silent Sausage Machine in existence.

The "Simplex" Silent Machine & Pie Meat Cutter.

WITH ENGINE COMBINED.

Manufacturers of Every Description of **Pork Butchers' Machinery,** On the Latest and Most Improved Principles.

Registered Telegraphic Address: — "SIMPLEX, BIRMINGHAM."

Illustrated Price List & Full Particulars on application.

SMITHFIELD WORKS, BRADFORD ST., BIRMINGHAM, - ENG.

BOILER SHOP.

THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes Oil Stills, Tanks, Bleachers and Agitators, Salt Pans, Steam Boxes for Stave and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH,

MANAGER.

J. H. FAIRBANK,

PROPRIETOR.

M. Beard & Sons,

Summer Lane Rivet & Screw Works,

BIRMINGHAM,

ENGLAND.

Wyers Freres,

Practical Anglers and Manufacturers of

High-Grade FISHING TACKLE.

Continental Works,

REDDITCH, ENGLAND.

All Anglers should send direct for the new 1905 Catalogue.



400 Illustrations of up-to-date Tackle, GOLD MEDAL PARIS 1900.

or was not bound to keep the roof and walls in repair. He certainly was not bound to keep the roof water-tight simply because he happened to be nearer the roof than the other tenant was. Ordinarily when different parts of a building are let to different tenants, the landlord himself is bound to keep in repair those parts of the building which are equally useful to all the tenants. This includes the roof, public halls, and stairways, etc. When a tenant takes a

whole building he, of course, takes roof, halls and stairways as part of that building. But when part is let to one tenant and part to another those parts that are to be used by all of them, or that are to protect all of them alike, are not let to any tenant; the landlord retains these parts of the building and is responsible for their condition. The tenant of the upper part of the building is not liable in this case for the damage caused by rats unless he knew it was being done

The Kings Norton Metal Co., Limited.

Registered Offices; 16 Great George Street, London, S. W.

MANUFACTURERS OF

Rolled Metals, Ammunition for Small Arms, Quick Firing and other Guns.

NEAREST STATION LIFFORD, M.R.

Telegraphic Address: "METAL," KINGS NORTON.

Brass and Copper Wire, Rivets, Washers, etc., etc.

Kings Norton, Near Birmingham, Eng

International Exhibitions:

Brussels, 1897, Gold and Silver Medals; Paris, 1900, Two Gold Medals, One Silver Medal.

TRADE MARK

SOLID DRAWN
DRIVING BANDS

for

LARGE or SMALL STEEL
PROJECTILES.

CUPRO-NICKEL
or NICKEL STEEL

In the form of
STRIP, BLANKS, CUPS,
or FINISHED BULLETS.

and other specialties
connected with
QUICK FIRING
and other AMMUNITION.

ALUMINIUM
STRIP, SHEET & FOIL

TIN AND LEAD FOILS
OF EVERY DESCRIPTIC

GERMAN SILVER,
&c., &c.

STRIP, SHEET, or WIRE

and did not use reasonable means to prevent it, or unless he allowed the damage to become greater than it ought to have been by some act of negligence after the pipes had been opened. He is not liable for the damages cause by the leak in the roof unless he had agreed to keep the roof in repair and unless also he knew or had reason to suspect, that such damage would be done and did not take proper steps to prevent it or unless he allowed the leak to continue longer than should have been the case. He could not mend the roof before it was broken; he was bound to keep it from being broken, if that was part of his duty, if he knew that it was likely to be broken, and if there was any way to prevent it; after the breach occurred it was his duty to repair it without unreasonable delay, if he was bound to repair it at all. The upper tenant is liable for damages caused by his own negligent use of his premises or by a negligent use of

them by anyone who is on the premises by his permission. This principle probably makes him liable for that arising from the third cause named by our correspondent. He is not in any case liable for any damages which the owner of the goods could have prevented by removing his goods, or protecting them, after he knew that the danger was imminent. An owner of goods must not sit by and refuse to protect them simply because the loss will fall on some other shoulders; only such loss will so fall as he could not have prevented by reasonable diligence. He is not bound to protect his goods against a possible misuse of a closet because they have previously been damaged from other causes, but as soon as he knew that they were being damaged, or in danger of being damaged, as a result of such misuse it was his duty to protect them. For damage caused in this third case, in spite of his best efforts to prevent it, the upper tenant is liable.

Stocks and Bonds—INSURANCE COMPANIES.—Canadian.—Montreal Quotations, Feb. 22, 1905.

Name of Company.	No. Shares.	Last Dividend per year	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine ..	15,000	3½-6 mos.	350	350	98
Canada Life	2,500	4-6 mos.	400	400	
Confederation Life	10,000	7½-6 mos.	100	10	
Western Assurance	25,000	5-6 mos.	40	20	98
Guarantee Co. of North America. ...	13,372	6 mos.	50	50	

British & Foreign—Quotations on the London Market Feb. 11, 1905. Market value p. p'd up sh.

Alliance Assurance	250,000	10s. p.s.	20	2 1-5	11½	11½
Atlas	120,000	.....	10	24s	5½	6½
British and Foreign Marine	67,000	20	20	4	19½	19½
Caledonian	21,500	12s. p.s.	25	4		
Commercial U. Fire, Life & Marine.	50,000	45	50	5	58	59
Guardian Fire and Life	200,000	8½	10	5	10	10½
London and Lancashire Fire	89,155	28	25	2½	23½	23½
London Assurance Corporation	35,862	20	25	12½	56	57
London & Lancashire Life	10,000	20½	10	2	8½	9½
Liv. & Lond. & Globe Fire & Life ..	£245,640	90	ST.	2	44	45
Northern Fire and Life	30,000	32	100	10	75	77
North Brit. & Merc. Fire and Life ..	110,000	34½ p.s.	25	6½	38	39
Norwich Union Fire	11,000	£5	100	12	109	111
Phoenix Fire	58,776	35	50	5	£35	36
Royal Insurance Fire and Life	130,629	63½	20	3	48½	49½
Sun Fire	240,000	8s 6d p. s.	10	10	11	11½
Union	45,000	15 p. s.	10	4	16½	17½

*Excluding periodical cash bonus.

Telegraphic Address: "COBRA, BIRMINGHAM."

ESTABLISHED 1817.

W. H. Moore & Son,

Awarded 1851

(LATE PAUL MOORE & CO.)

Awarded 1855. No. 1038



CLASS XXI



10e CLASS

Manufacturers of Brass,
Copper and Lead Wire,
Rolled Metal, Solder. etc.

Lead Washers for Roofing Purposes.

Special prices to Canadians under the
New Tariff.

