

For Advertisements of

McIntyre, Son & Co., Montreal, Que.

McArthur, Corneille & Co., Montreal, Que.

James Coristine & Co., Montreal, Que.

American Tobacco, Montreal, Que.

G. & H. Barnett Co., Philadelphia, Pa.

See First Page.

1281

THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

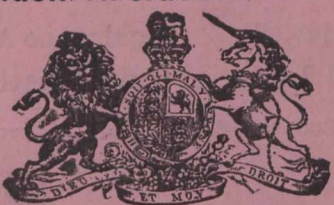
Vol. 55. No 13
New Series.

MONTREAL, FRIDAY, SEPTEMBER 26, 1902.

M. S. FOLEY,
EDITOR AND PROPRIETOR

JOHN MOIR & SON, LIMITED.

London, Aberdeen & Seville.



Purveyors by Royal Warrant to His Majesty the King.

Specialties:

Kipper Herrings, 1 lb. tins. Findon Haddocks,
1 lb. tins. The Seville Orange Marmalade. Pure
Pickles. Table Jelly Powder, Assorted Flavors.

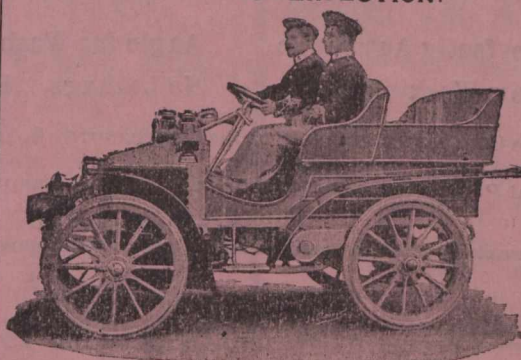
Price List sent on Application.

Head Office:

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

FOR CARRIAGES AND MOTOR CARS.

The Patent Buffer Tyre,
IS PERFECTION.



As supplied to
H. M.
The King.

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

As Supplied to
The War Office
& India Office.

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

THE SIRDAR RUBBER CO., LTD.,

Shirland Mews, London, W., England.
Irish Depot: Moss St., Dublin.

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

.. CALLENDER'S ..

Cable & Construction Co., Ltd.

HEAD OFFICE:

Hamilton House, Victoria Embankment,

LONDON, E.C., Eng.

Telephone:—1911, HOLBORN.

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

BUYERS OF

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

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

GLUCOSE, CREAM OF TARTAR, TARTARIC ACID

Cornflour, Farina,
Starch Powder, Cerealline.

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

TOFFEE, BUTTER, HONEY, &c.,

Are invited to write for Quotations to

SIESEL BROTHERS,

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

Telegrams: "PRUSSIAE, London."

Mulholland, Maugham & Co. Ltd.,

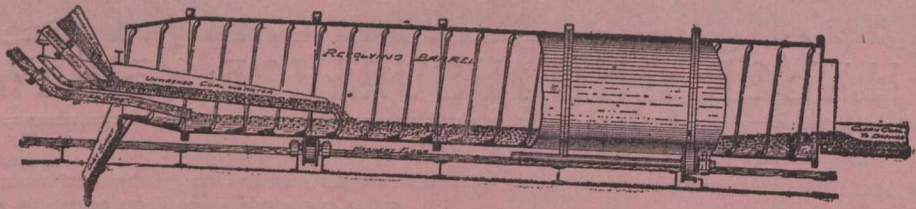
West Cornforth,
Co. Durham, England.

MANUFACTURERS OF

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

The 'Blckett'
Coal Washer

(Blckett and . . .
Palmer's Patent.)



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

ADVANTAGES

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

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

☛ Special Prices to Canadians under the New Tariff.

Gough's Patent

STEAM POWER RELIEF STAMPING MACHINE

JOSEPH RICHMOND & Co., LTD., ENGINEERS,

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

New Sun Iron Works, 180½ BURDETT ROAD, E., LONDON, Eng.
And Watermoor Foundry, CIRENCESTER GLOS., Eng.

(Cuts will be inserted as soon as received.)

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

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

12816

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol. 55. No. 13.
NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 26, 1902.

M. S. FOLEY,
EDITOR AND PROPRIETOR

McINTYRE SON & Co.,

MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
SILKS,
LINENS,
SMALL WARES,

TREFOUSSE KID GLOVES,
ROUILLON KID GLOVES.

18 VICTORIA SQUARE.

ALFRED T. HOLLAND.

Accountant and General Agent,

TEMPLE BUILDING,
185 ST. JAMES STREET,
MONTREAL. Que.

REPRESENTING

The North American Mercantile
Agency Co., New York.
The Ottawa Trust & Deposit Co.,
Ottawa.

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

ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:
Boston Hot Blast Heating, and Pneu-
matic System of conveying Mill Stock.

GEO. W. REED & CO.,
MONTREAL.

McArthur, Corneille & Co.

310 to 316 St. Paul Street
AND

147 to 151 Commissioners St.,
MONTREAL.

Manufacturers and Importers of

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

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

AGENTS FOR . . .

BERLIN ANILINE CO.,
Berlin, Germany.

Manufacturers of Aniline, Colors and
other Coal Tar Products.

X The following Brands X
Manufactured by . . .

THE American Tobacco Co.
OF CANADA, Limited,

Are sold by all the Leading Wholesale
Houses . . .

CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
Old Gold.

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

X X

PROPERTY FOR SALE

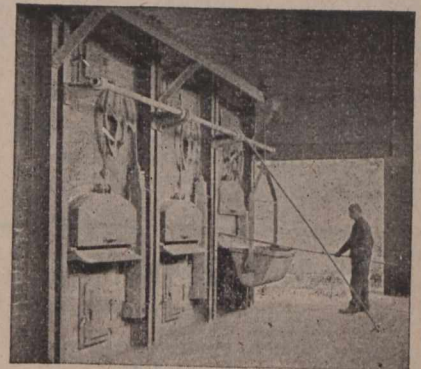
FOR SALE IN CANADA (ABOUT 5
MILES West of Niagara Falls) in the
Garden of the Dominion, that First-Class
Grain Pasture and Fruit Farm known as
"BEECHLANDS," near Thorold and St.
Catharines; about ½ mile from Market,
Churches, Schools, etc., about 90 acres
fertile loam clay; Fishing Stream, Barns,
Stables and other Outhouses, all for £1,500.
Contains large Stone House, Orchard,
Grove and Lawn, Gothic Stone Lodge.
Easy Terms. Produces also Grapes, Pears,
Peaches, Plums, Cherries, Quinces, Straw-
berries, etc. Steam railway to the Falls
has been replaced by electric tram through
the place.

Address the owner

M. S. FOLEY,

"Journal of Commerce," Montreal, Canada.

"Destructors for Town Garbage"



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

JAMES CORISTINE & CO.,
Limited.

Manufacturers and
Importers of

**HATS
CAPS
AND FURS**

MONTREAL.

**BLACK DIAMOND
FILE WORKS.**

Est. 1863.

Inc. 1895.



HIGHEST AWARDS at TWELVE
International Expositions.

SPECIAL PRIZE,
GOLD MEDAL;
AT ATLANTA, 1895.

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

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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

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

B. E. WALKER, General Manager.
J. H. PLUMMER, Asst. General Manager.
A. H. Ireland, Chief Insp'r and Supt. of Branches.

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

QUEBEC, MANTOBA & N.W.T. YUKON TERRITORY
Medicine Hat, Treherne Dawson, White Horse.

BRITISH COLUMBIA.
Atlin Greenwood, Nelson, Sandon,
Cranbrook, Kamloops, New Westminster, Vancouver
Fernie, Nanaimo, Victoria.

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

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

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).
Capital Paid Up, - - - 1,500,000
Reserve Fund, - - - 350,000

Board of Directors:
C. D. Warren, Esq., President.
HON. J. R. STRATTON, Vice-President.
John Drynan, Esq., C. KLOEPPER, Esq., M.P.,
Toronto, Guelph.
C. S. WILCOX, Esq., Hamilton.
W. J. SHEPPARD, Waubanshene.

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

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

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

BANQUE D'HOCHELAGA.

Capital Subscribed, - - - \$1,999,700
Capital Paid-up, - - - 1,967,000
Reserve Fund, - - - 950,000

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

Head Office, Montreal.
BRANCHES—Joliette, P. Q. St. Jerome, P. Q.
Louisville, P. Q. St. Henry, Montreal
Quebec, P. Q. 1898 St. Catherine "
Sorel, P. Q. 1756 "
Sherbrooke, P. Q. 2317 Notre Dame "
Valleyfield, P. Q. Hochelaga "
Vankeek Hill, Ont. Three Rivers, P. Q.
Winnipeg, Man.

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

The Chartered Banks.

BANK OF HAMILTON.

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

HEAD OFFICE - HAMILTON.

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

AGENCIES:
Beamsville, Hamilton, Man. Plum Coulee, M.
Berlin, Indian Hd., N.W.T. Port Elgin,
Blyth, Jarvis, Port Rowan,
Brantford, Ont., Listowel, Rolard, Man.
Brandon, Man. Lucknow, Saskatoon, N.W.T.
Carman, Man. Manitou, Man. Simcoe.
Chesley, Milton, Stenowall, M.,
Delhi, Mitchell, Southamptn,
Dundalk, Moose Jaw, Teeswater,
Dundas, N.W.T. Toronto,
Georgetown, Morden, Man. Vancouver, B.C.
Gorrie, Niagara Falls, Wincham,
Grimsby, Orangeville, Winkler, Man.
Hagerville, Ont. Owen Sound, Winnipeg, Man.
Hamilton, E. End Palmerston,
Hamilton, Pilot Mound.
Barton St Man.