104 UPPER TRINITY ST., BORDSLEY,
BIRMINGHAM, Eng.

BRIDLE BUCKLES, ETC.

The manufacture of harness in Canada is of late years assuming proportions little dreamed of prior to the great rush into the Canadian west. Nor is this alone the cause of harness makers throughout the Dominion being compelled to enlarge their premises and use extreme measures in keeping pace with demand. The Canadian farmers are making money and one of the first signs of prosperity seen about a farmer's outfit is new harness.

The attention of the harness trade of Canada is called to a Walsall, Eng., factory, devoted to the manufacture of bridle buckles and other metal fastenings for bridles, harness, etc. This establishment has been in existence since 1819 and is known as The Union Street Nail & Buckle Works. Here are made by the thousand saddle nails, buckles, etc., of all kinds. The enterprising proprietor, Mr. James Westley, is pursuing a policy in the enlargement of trade which is meeting with his best wishes, and causing business to come unsolicited to his office. The chief aim of the proprietor is to sell on a basis of profit over first and lowest cost, which will ensure the retention of customers against all competitors.

The firm's output comprises furniture for saddles and bridles in all metals and qualities. Nails for gig saddles, riding saddles, whips, coach lining, buckles for bridles, and straps of all kinds. Furnitures for dog collars, head collars grooms' belts. Labels for saddles, studs for bridles, pouches, habit guards and rosettes, cab screws for black saddles, beading for cart saddles.

The Canadian tariff admits these goods of English make at a discount of one-third off the regular duty charges. Address for further particulars: James Westley, Union Street Nail & Metal Works, Walsall, England.

THE DIVER A LOAFER.

Because of the isolated character of his work, a few become divers with the idea that it affords a chance to loaf. At first the lazy man may fool his employer completely. He is completely hidden from sight and if he chooses he may sit down in the mud, lean his ponderous helmet against the side of the wreck and take a nap. In the meantime the pump handlers work away and the tender watches steadfastly for a signal, thinking all the time that their submerged com-

MONTREAL Merchants and Manufacturers.

Awnings, Tents Ta paulins, Flags, etc.

THOS. SONNE,

193 Commissioners St.

Carpet Beating.

The City Carpet Beating Co.,

11 Hermine St.

Dry Goods, Wholesale.

ALPEONSE RACINE & Co.,

340 & 342 St. Paul St.

City of Vancouver. TENDERS WANTED.

TENDERS will be received by the undersigned up to Saturday, April 1st. at 4 p.m. for the purchase of debentures of the City of Vancouver to the amount of \$175,000.00. These debentures bear interest at the rate of four (4) per cent per annum, payable half yearly and extend over a period of forty years. The City reserves the right to reject any or all tenders.

For further particulars apply to the undersigned.

THOS. F. McGUIGAN,

City Clerk.

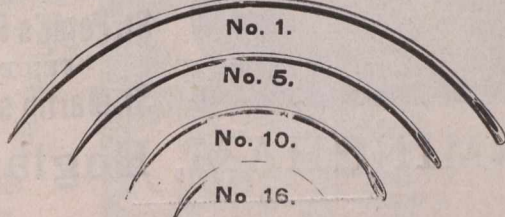
VANCOUVER, B. C. JANUARY 25th., 1905.

panion is toiling laboriously. After his nap the diver may come up and announce that the job is especially hard and he must needs go down again. No one can contradict him. No one knows but himself. In order to prevent loafing, most employers of divers have introduced electric telephones, by which they can communicate with a man any time they choose. "But even a telephone will not feaze some of them," said one master diver. "I had a man one time who I thought was loafing, and I made him wear a suit with a telephone. Even then I suspected him of napping. I would have to call several times before getting him sometimes. So at last I gave him a job that I had already examined and knew would take him no

Surgical and Fancy Needles OF EVERY DESCRIPTION.

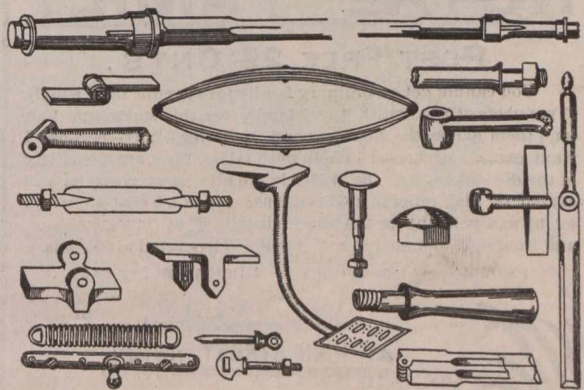
Surgical Needles.

FULL CURVED. QUALITY 60.



CHAS. SPENCER, BALMORAL WORKS,
Edward Street - REDDITCH, Eng.

JOSEPH GIBSON & CO., Unity Works, WEST BROMWICH, England.



BEFORE ORDERING WRITE FOR OUR PRICES.

MAKERS OF ALL KINDS OF BUGGY AND CART IRONWORK.

The Mystic Countersign

"Phramez"

WHEELS
AT ASTOUNDING PRICES



B. JUKES & CO., TOREADOR WORKS,
Aston Brook Street, BIRMINGHAM, ENG.

If you wish to exist in these

HARD TIMES

You must have our

FRAMES

No trouble with
ENAMEL BEARINGS, OR JOINTS.

Possible output 15,000 annually.

OUR MOTTO:
One Factor, One District.

OUR POLICY:
What others do, we will try to better do.

Special
Prices to
Canadians
under the
New Tariff

more than 15 minutes. He was down an hour and yet no signal. Without letting the crew know, lest they would wake him up through connivance, I slipped down the other side of the boat and went around to where he was. There I found him at full length in the mud of the bottom, with his feet stuck under the flukes of a castaway anchor to prevent him from turning a somersault."

JOHN HAWLEY & CO.

Making a specialty of the manufacture of tents, marquees, and of the component parts of these such as ropes, twines, cart, wagon and rick covers, etc., the Walsall, Eng., firm of Messrs. J. Hawley & Co., have long since become well and favorably known throughout Great Britain.

As civilization advances and population becomes greater the need for such articles becomes more manifest, and it remains

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A few testimonials.—Wolverhampton Horticultural Society, secretary's office. December 14th, 1894. Dear Sirs—I have very great pleasure in stating that your

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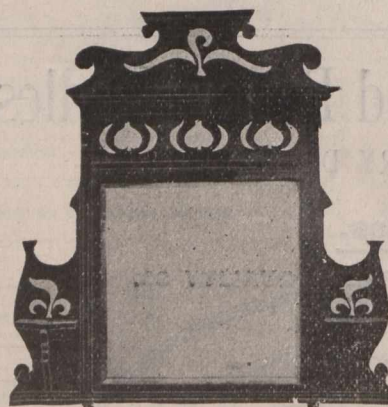


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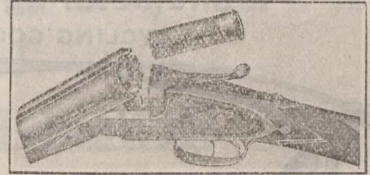
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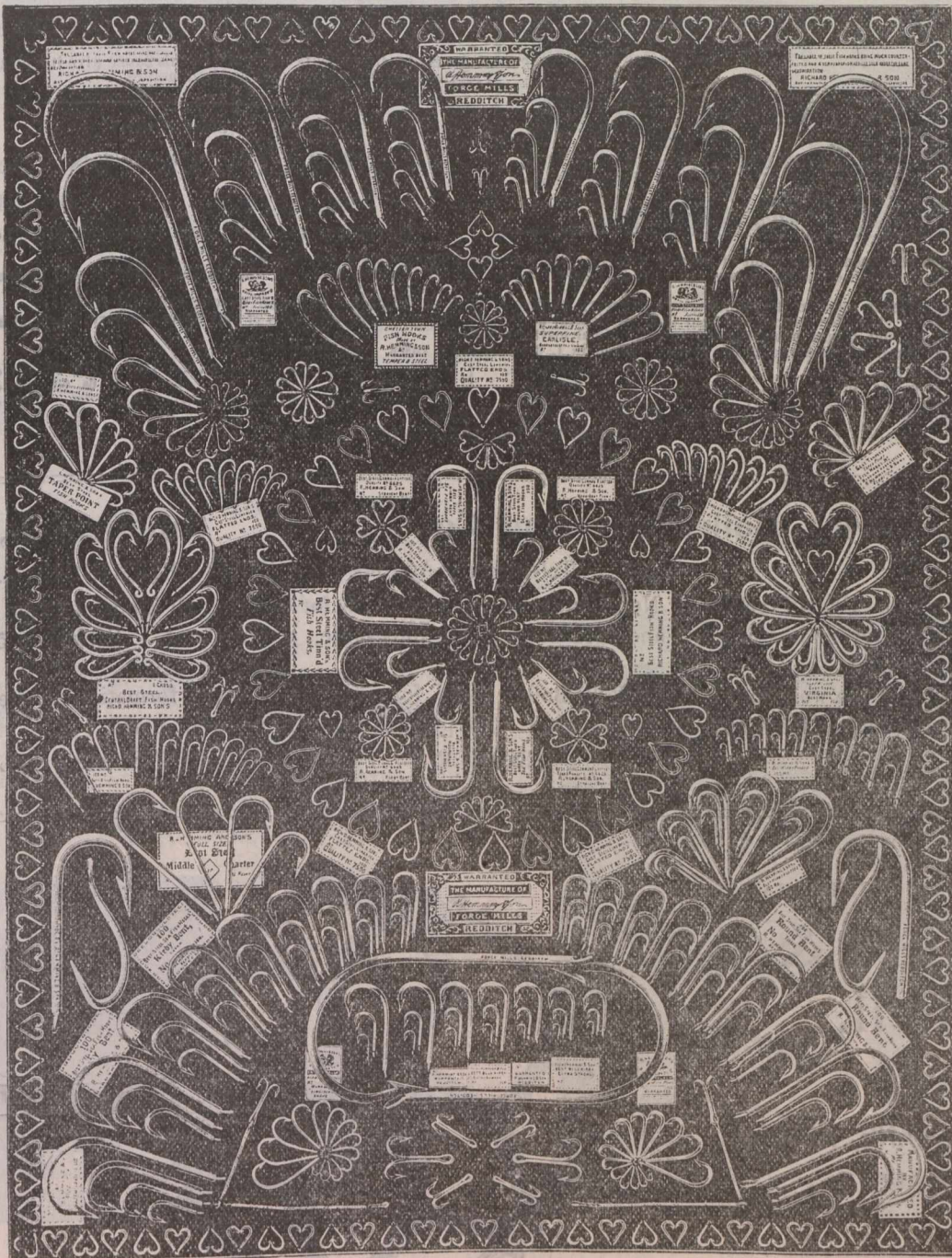
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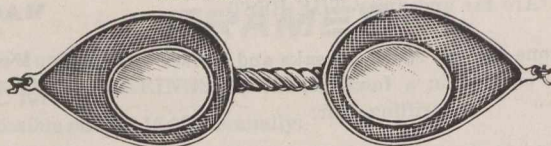
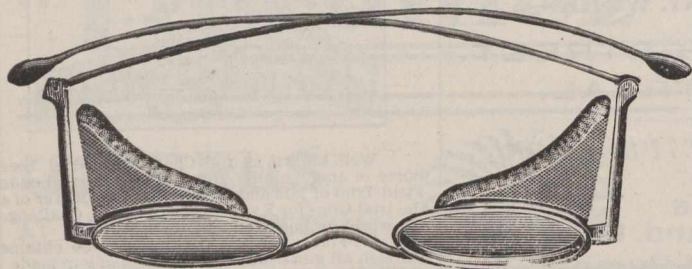
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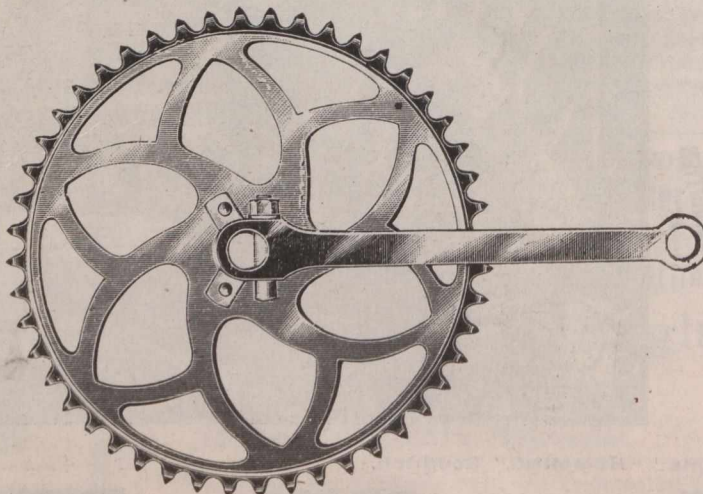
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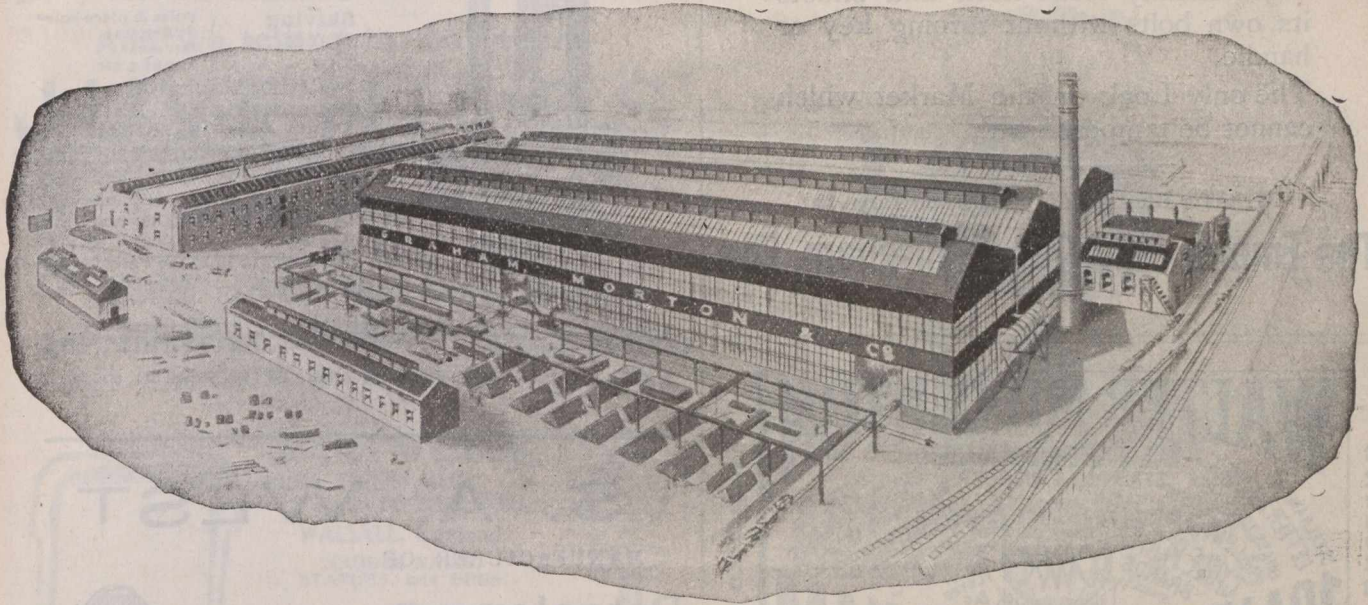