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

THE DOMINION BANK.

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

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

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

Eastern Townships Bank.

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

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

HEAD OFFICE, SHEERBROOKE, Que.
JAS. MACKINNON, General Manager.
Branches: Province of Quebec.—Montreal, Bed- ford, Coaticook, Cowansville, Grassy, Hunting- don, Magog, Ormstown, Richmond, Rock Island, St. Hyacinthe, Sutton, Waterloo, Windsor Mills, Province of B. C.—Grand Forks, Phenix.
Agents in Canada, Bank of Montreal and Bran- ches.
Agents in London, Eng., National Bank of Scotland.
Agents in Boston, National Exchange Bank.
Agents in New York, National Park Bank.
Collections made at all accessible points and remitted.

The BANK OF OTTAWA.

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

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

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

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

The Chartered Banks.

BANK OF NOVA SCOTIA.

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

Head Office, - HALIFAX, N.S.

DIRECTORS.
JOHN Y. PAYZANT, President
CHARLES ARCHIBALD, Vice-President
R. L. BORDEN, J. WALTER ALLISON
GEO. S. CAMPBELL, HECTOR MCINNIS
General Office, - TORONTO, Ont.

H. C. McLEOD, Gen. Manager.
D. WATERS, Chief Insp'r. G. GRO. SANDERSON, Insp'r.

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

THE QUEBEC BANK.

HEAD OFFICE, - - - QUEBEC
Founded 1818. Incorporated 1823.

CAPITAL AUTHORISED - - - \$3,000,000
" PAID-UP - - - 2,500,000
REST - - - 800,000

DIRECTORS:
JOHN BREAKER, President.
JOHN T. ROSS, Vice-President.
Gaspard Lemoine, W. A. Marsh, Vesey Boswell,
F. Billingsley, Edson Fitch.
THOMAS McDOUGALL, Gen. Manager.

Branches.
Quebec, St. Peter St. Pembroke Ont.
do Upper Town. Thorold, Ont.
do St. Roch. Three Rivers, Que.
Montreal, St. James St. Toronto, Ont.
do St. Catherine St. E. Shavenegan Falls, Q.
Ottawa, Ont. St. George, Beauce, Q.
St. Romuald, Que. St. Henry, Que.
Theford Mines, Que. Victoriaville, Que.

Agents.
London, Eng., Bank of Scotland.
Boston, National Bk. of the Republic.
New York, U.S.A. Agts. Bk. of Brit. North Amer.
do Hanover National Bank.

HALIFAX BANKING CO

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:
ROBIE UNIAKKE, President.
C. W. ANDERSON, Vice-President.
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.

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

UNION BANK OF CANADA

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

HEAD OFFICE, Board of Directors, QUEBEC

ANDREW THOMSON, Esq., President.
HON. JOHN SHARPLES, Vice-President.
D.C. Thomson, Esq., E. J. Hale, Esq.
Ed. Giroux, Esq., Wm. Shaw.

Wm. Price, Esq.
E. E. Webb, Gen. Manager
J. G. Billett, Inspector
F. W. S. Crispo, Asst. Inspector
H. B. Shaw, Supt. N.W. Branches

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

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

The Chartered Banks.

Imperial Bank of Canada.
 Capital authorized \$4,000,000
 Capital (paid up) \$2,500,000
 Rest \$1,250,000

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

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

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

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

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Authorized, \$2,000,000.00
 Capital Subscribed, 1,457,970.00
 Capital Paid-Up, 1,455,396.00
 Rest, 850,000.00
 Undivided Profits, 60,161.16

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

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

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

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.

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

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

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



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

ISSUED EVERY FRIDAY MORNING
SUBSCRIPTION.

Montreal Subscribers, \$3 a year
 Mail Subscribers to any other part of
 Canada, \$2 a year
 British Subscribers, 21 Stg.
 American, \$3 a year
 Single Copies, 10c, each

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

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

Ocean Steamships.

DOMINION LINE

Steamships.

LIVERPOOL SERVICE.

From Portland. From Portland.
 *Norseman, Sept. 27.....*Irishman, Oct. 13.....
 *Turcoman, Oct. 4.....*Californian, Oct. 26.....
 *Colonian, Oct. 11.....*Norseman, Nov. 1.....
 *These steamers do not carry passengers.

Rates of Passage.

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

From Montreal. From Boston.
 *Maxxman, Sept. 27.....New England, Sept. 24...
 Ottawa, Oct. 11.....Commonwealth, Oct. 8..

NEW SERVICE.

BOSTON TO THE MEDITERRANEAN.

Cambroman, Sept. 27... Vancouver, Oct. 18.....
 Midship saloons, electric light, spacious prome-
 nade decks
 For further information apply to any agent of
 the company, or to

DAVID TORRANCE & CO.,

General Agents, Montreal.

17 St. Sacrament Street.

Loan Societies.

THE Central Canada LOAN AND SAVINGS COMPANY

Corner King and Victoria Streets, Toronto
 HON. GEO. A. COX, President.

INVESTMENT BONDS

Write us for particulars of
 Government, Railroad
 and Municipal
 Bond Investments.

The Dominion Savings & Investment Society

MASONIC TEMPLE BUILDING,

London, Canada.

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

JAMES MURRAY,

of ST. JOHN'S, Newfoundland,
 GENERAL * COMMISSION * AGENT.

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

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

Business Founded 1795.

American Bank Note Company.

78 to 86 TRINITY PLACE, NEW YORK.

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

With Special Safeguards to Prevent Counterfeiting.
 JAMES MACDONOUGH, Chairman.
 AUGUSTUS D. SHEPARD, President.
 THEO. H. FREELAND, Vice-Pres. & Tann.
 WARREN L. GREEN, 2nd Vice-Pres.
 JOHN E. CURRIER, Secretary.
 I. K. MYERS, Asst. Treas.
 F. R. MYERS, Asst. F.

Ocean Steamships.

ALLAN LINE

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

NEW STEAMERS.

Tunisian, 10,575 Tons, Twin Screws.
 Bavarian, 10,375 Tons, Twin Screws,
 Ionian, 10,000 Tons, Twin Screws.
 Corinthian, 6226 Tons.
 Pretorian, 5800 Tons.

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

From Liverpool	Steamers.	From Montreal, Quebec.
11 Sept....	Tunisian.....	Sept. 27, Sept. 27.
18 Sept....	Corinthian.....	Oct. 4, Oct. 4.
25 Sept....	Pretorian.....	Oct. 11, Oct. 11.
2 Oct....	Parisian.....	Oct. 18, Oct. 18.
9 Oct....	Numidian.....	Oct. 25, Oct. 25.
16 Oct....	Tunisian.....	Nov. 1, Nov. 1

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

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

Second Cabin—To Liverpool or Londonderry,
 \$35.00 to \$40.00 Single. London, \$1.50 additional.
 Return, \$68.88 to \$78.00.

Steerage—To Liverpool, London, Glasgow, Bel-
 fast or Londonderry, including every requisite for
 the voyage, \$28.00.

**Glasgow, and New York Service
 calling at Londonderry.**

From New Pier foot of W. 21st Street, New York
 From Glasgow. From New York.
 6 Sept.... Laurentian... 25 Sept., 10 a.m.
 13 Sept.... Mongolian.... 2 Oct., 11 a.m.
 27 Sept.... Carthaginian... 16 Oct., 10 a.m.

Rates: First Cabin, \$45 to \$60 Single,
 \$81 to \$108.00 Return. Second Cabin,
 \$32.50 Single, \$61.75 Return. Steerage to
 Glasgow, Belfast or Londonderry \$26.00.

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

For further information apply to

H. & A. ALLAN,
 55 Common St., Montreal.

INVESTMENTS.

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

Address: INTEREST,
 P.O. Box 576,

Montreal, Canada

THE MOST NUTRITIOUS.

EPPS'S COCOA

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

EPPS'S COCOA

BREAKFAST—SUPPER

THE

Ward Commercial Agency

Mercantile Reports. Collections.

Personal Attention. Prompt Returns

246 St. James Street, MONTREAL

Attention: Given to Special Reporting.

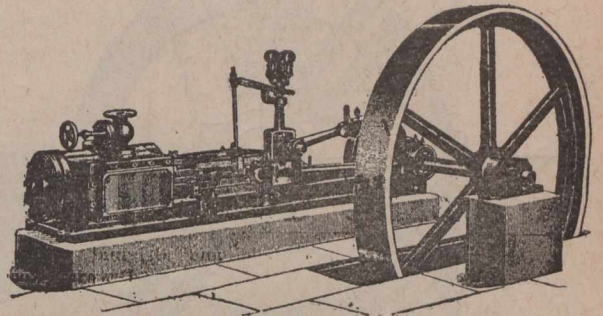
T. & R. LEES, Hollinwood, Nr. Manchester, ENGLAND.

ENGINEERS

Improved Horizontal Steam Engines (Class J.)

Constructed to work at a Steam Pressure up to 100 lbs. Fitted with Patent Automatic Piston Valve Expansion Gear; the Cut-off being automatically adjusted by Governor.