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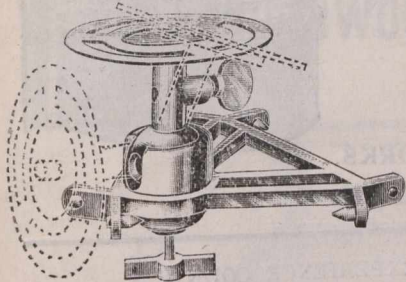
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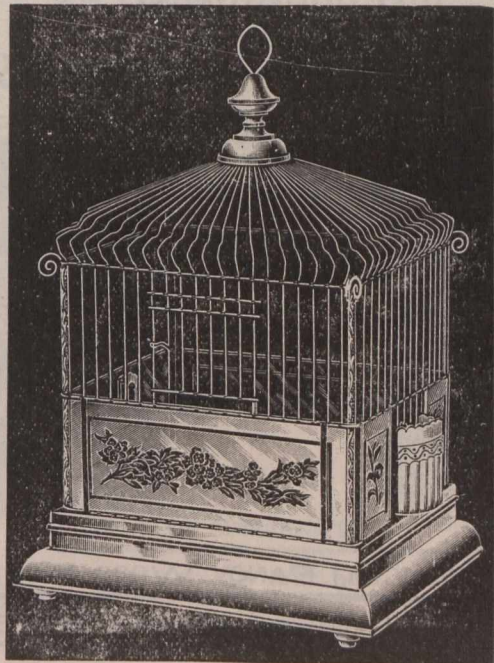
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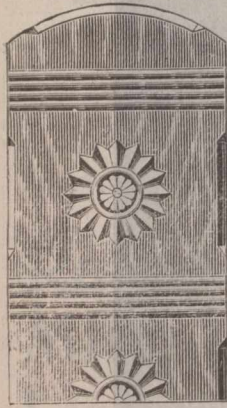
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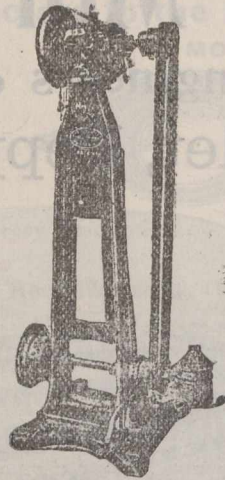
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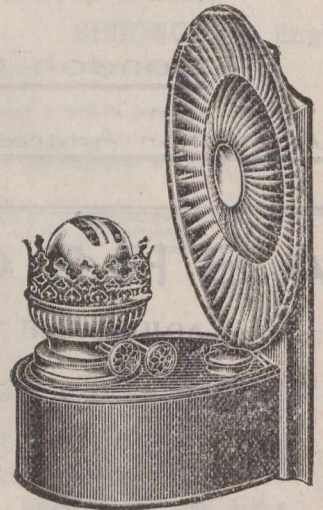
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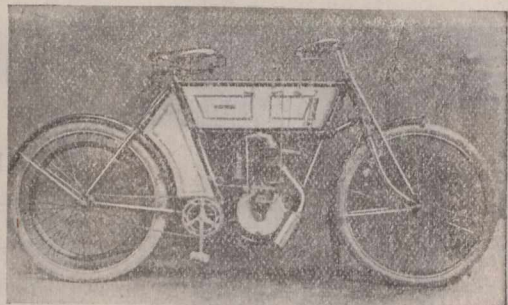
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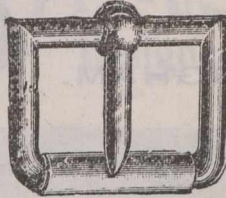
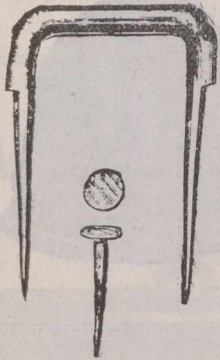
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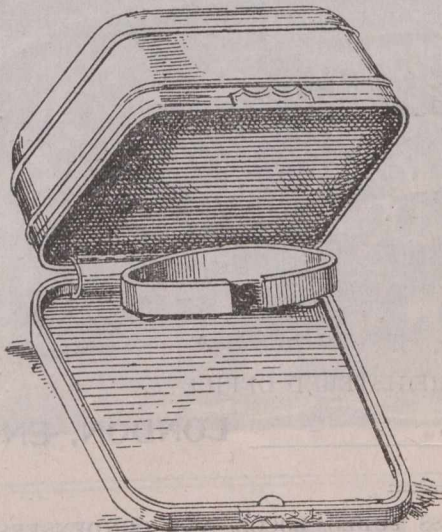
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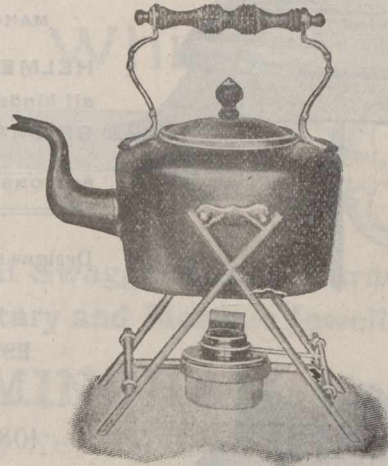


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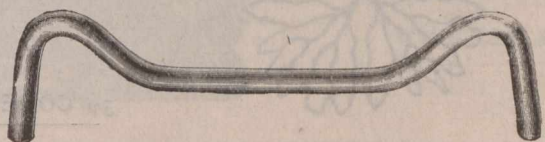
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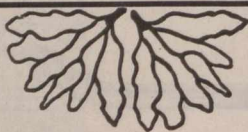
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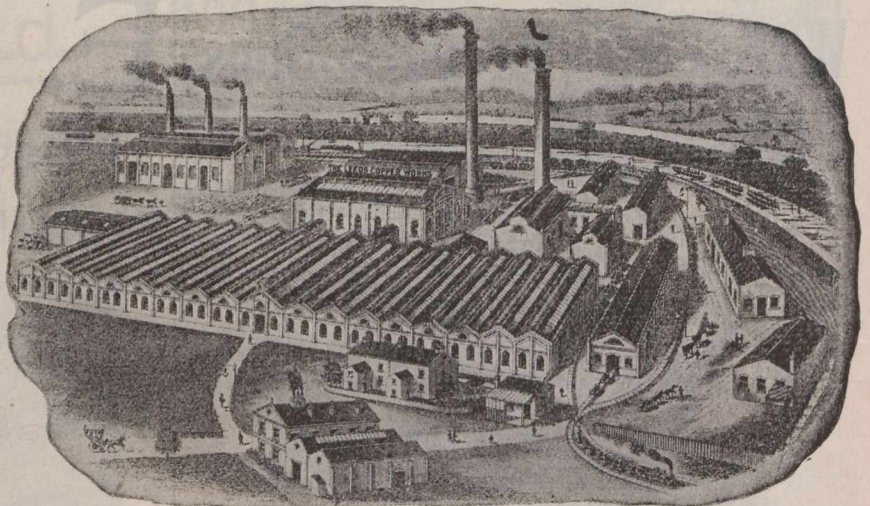


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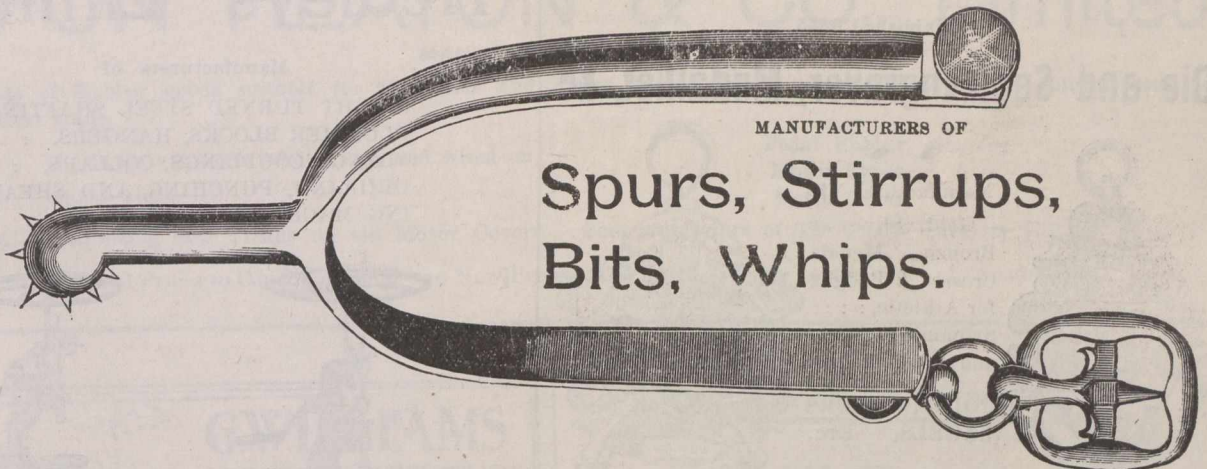
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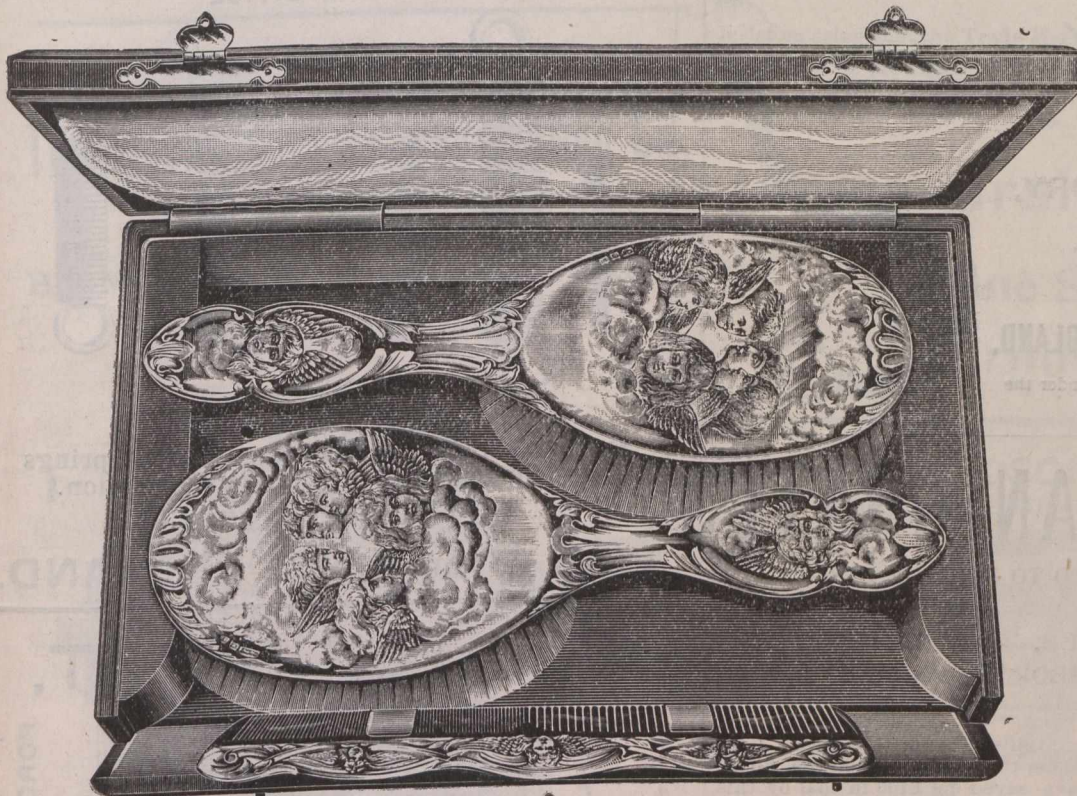
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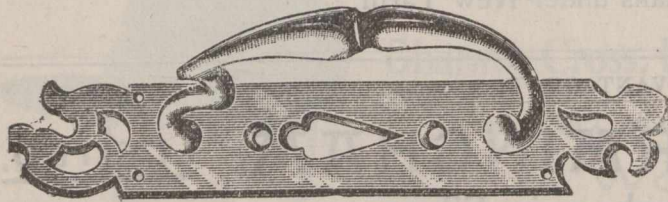
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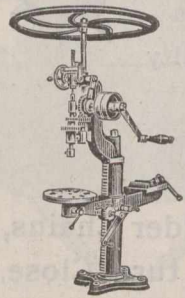
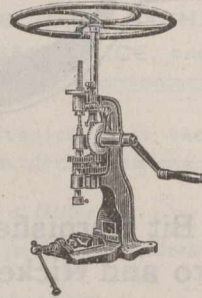
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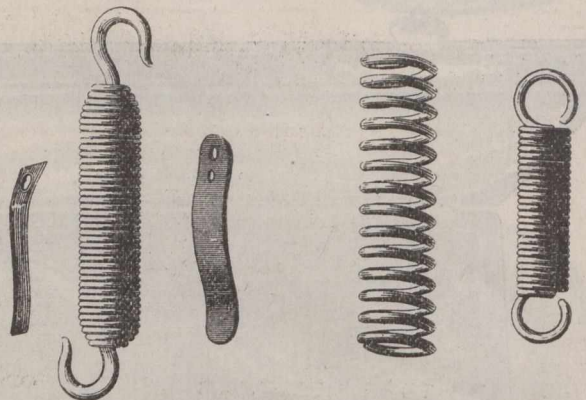