These Engines are all fitted with our patent automatic Cut-off under control of our patent high-speed Governor, giving a clear and positive cut-off. It regulates the Valve with great precision, and supplies the steam according to the varying load, effecting the greatest economy in steam, and great uniformity of speed. The working parts are easy of access throughout. This Apparatus is strongly recommended for driving Electrical Installations, Saw Mills, Corn Mills, Weaving Mills, Brick-works, and other trades where varying loads have to be contended with



PLEASE INDENT THROUGH MERCHANTS.

Telegrams: "LEES, HOLLINWOOD."

Special estimates to Canadians under the new Preferential Tariff

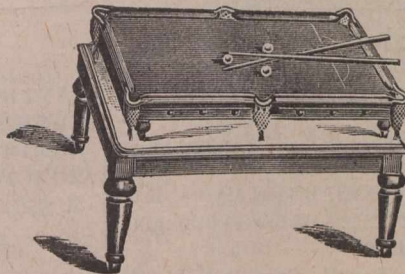


No. 1—3 ft. 6 in. Slate Bed. Real Ivory Balls, and Full Accessories. Price £2.15.0.

No. 2—4 ft. 6 in. Slate Bed. Real Ivory Balls. Full Accessories. Price £5.5.0.

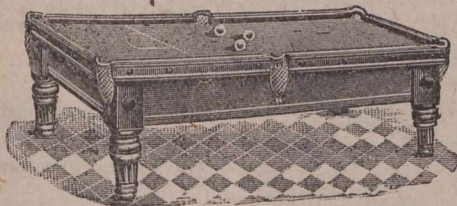
Stand for same, Price £15.0.

Can be placed on any ordinary Dining Table.



Send for Particulars of the

"Mally-Simplex" Billiard and Dining Table Combined.



No. 3—6 ft. table, Slate Bed. Real Ivory Balls. Full accessories. Price, £8.10.0.

Stand for same, Price, £33.0.

No. 4—7 ft. Table, Slate Bed. Real Ivory Balls. Full Accessories. Price, £12 10.0.

Stand for same, Price, £4.10 0.

No. 5—8 ft. x 4 ft., on six legs, complete,.....Price, £28 0.0.

No. 6—9 ft. x 4 ft. 6 in., six legs, complete,Price, £35.0.0.

Full size Tables from £50.



No. 1240. Six sizes.



No. 1186. Three sizes. Enamelled Crane, Rush or Raffia.

J. R. MALLY & CO., Patentees, Showrooms and Factory: LONDON, E.C., ENGLAND.
15 GOSWELL ROAD,
Special Terms to Canadians under the New Tariff.

Telephone 320 Holborn. Private Wire to Works.

Established 1780.

RAMSEY'S GLASS WORKS LONDON.

OFFICES+
78 FARRINGDON 78
STREET,
E.C.

ENGLAND.

GLASS FOR

Hotels,
Restaurants,
Confectioners,
Jewellers,
Chemists,
Architects,
Surveyors,

Engineers,
Railways,
Ships' Fittings,
Hospitals.
Ironmongers,
Fancy Dealers,
Advertisers,

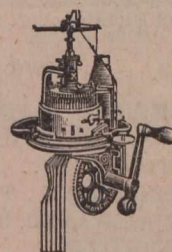
Glass and China Dealers.

(Cuts will be inserted when received.)

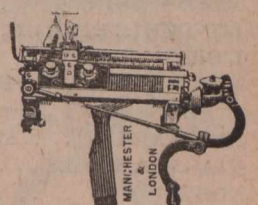
HARRISON KNITTING MACHINES

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

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



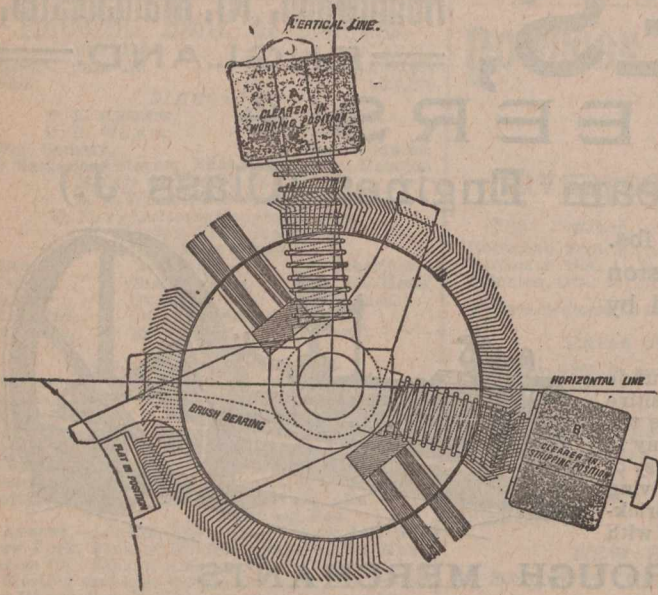
Circular Machines for Plain and Ribbed Under-vests, Power Frames, Presses, Winding and Linking Machines, &c.



Specify your requirements.

Good Buying Agents Wanted.

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



Philipson & Co.'s,

PATENT

Combination Flat Stripping Brush

(For Revolving Flat Card Engines.)

With 1897 Improvements.

This is the most efficient method of keeping Card Wire clean.

Thousands working in all parts of the textile world and giving the highest satisfaction.

WORKS:

Bolton, - England.

Legal Directory.

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

NEW YORK STATE.

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

ONTARIO.

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

Legal Directory.

ONTARIO—Continued.

PORT HOPE . . . Chisholm & Chisholm
PORT HOPE . . . H. A. Ward
PRESCOTT . . . F. J. French, K.C.
SARNIA . . . A. Weir
SAULT STE. MARIE, Elgin Myers, K.C.
SHELBURNE . . . John W. Douglas
SMITH'S FALLS

Lavell, Farrell & Lavell

ST. CATHARINES, E.A. Lancaster, M.P.
ST. MARY'S . . . Armour W. Ford
ST. THOMAS . . . J. S. Robertson
STRATFORD . MacPherson & Davidson
TRENTON . . MacLellan & MacLellan
TEESWATER . . John J. Stephens
THORNBURY . . . T. H. Dyre
TILSONBURG . . Dowler & Sinclair
TORONTO . . . Roaf & Roaf
TORONTO . . Jones Bros. & McKenzie
UXBRIDGE . . . J. A. McGillivray
VANKLEEK HILL,

F. W. Thistlethwaite

WATFORD . . Fitzgerald & Fitzgerald
WELLAND . . . L. Clarke Raymond
WINGHAM . . . Myer & Dickinson
WINDSOR . Patterson, Murphy & Sale
WALKERTON . . . A. Collins
WALKERTON . . . Otto F. Klein

QUEBEC.

BUCKINGHAM . . . F. A. Baudry
MONTMAGNY . . . Albert J. Behder
PERCE & NEW CARLISLE, Jos. Garon
RICHMOND . . . Edward J. Bedard
STANSTEAD . . Hon. M. F. Hackett
SWEETSBURG . . F. X. A. Giroux
WATERLOO . . . C. A. Nutting

NOVA SCOTIA

AMHERST . . . Townsnead & Rogers
ANNAPOLIS ROYAL . H. D. Ruggles
ANTIGONISH . . . A. Macgillivray
BRIDGETOWN . T. D. Ruggles & Sons
BRIDGEWATER. Jas. A. McLean, K.C.
KENTVILLE . . . Roscoe & Dunlop
LUNENBURG . . . S. A. Chesley
PORT HOOD . . . S. Macdonnell
SYDNEY . . . Crowe & Burchall
SYDNEY. C.B. . MacEchen & McCabe
YARMOUTH . . . E. H. Armstrong
YARMOUTH . . Sandford H. Pelton

Legal Directory.

NEW BRUNSWICK.

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

PRINCE EDWARD ISLAND.

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

MANITOBA.

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

BRITISH COLUMBIA.

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

NORTHWEST TERRITORY.

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

Legal.

Toronto, Ont.

JONES BROS. & MACKENZIE,
Barristers & Solicitors,

Canada Permanent Chambers, Toronto.

CLARKSON JONES,
GEO. A. MACKENZIE,

BEVERLY JONES,
G. J. LEONARD.

English Agent: JONAS AP JONES,
99 Cannon St., London,
Commissioner for N. Y., Illinois and other States

MAC ECHEN & MACCABE,

Barristers and Attorneys-at-Law,
Notaries Public, etc.,

MacDonald's Block, Sydney,
Cape Breton, Nova Scotia.

Real Estate and Commercial Law
receive Special Attention.

M. S. F.
We
manuscripts.
The Editor
certains to re-
and any correct

Legal.

GIBBONS, MULKERN & HARPER,
Barristers, Attorneys, &c.
Office: Corner Richmond and Carling Sts.
GEO. C. GIBBONS, K.C., P. MULKERN,
FRED. F. HARPER

Lajoie & Lacoste,
Advocates.
Provincial Building, 7 Place d'Armes,
Montreal.
H. GERIN-LAJOIE, LL.L., PAUL LACOSTE, LL.L.

Kingston, Ont.
SMYTHE & LYON,
Barristers, Solicitors, &c.,
E. H. SMYTHE, LL.D., K.C. H. I. LYON.

Seaforth, Ont.
McCAUGHY & HOLMESTED,
Barristers, &c.