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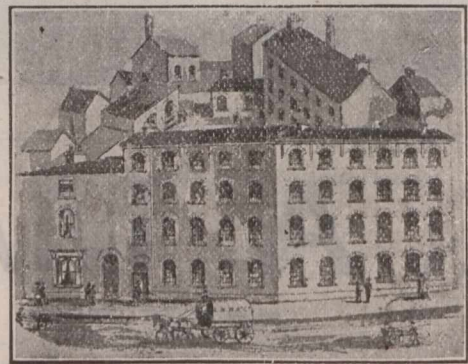
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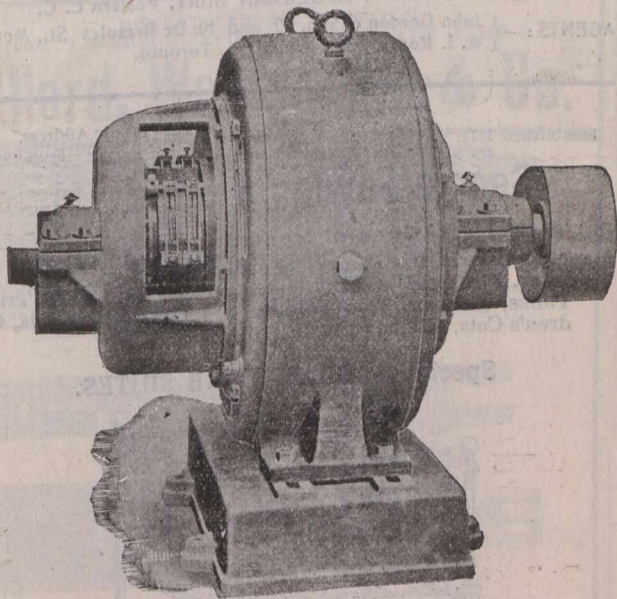
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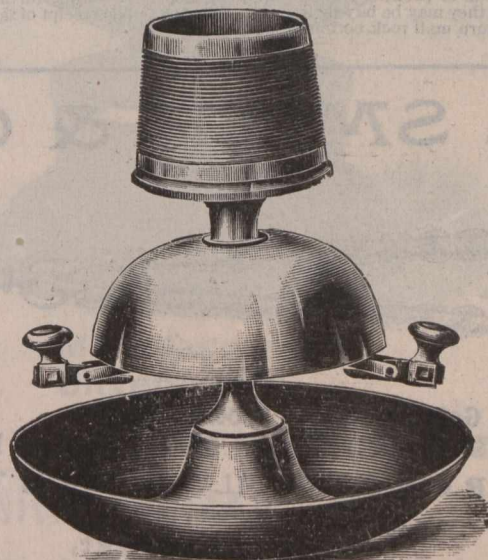
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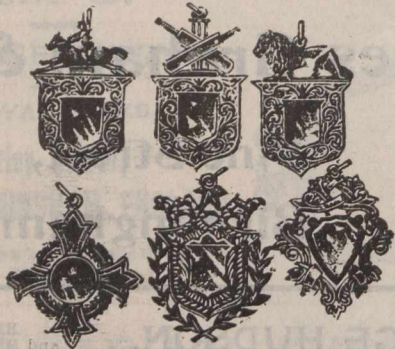
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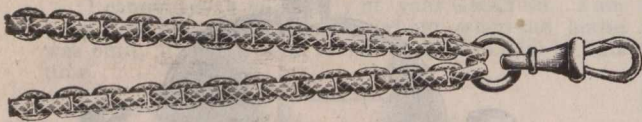
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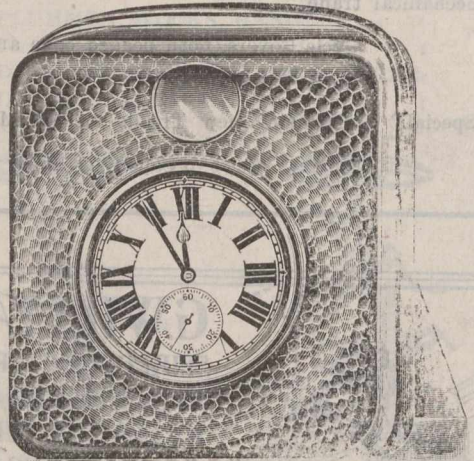
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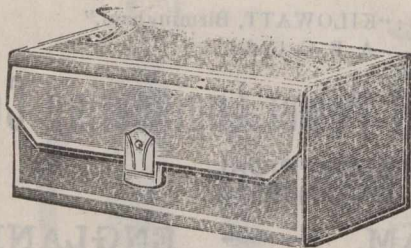
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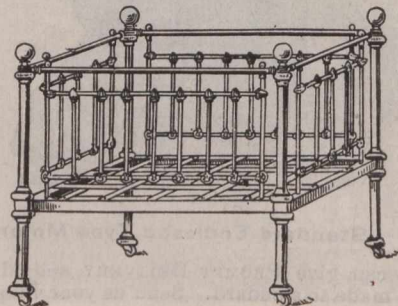
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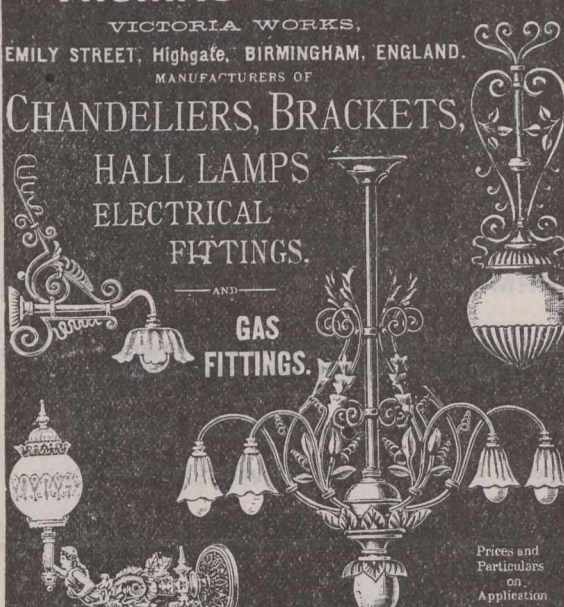
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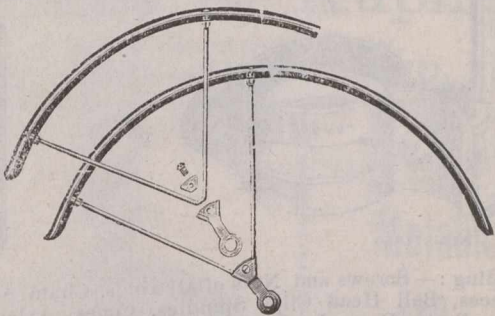
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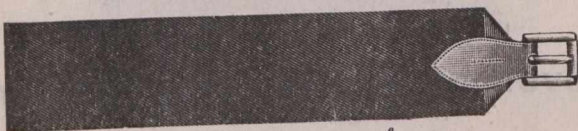
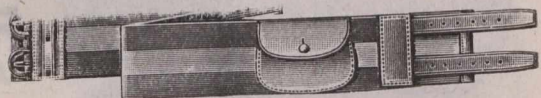
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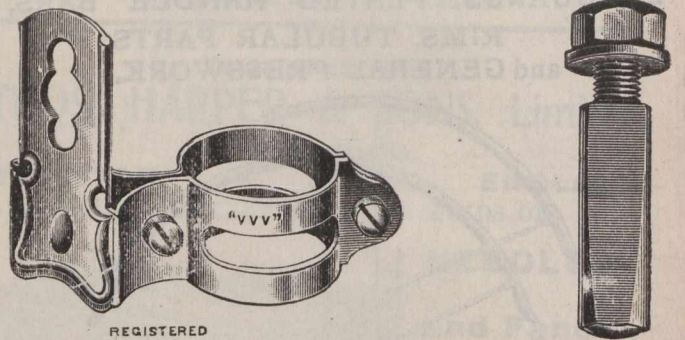
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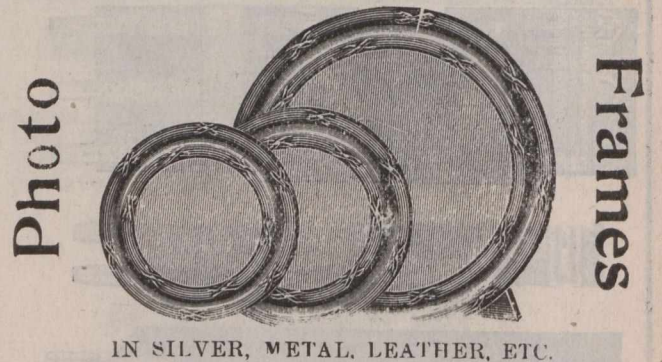
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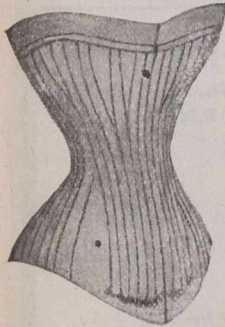
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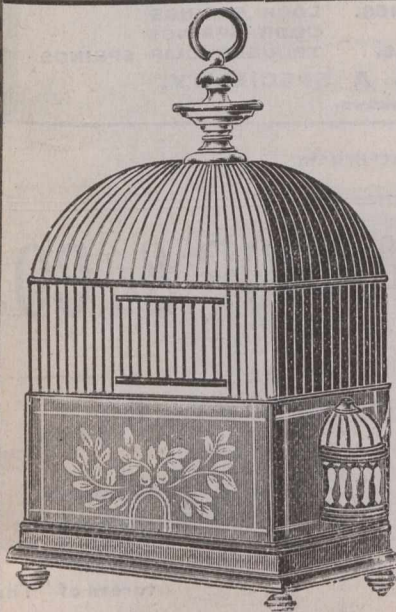
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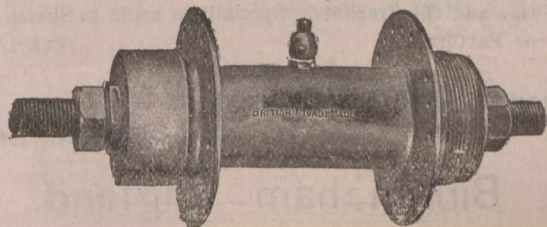
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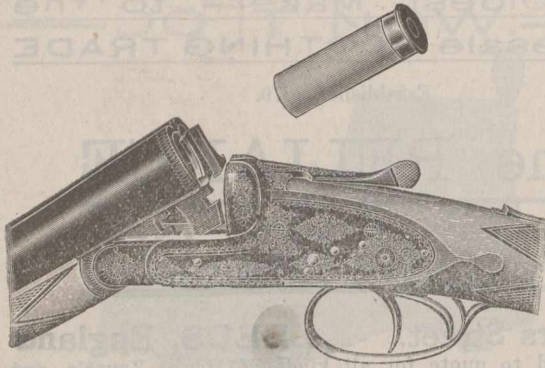
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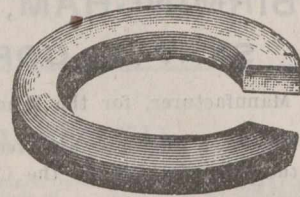
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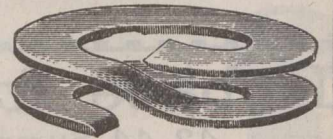
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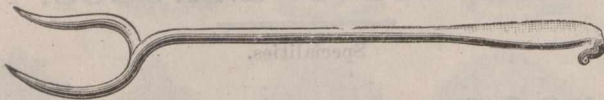