London, Ont.
W. H. BARTRAM,
Barrister, Solicitor, Notary, &c.
OFFICE: 99 DUNDAS STREET WEST.

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

THOMAS BRIERLEY

Mining and Ventilating Engineer,

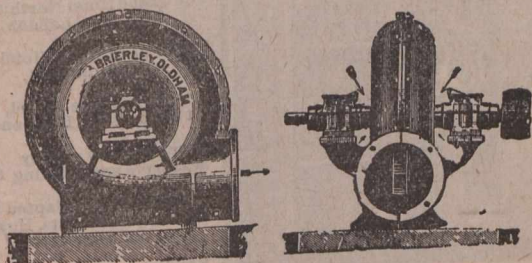
MANUFACTURER OF

OLDHAM, ENG.

EXHAUSTING,
VENTILATING
and BLOWING

FANS

With all the Latest Improvements.



Reduced Price List
on Application.

Export Orders
a Specialty.

LUKE & SPENCER, LIMITED,

BROADHEATH, near MANCHESTER,
ENGLAND.

Manufacturers of

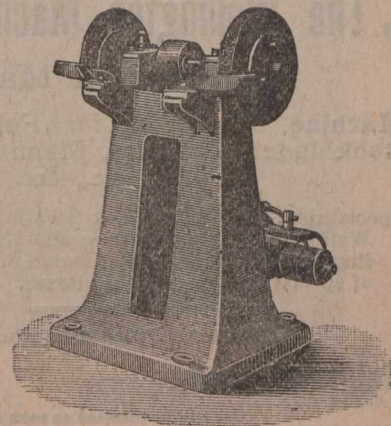
Grinding & Polishing

✱ MACHINES ✱

Emery Wheels,
Etc.

Send for our New En-
larged Catalogue.
Free on application.

Telegraphic Address:
"Emery, Manchester."



NOTE.—Buy Emery Wheels in Great Britain under
the new Canadian Preferential Tariff, 33½ p.c. in their favor

ESTABLISHED OVER A CENTURY.

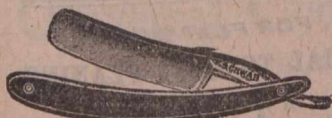
GEORGE JOHNSON & CO.,

Cutlery and Razor Manufacturers,

Schwab's Razors, FULL HOLLOW GROUND.

Never requires Regrinding. Black
handles 3s. per doz. Ivory handles,
50s. per doz.

Makers of the Celebrated "Seven
Stars" and "Ripe and Darr" Razors,
in great variety, with either Flat or
Hollow-Ground Blades. Made from
Highly Refined Steel.

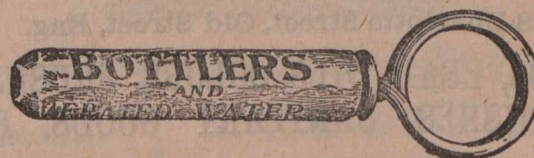


29, Norfolk Lane, - - SHEFFIELD, ENGLAND.

BEST and CHEAPEST ADVERTISING MEDIUM.

Cheap Enough to give away.

PATENT CORK SCREW



Any name or firm printed on free of charge.

For Prices, &c., Apply to

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

USEFUL AND ATTRACTIVE PRESENT

WEBSTER'S BLUE-BLACK WRITING INK.

GOLD MEDAL AWARDED 1886

DIAMINE

Sold in bottles, all sizes, and per gallon. Also Coloured Inks, Endorsing Inks, Copying Inks, Stylograph Inks, Ruling Inks, Marking Inks, Stencil Inks.
SPECIALITY—Concentrated Dry Inks in 1 and 2 gallon tins.
 LEVANT, GRAIN, AND ALL INKS FOR LEATHER.
 LIQUID GUM AND OFFICE PASTE.
 Manufactured by T. WEBSTER & CO.,
 9 & 11 HENRY ST., LIVERPOOL, ENG.

Suitable for any climate. Agents Wanted.

The JOHN L. CASSIDY CO., Ltd.,

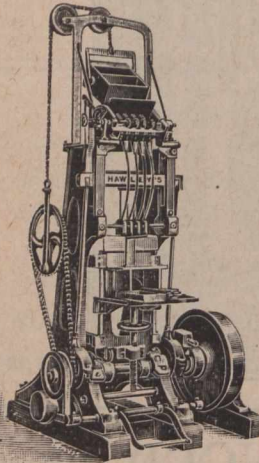
....IMPORTERS OF....

**China, Crockery and Glassware,
 FROM ALL COUNTRIES.**

**339, 341-343 St. Paul Street,
 MONTREAL, Que.,**

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

JAS. HAWLEY, Ltd., Derby Works, Vauxhall, **LIVERPOOL, Eng.**
 Makers of



Nailing Machine.

HAWLEY'S Box Nailing, Box Printing and Wood Wool Machines, Hawley's Box Printer, will print 3000 Box Boards 24 x 14 x 1/8 to 3/4 thick, per hour.

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

Telegrams: "CHEMICALS, SHEFFIELD."

J. WILKINSON & SON,

....Makers of....

Sulphuric, Muriatic, Nitric, Nitros and Fluoric Acids.

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

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

Embossing Black. Peroxide of Hydrogen.

Tinsley Park Rd., - SHEFFIELD, Eng

Telegraphic Address: "TANTIVY, London."

A.B.C. Code

TASMAN REFRIGERATOR CO.,

The Sole Makers of the Original

"TASMAN" Refrigerator

Manufacturers of Special Designs of

CHEFS' REFRIGERATING CABINETS.

SUPPLIED TO

The Midland Ry. Co.

The Glasgow and South Western Railway Co.

The Grand Hotel Northumberland Av., London.

The Inns of Court Hotel, Holborn, London.

The Horseshoe Hotel, Tottenham Court Rd., London.

Approved by many Hotel Managers and Leading Chefs.

Particularly adapted for Hotels, Restaurants, Hospitals and Infirmeries.

Enquiries, Etc., and Orders, through Merchants.



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

Special terms to Canadians under the New Tariff.

.. The Wellington Machine Company ..

Engineers & Machinists,

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

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

Works, Office and Showrooms:

Wellington Road, - STOCKPORT, Eng.

(Cut will be inserted as soon as received.)

STEVENS & Co.,

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

Warehouse:

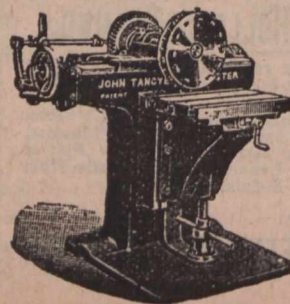
58 Charlotte Street, Old Street, Eng.

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

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

ESTIMATES ON APPLICATION

JOHN • TANGYE, Patent Rotary Planer



**FOR FLAT WORK,
 EQUAL TO BEST PLANING**

In 1/2 to 1/4 the Time.

LARGER SIZES IN HAND.

106 Princess St., MANCHESTER, Eng.

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

LEVINSTEIN, LIMITED,
Manchester, Eng.

The Largest Colour Manufacturers in Great Britain

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

SPECIALITIES (PATENTED)

Dianol

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

Coomassie

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

Thionol

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

Crumpsall

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

NAPHTHALINE and NITRONAPHTHALINE.

Naphthol and Naphtholsulphoacids.
Naphthylamine and Naphthylaminesulphoacids.

AMIDONAPHTHOLSULPHOACIDS.

NAME.

**ADDRESS
TABLETS
IN IVORY AND BONE**

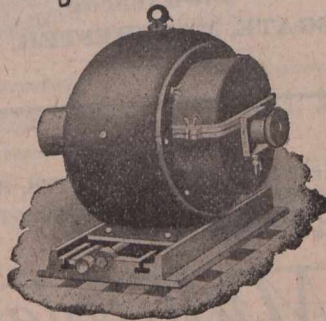
*BRASS, COPPER, GERMAN SILVER, ZINC,
LETTERS ENGRAVED OR IN RELIEF.*

**TABLETS LETTERED
FOR ALL PURPOSES**

ENDOLITHIC MFG. CO. LTD
61 1/2 FORE ST. LONDON E.C.

PLATES

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



Telegraphic Address:
"MOTORS, STOCKPORT."

Special Rates to Canadians under the New
Tariff.

Telegrams:—"PNEUMATIC."

**CYCLE FRAMES, FITTINGS
and ACCESSORIES**

THE
Universal Cycle Trading Co.,
LIMITED.

Duke Street,
LIVERPOOL, Eng.

Managing Director:
W. T. PRITCHARD.

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

That is why their

**Carvers and
Bread Knives**

Are bought from

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



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

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

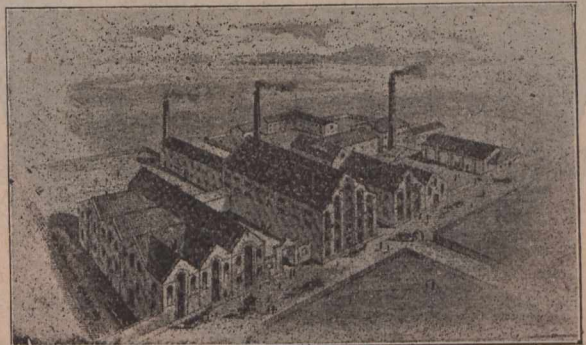
Razors Scissors,
Pocket Knives.



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

Preston's Liverpool Distillery
Company, Limited.

Finest Grain Spirits.



Distillery: . . . BANKHALL, SANDHILLS.

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

John Rigby & Sons,

LIMITED.

Salford, Manchester, Eng.,

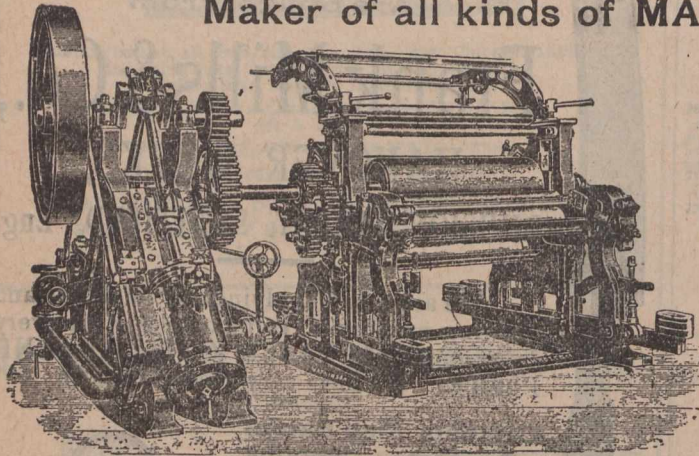
Manufacturers
of . . . **WIRE OF ALL
DESCRIPTIONS.**

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

Telephone No. 19. Telegrams :—"PRINT, RAMSBOTTOM." A.B.C. Code used, 4th Edition.

J. WOOD, Calico Printers' Engineer.

Maker of all kinds of MACHINERY for



Bleaching, Dyeing, Printing,
and Finishing Works

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

GARDEN ST. FOUNDRY,
Ramsbottom, Manchester, England.



Manufactured for Canadians 33 1/2 per cent.
cheaper than any other country,
under the New Tariff.

EVERYTHING

In the line
of ...

JOB PRINTING

executed promptly
at the office of the

JOURNAL OF COMMERCE
171 St. James St., Montreal.

William Partington,

ENGINEER, MACHINERY
AND TOOL MERCHANT.

WAREHOUSE :

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

Town Office :
49 DEANSGATE, MANCHESTER, ENGLAND.

Telegrams : "WALKER-HODGETTS, SALFORD."

"WALKER-HODGETTS

*Multipolar
Dynamos -*

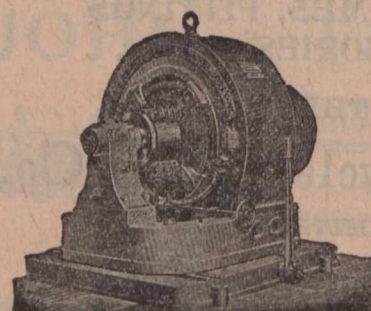
WALKER & HODGETTS,

LIMITED,

Manufacturing
Electrical
Engineers,

St. Simon's
Electrical Works

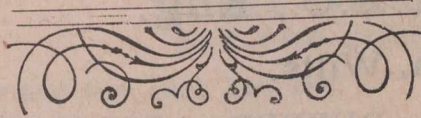
SALFORD
Manchester, England.



Special prices to Canadians
under the New Tariff.

Anderson's Patent Boring Bar and Bracket.

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



THOMAS ANDERSON, M.I.M.E.,

3 DERBY ROAD,

Canada Docks, - Liverpool, Eng;

Telegrams: "BUCKLEY," SHEFFIELD.

WM. BUCKLEY & CO.,

Patent Piston Works

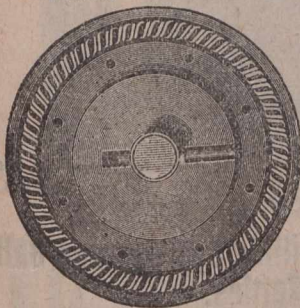
SHEFFIELD, ENGLAND

SOLE
MAKERS.

The Principal

PISTON MAKERS

in England.



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

Agent for Germany:

C. MORRISON,

Admiralstrasse - Strasse, 40,

HAMBURG II.

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

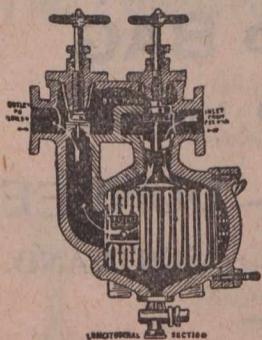
Agents for Scotland:

LEES, ANDERSON & CO.

GLASGOW.

Telegraphic Address: "FERRO, LIVERPOOL"

Railton & Campbell's



Patent Corrugated
and Ringed Filter

For Marine and Land Boilers.

Patent Expansive Stop-Valve and
Patent Silent Ash Hoist.

Patent Corrugated and Ringed
Feed-Water Filters.

LIVERPOOL. ENGLAND.

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

Sanitary Ironwork & Appliances

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

IMPROVED GREASE TRAPS
CAST IRON DISCONNECTORS,
4 in. to 12 ft.

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

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

Works at STROUD, Gloucestershire.

Subject New Canadian Tariff.

Tel. Address: "Metal, Glasgow."

WM. JACKS & CO.,

23 Royal Exchange Sq., Glasgow, Scot

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

Specialities:

Pig Iron Warrants. Pig Iron of all kinds. Steel and Iron Plates, Angles, Bars, Rails, &c., Cold Blast Iron, Ferro-Manganese, and Spiegeleisen, Iron Ores, Manganiferous Iron Ores, Copper, Tin, Lead, Spelter, Antimony, &c. Cast-Iron Pipes, Gas and Boiler Tubes, Fire Bricks and Clay, Coal and Coke.

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

O'Connor's

PATENT DOUBLE ACTION

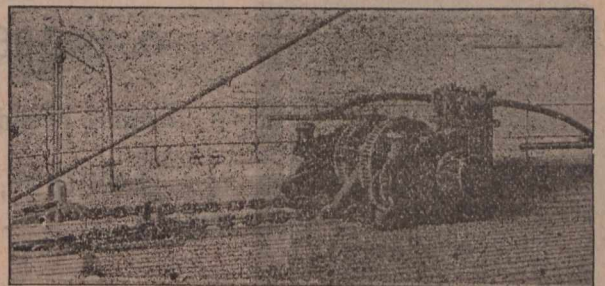
Spring Hinges for Swing Doors,

OBTAINED THE GOLD MEDAL
AT LIVERPOOL EXHIBITION.

Price Lists and particulars on application to

O'CONNOR, LIMITED

Wavertree, Liverpool, England.



HARFIELD & CO., LONDON, Eng.

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

Special terms to Canadians under the New Tariff.

George Spencer, Moulton & Co., Limited

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

And Bradford-on-Avon, Wilts.

MECHANICAL ENGINEERS FOR INDIA RUBBER APPLICATIONS.

Manufacturers of Patent India Rubber Buffer and Draw Springs.

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

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

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

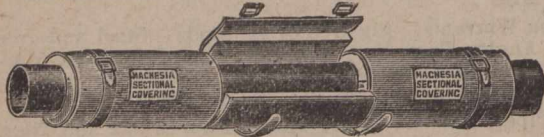
Established 1879.

John Thompson & Co.,

MANUFACTURERS OF:

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

MAGNESIA MOULDED PIPE SECTIONS.



Dealers in Red and Black Varnish.

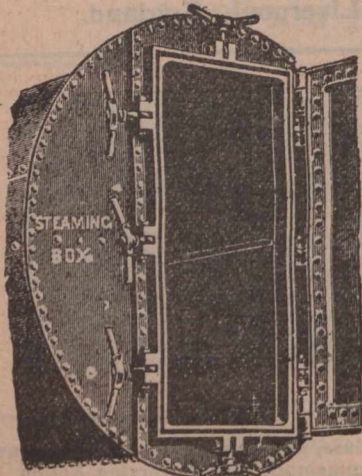
Thousands of References and Testimonials on Application.

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

Supplied to Canadians under the New Tariff.

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

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



52525252525252

F. S. Cooper,

Dolphin Foundry,

74 & 76 CHAPEL ST., ANCOATS, . . .

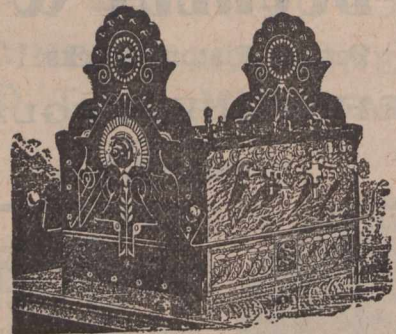
Manchester, Eng.

52525252 25252525

Tankmade suitable for shipment and riveting up abroad.

...Soda Fountains...

Of Best English Make, Under the New Tariff.



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

Soda Water Machines for Filling Syphons and Ball Stopped Bottles.

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

J. P. JACKSON & Co.,

63 Duke St., LIVERPOOL, Eng.

P. MARSH & SONS,

SACK AND BAG

Manufacturers and Importers.

DUNDEE, SCOTLAND.

Brunswick St., - LIVERPOOL, Eng.

Sugars are Cheap

AND THE BEST
ARE THE CHEAPEST.

Ask For and See That You Get ..