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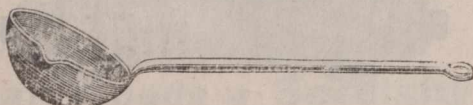
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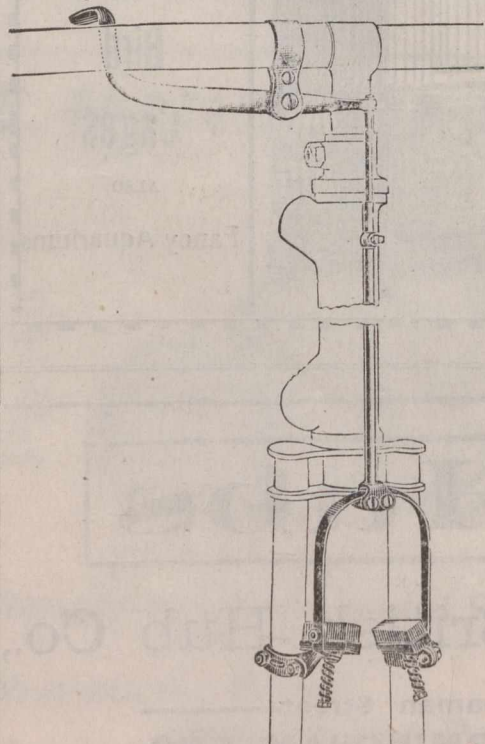
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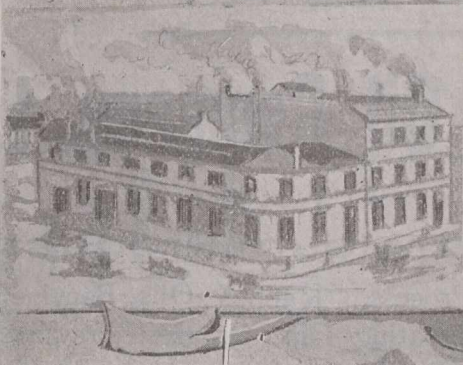
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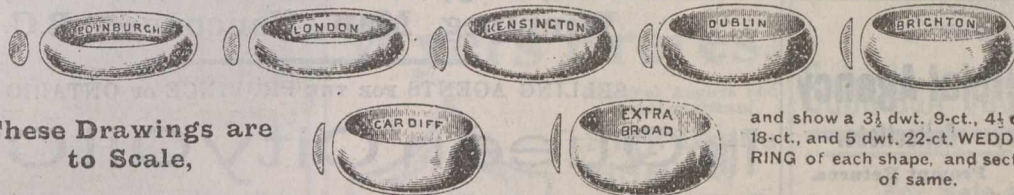
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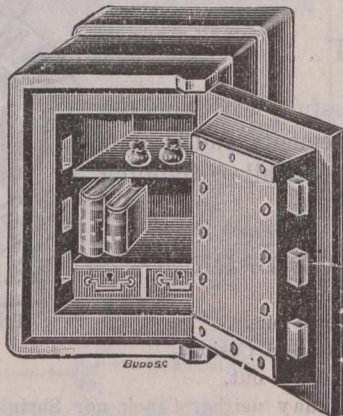
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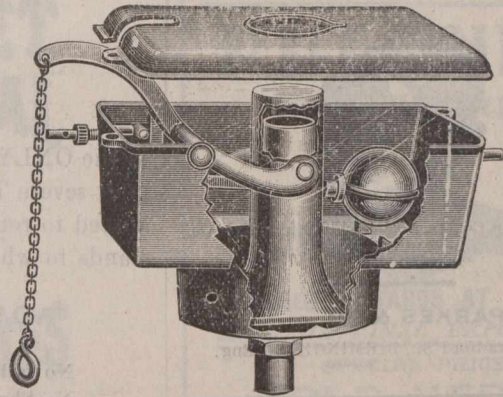
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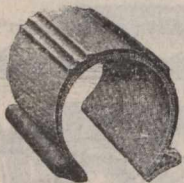
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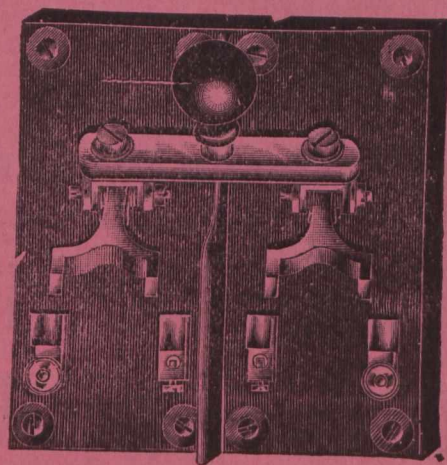
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J. GARDNER THOMPSON,
Resident Manager.

Wm. JACKSON, Deputy Manager.

Canadian Directors:

W. J. Buchanan, Esq., Chairman.
E. S. Clouston, Esq., Sir Alexander Lacoste.
Geo. E. Drummond, Esq., Fred'k W. Thompson, Esq.

The Waterloo Mutual

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734 71.

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

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A. R. Raymond, - General Agent, French Dept.
J. A. Raymond, - Special

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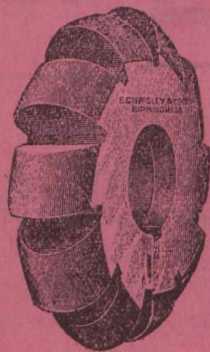
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January 1st, 1905.

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FIRE AND MARINE. Incorporated 1851

Assets, over - - - - \$3,546,000
Annual Income. - - - - 3,678,000

Head Office, - Toronto, Ont.

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C. C. Foster, Secretary.

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JAMES MCGREGOR, Manager.