Redpath

"EXTRA GRANULATED"

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

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

WEBSTER'S INTERNATIONAL DICTIONARY

NEW EDITION
NEW PLATES THROUGHOUT

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

Rich Bindings • 2364 Pages • 5000 Illustrations

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

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

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

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

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

GET
THE
BEST

Individual Evening Instruction.
ON
Monday, Wednesday and Friday Evenings
AT

Montreal Business College

Corner Victoria Square and Craig Street

Book-keeping, Arithmetic, Penmanship,
Shorthand, Type-writing, Correspondence
English, French, Civil Service, etc. Stu-
dents select their subjects and are taught
separately by nine expert teachers. Write,
call or telephone Main 2390 for Prospectus
and new price list. Address,

J. D. DAVIS,
42 Victoria Sq., Montreal

New Hair-Dressing Establishment
and Barber Shop

IN THE
"BELLEVUE APARTMENTS"
(FOLLY FLATS)

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

Hair-Dressing Establishment

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

VICARS'

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

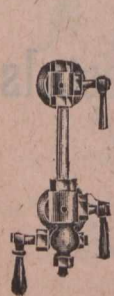
ESTABLISHED 1849.

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

Telegraphic Address, "Eclipse Manchester."

The Palatine Glass Co'v, Ltd.,

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



... Makers of ...
Plain, Enamelled, and Ruby
Stripe Gauge Glasses.

SIGHT FEED GLASSES, NEEDLE LUBRI-
CATING AND MECHANICAL GLASS.



The Best House in the OLD COUNTRY

-For-

PICKLES, SAUCE &
TABLE SALT, IS . .

W. H. FLETT, Ltd.

ALVINA WORKS, Liverpool, Eng.

Write for Price List

Hazlewood & Sons,

Manufacturers of

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

(Warranted to stand every description of Finish.)

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

NELSON WORKS, NEW LANE,

Patricroft, near Manchester,
ENGLAND.

A.B.C. Code.

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

John Tetlow & Sons,
LIMITED.

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

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

Speciality:

Tetlow's Tested Sewer Pipes. Portland Cement.

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

Have supplied the Manchester Corporation for several years.

Telegrams:—MEADOWS, SHEFFIELD.

C. Meadows & Co., Ltd.

Steel Manufacturers, Forgers,
Tilters and Rollers.

Alliance Forge & Rolling Mills.

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

Our Oak Leather is Tanned and Curried
in the good old way and made into
Belting, with the accumulative
experience of 43 years.
"Extra" Brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Telegraphic Address:
"TORPEDO, LIVERPOOL."

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

DE LACY BROS.,

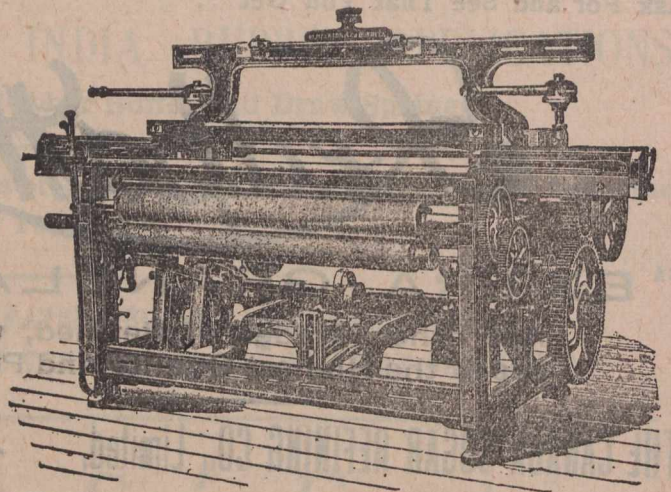
Electrical
And
General Engineers,

Showrooms and Works:

58 Oldhall Street,
LIVERPOOL, Eng.

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

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



Plain Calico Loom.

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

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

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

33 1/2 per cent in favor of Canadian Buyers under the New
Tariff

JOHN MORRISON & SON,

Plasterers &
Contractors

Estimates given for

PLASTERING, CEMENT WORK,
TILING, ETC.

ALSO

PLASTIC MARBLE CO'Y,

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

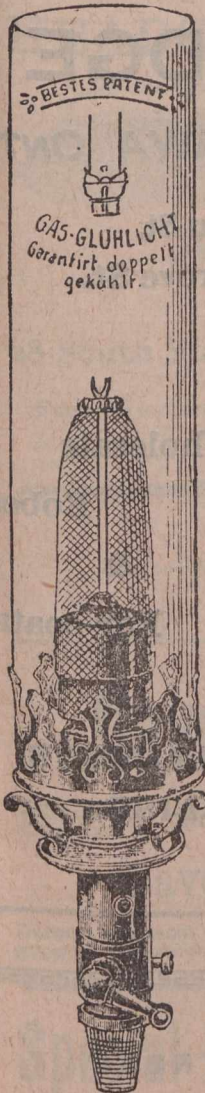
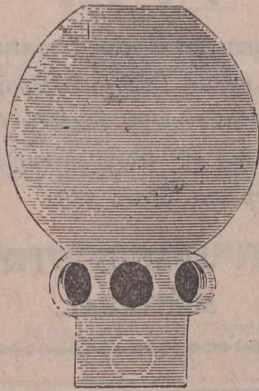
Manufacturers
of

Columns, Pilasters, Pedestals
& Dado work.

Samples on view at Office.

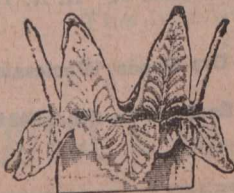
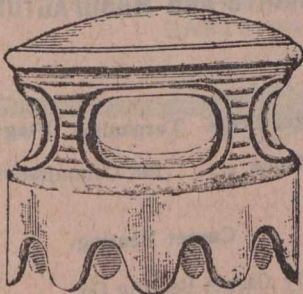
Bear 110 Mansfield Street, Montreal, Que.

The Continental Incandescent Gas Light Co., Ltd.,
92, 93, 94, 95 & 96 Bishopsgate St., Without,
LONDON, E.C., Eng.



The Leading House for all Goods connected with the Incandescent Lighting Trade, including

- BURNERS,
- BYEPASS BURNERS,
- MICA GOODS,
- GLOBES.
- FANCY COLLARS
- GLASS CHIMNEYS,
- BULBS,
- SHADES and JENA GLASS NOVELTIES.



Illustrated Catalogue and Price List Free on Application.

Roger Brighthouse,

Contractor to His Majesty's Government

15 Sugar Lane,
MANCHESTER, Eng.

Manufacturer of all kinds of

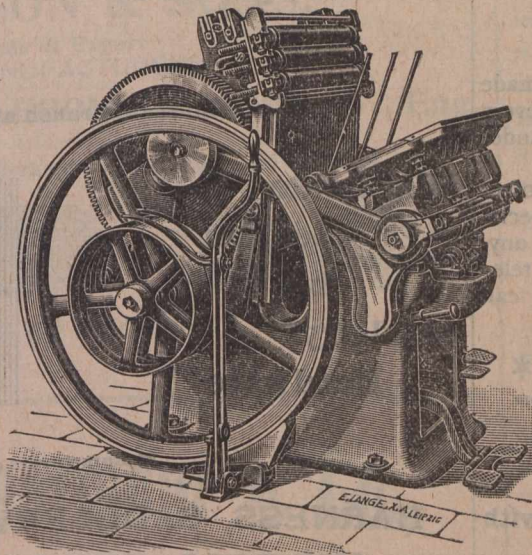
Ropes & Twines, Cotton Banding, Engine Yarns, Hemp & Cotton Gaskins, &c.

Heald, Dobby & Jacquard Cords a Speciality.

COTTON DRIVING ROPES,

Also Hessians, Oil-Cloth and Waterproof Packing.

Special Prices to Canadians under the New Tariff



TO BE UP-TO-DATE,
AND KEEP AHEAD OF
THE TIMES

YOU MUST

Know our Presses as the very latest Platen now in the market. A Machine calculated by Experts to meet any demands within the scope of the work of the Printer, and even outside that area. To be known to be realised.

Above Advertisement is set in our "Admiral" Series.

SOLDAN & CO.,

72 to 75 Turnmill Street,
London, E.C., ENG.

GUARANTEED

PURE G. & Co. POLISH

For Furniture, Pianos, Etc

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

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

Lacquers for Brass and Tin Goods for both Hot and Cold processes, in all Colors and Shades.

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

ADDRESS:

GEDGE & Co., 90 & 92 St. John St.
LONDON, E.C., Eng.
Enquiries will be Esteemed. Prices on Application.

Special prices to Canadians under the New Tariff.

Leading Manufacturers, Etc.

D. MORRIGE, SONS & CO.

MONTREAL and TORONTO.

Manufacturers' Agents and General Merchants,

The Canadian Colored Cotton Mills Co., Montreal,

MILLS AT

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

Shirtings, Gingham, Ticks, Cottonades, Oxfords, Denims, Flannellets, Yarns, Awnings, Dress Goods, Sheetings, etc.

THE PENMAN MANUFACTURING CO., PARIS.

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

THE AUBURN WOOLLEN MAN'G CO PETERBOROUGH.

Tweeds, Beavers, etc.

WHOLESALE TRADE ONLY.

A WORD ABOUT

BLANK • BOOKS.

THE Highest Standard in the making of BLANK BOOKS, has been attained by

Morton, Phillips & Co.,

Their books are the best that can be made they withstand the hard knocks of every day usage, and give satisfaction under all condition.

They are now taking orders for Books for 1903—Those that require special ruling and Printing. If you want anything in this Line, drop a card or telephone and our representative will call on you.

* MORTON, PHILLIPS & CO., *

Stationers, Blank Book Makers and Printers.

1755 & 1757 Notre Dame St., Montreal.

WANTED TO BUY

An Asbestos Mine. Address with full particulars,

Rochdale,

Care "Journal of Commerce" Montreal.

Leading Manufacturers, Etc.

To Woollen Manufacturers

MESSRS. REICHE & Co.

Wool, Tops, Noils, Yarns, &c.

BRADFORD, Eng.

Represented in Canada by

JAS. A. CANTLIE,

22 ST. JOHN STREET, - - MONTREAL.

Samples and lowest quotations promptly supplied : Correspondence Solicited.

THE CANADIAN . . . JOURNAL of COMMERCE

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

171 ST. JAMES STREET, MONTREAL.

S. & H. BORBRIDGE

OTTAWA ONT.

186 Sparks St.

88-94 Rideau St.

15-23 Mosgrove St.

Wholesale Branch at BRANDON, Man.

Wholesale

Leather

&

Saddlery-

Hardware

Wholesale

Robes

&

Fur-coats.

Manufacturers of all kinds of

HARNESS, SADDLERY, HORSE-BLANKETS:

KIT-BAGS, TRUNKS, BAGS, VALISE :

MOCCASINS, Etc.

T. Kerfoot & Co.

MANUFACTURING PHARMACEUTICAL CHEMISTS

Makers of all kinds of



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

ENQUIRIES SOLICITED.

LABORATORIES :

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

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

52525252 5252525252 52525252

MONTREAL MERCHANTS AND MANUFACTURERS.

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

Carpet Beating.

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

Dry Goods, Wholesale.

Alphonse Racine & Co. 340 & 342 St. Paul St

5252525252 5252525252 52525252

**Canadian Colored Cotton Mills
Company.**

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

Wholesale Trade only Supplied.

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

BANK PRINTING.

Journal of Commerce,

Tel. Main 238. 171 St. James Street.

STORAGE
(FREE OR IN BOND)

J. A. FINLAYSON,
CUSTOMS BROKER,

413 to 417 St. Paul Street, Montreal

Bell Telephone Main 1303 P. O. Box 684.

GEO. GONTHIER,
Accountant & Auditor.
Sole Representative for the Province of
Quebec of
The Account, Audit & Assurance Co., Lt
OF NEW YORK.
11 & 17 Place d'Armes Hill. MONTREAL, QUE.

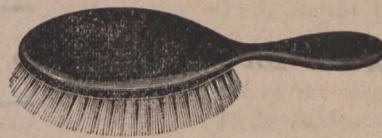
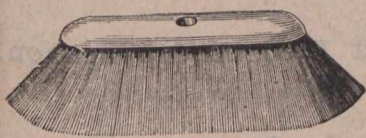
**THE IMPROVED
Lancashire Steel Potato Peeler.**
(Also for Apples, Carrots,
Turnips, Cucumbers, &c.)



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

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

HEADQUARTERS FOR BRUSHES

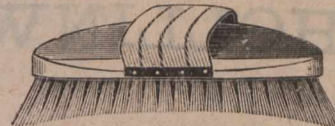


JOHN MASON & SONS,

Wholesale & Export
BRUSH MANUFACTURERS,

28 South St., - MARYLEBONE, LONDON, W., Eng.

Factories :- Crawford Brush Works, Clerkenwell, E.C., Eng., and Stratford, Essex.



Special under the New Tariff, 33% p.c. in favour of Canadians.

Caverhill, Learmont & Co.,

Wholesale **HARDWARE & METAL MERCHANTS,**

Caverhill's Buildings, St. Peter St.,

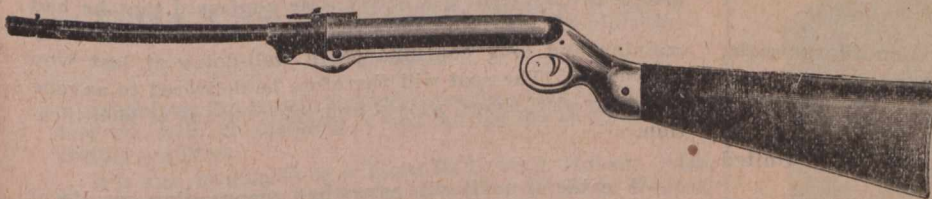
MONTREAL.

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

Special 22 Rifle, Long Barrel,

**AT LOW
PRICE.**

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



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

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

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

Commercial Summary.

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

The corporation of Newcastle-on-
tyne, after a conference with the lead-
ing merchants, has decided to expend
£1,000,000 in extending the quays.

—A London cable announces that a
return of the national debt shows that
the gross liabilities March 31st were
\$3,842,216,930, an increase of \$313,597,540,
due to South African War.

—By a large majority the property
owners of St. Hyacinthe, Que., decided
by vote to purchase the shoe factory
formerly owned by Seguin & Lalime.
The City Council was instructed to open
negotiations at once with parties to
conduct the business.

—A wireless message from the sta-
tion at Poldhu, Cornwall, to the Italian
cruiser Carlo Alberto, which is in Spez-
zier harbor, is printed. It consists of
38 words, and is a greeting to King
Victor Emmanuel on the occasion of the
sending of the first wireless message
from England to Italy.

—We learn from Ottawa that William
Hutcheson, ex-M.P., who is to have
charge of the Canadian exhibit at Osa-
ka, Japan, expects to be able to accom-
plish good results in the flour trade
with that country by an actual demon-
stration that Canadian hard wheat flour
will make more bread to the barrel,
probably twenty pounds more, and
bread of a better quality, than the
Japanese get from the flour they now
import from Oregon. The sales of Am-
erican flour in Japan amount to four
million dollars yearly.

FERRANTI METERS.

Continuous Current.

Approved by Board of Trade.

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

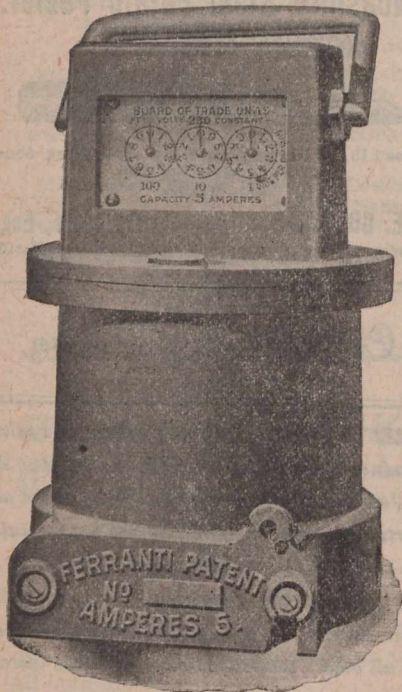
Write for Pamphlet No. 152, post Free on Application.

General Sizes Always in Stock.

100 Meters can be Shipped at a Fortnight's Notice.

WORKS AND OFFICES:

HOLLINWOOD, LANCS., ENGLAND.



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

—A. Starkey, boot and shoe dealer, Toronto, has assigned, with liabilities of about \$2,500.

—Mining is reviving in Northern Ontario. The Canadian Nickel Company, which produces half of the nickel output of the world, is advertising for 1,000 men.

—The Lake Huron & Manitoba Milling Company, Limited, of Goderich, Ont., will shortly erect a warehouse with a capacity of 40,000 barrels, and instal a vacuum salt plant of 200 barrels capacity.

—The Traders' Bank has decided to open a branch at Prescott. The position of manager will be filled by Mr. C. T. Pearce, who for many years has filled the position of paying teller at the head office.

—The Ontario Corundum Company have purchased the corundum property of T. N. Armstrong, in the Township of Carlow, and are opening up a deposit. They have seventy-five men at work, and are putting in a mill and plant for treating the ore.

—America continues to buy English iron on a large scale. In addition to an order for ten thousand tons of east coast hematite pig-iron in Cleveland a few days ago, it is stated that twelve thousand tons of ordinary Cleveland iron has been bought for early shipment to the United States.

—The London Daily mail states that the amount which the new British colonies in South Africa will be called upon to pay as their contribution towards the cost of the war has been fixed at £100,000,000. There will, however, be no attempt to hurry payment, as it is not desired to lay an overwhelming burden upon the resources of the country before they are thoroughly recovered from the shock of war.

Mr. D. H. Keeley, superintendent of Government telegraphs, at present in Anticosti arranging for laying a cable to the Magdalen Islands, reports to the department that the cable between Belle Isle and Chateau Bay is working satisfactorily, as also is the Marconi apparatus. The defective working of the latter, reported some weeks ago, was due to the lack of knowledge of the instruments on the part of the operators.

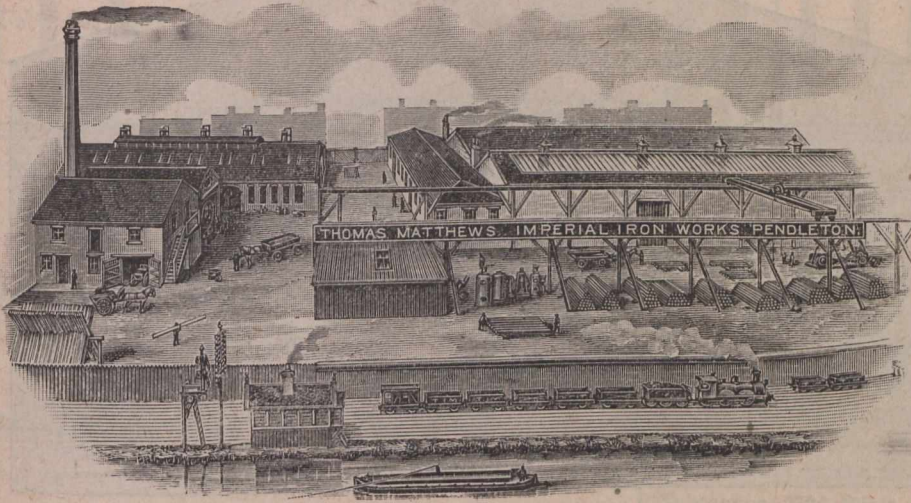
—The estimated output of anthracite coal in the strike region of the United States for last week is considerably higher than the estimate for the week previous. Next week, the operators say, there will be more mines in operation. There has been a general increase in all the places, and the operators are, it is claimed, satisfied with the outlook. The estimated output for the week is 154,000 tons, against 130,200 tons the previous week.

—The coal situation has finally become serious in Canada. A poor but honest man, says the Globe, brought into this office a piece of coal, supposed to be anthracite, which he had picked up on a city street. He confessed that he had entertained wild thoughts of keeping this coal, but early training and long continuance in well-doing at last won the victory. The coal will therefore be delivered to anyone giving its size, shape, weight and other means of identification.

—A cable from Berlin says that encouraging results of wireless telephony have been obtained on the Wannsee Lake by Ernest Ruhmer, the physicist, who followed the line of Prof. Graham Bell's experiment with light. Clear and comparatively loud sounds were heard at distances of four and even seven kilometres; respectively about two and a half and four and a quarter miles. Herr Ruhmer's invention is said to act on the principal of the transformation of light waves by using a searchlight and a microphone.

Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826



THOMAS MATTHEWS,
 Imperial Iron Works,
 Pendleton, - Manchester, Eng.
ARTESIAN WELL BORER,
 Patent Deep Well and Bore-Hole
 Pumps. Earth Boring and Mining Ma-
 chinery (all sizes) for Sale or Hire.
Bore-Holes for Oil, Water or Minerals.

—The influx of settlers into the Canadian North-West continues to increase. For the month of July the homestead entries numbered 2,623, or 1,902 greater than during that month last year. For August the entries were 1,922, or 1,154 in excess of August, 1901. The total increase for the two months, as compared with the same time last year, was 2,856. This is unprecedented in the history of the country. Most of the new-comers are from the United States.

—It is rumored at Ottawa that when the New York & Ottawa Railway is put up for sale in November it will be purchased by the New York Central Railway, which has for some time been looking for a connection with the Dominion capital. The purchase of the New York & Ottawa branch of the road by the New York Central would give them control of the Ottawa & New York, which runs from Ottawa to Cornwall, and thus they will have a direct line between the capital and New York.

—Mr. William White, Canadian inspector of immigration agencies in the United States, returned from a tour of the State Fairs in the western and northwestern States, reports that at each of these there was an exhibition of Canadian cereals, grasses, etc., and it attracted keen interest. Owing to a misunderstanding it was at one time feared that the Canadian exhibit might be barred from the

Wisconsin State Fair at Milwaukee, but ultimately the difficulty was adjusted, and the display from this country was given the best place on the Fair grounds.

—As a result of the conference at Ostend of representatives of the steamship companies trading between Europe and South American, says a London cable, all the principal lines doing business between Europe and the River Plate here, raised the rates on outward-bound freights 20 per cent. This involves similar action by the lines trading between New York and the River Plate. These are the Lamport and Holla, the Prince and the Houston Lines. This will bring rates from New York in conformity with those from Europe. It will make the charges from any port in Europe or the United States to the River Plate the same.

—Could we but fly away from our troubles here as, it is reported, they do in Europe, the threatened coal famine would lose its black outlook. Stanley Spencer, the aeronaut, says a London cable, has been cruising above London and its vicinity in a steerable airship of his own construction. He started from the Crystal Palace, sailed over St. Paul's, went as far west as Ealing, circled above that suburb, and thence altered his course in a northeasterly direction and sailed well against the wind in the direction of Harrow. Stanley started from the Crystal Palace after 4 o'clock,

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

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

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

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

SOLE MAKERS:

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

Liverpool,

England.

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

THE IMPERIAL
 "S. C."
Acetylene Gas Company,
 LIMITED.

30 St. Ann Street,
 MANCHESTER, Eng.

Telegraphic Address:
 "ACETYLENE, MANCHESTER."

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



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

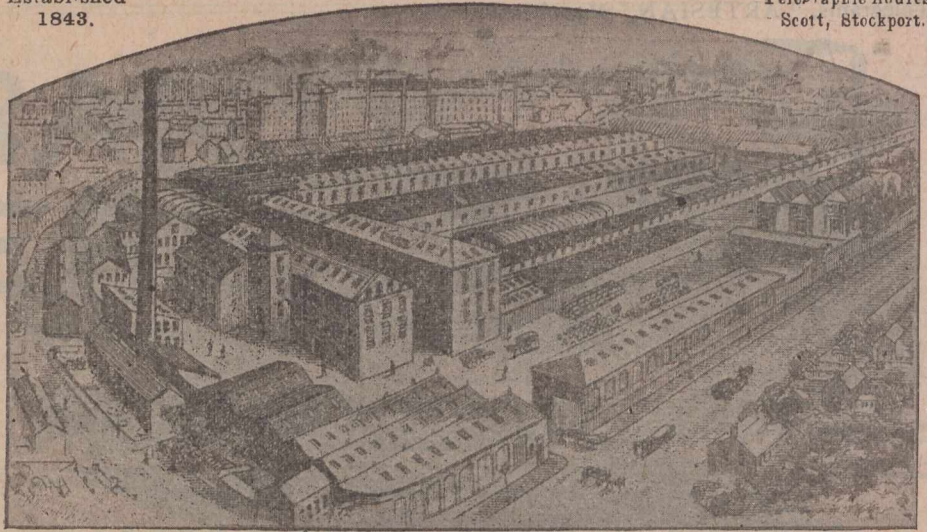
**Hanson,
Scott & Co.,
Limited.**

HEMP, FLAX AND
JUTE SPINNERS,

Manufacturers of Hemp and Cotton
Twines.

Established
1843.

Telegraphic Address
"Scott, Stockport."



STOCKPORT, - ENGLAND.

and descended three hours later at Harrow, where he executed an easy descent.

—All the gas companies of Greater Boston are to be merged, and eventually will furnish gas for fuel only, as the result of a conference of some of the most prominent capitalists of the country, says a late report. The Brookline company's plant will produce electricity, which will ultimately supersede gas completely as an illuminant. This means the eventual consolidation of all the gas and electric light interests of Greater Boston. Ultimately the gas plants (except that of the Brookline company) will be closed and sold, or used to produce gas for fuel only, while electricity will be made sufficiently cheap to become the sole illuminant in general use.

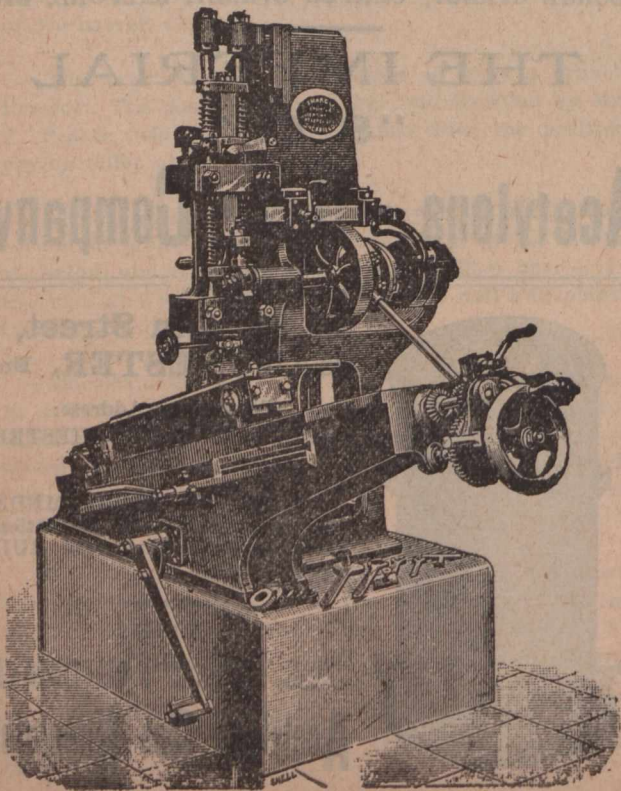
—The Department of Agriculture will make a strong effort to introduce Canadian tobacco on the European market. Early this year Mr. Blaise Dugas, a well-known grower of Quebec, was appointed to select and pack seven cases of the tobacco produced in the Province, to be sent to Antwerp for submission to the merchants there. The

cases have just been forwarded, and Mr. Dugas was in Ottawa recently consulting with Hon. Sydney Fisher, and leaves this week for Antwerp, which is one of the great tobacco markets of Europe. Mr. Dugas will learn not only how Quebec tobacco suits the European taste, but in what manner it can be improved. He will be absent six weeks, and will report to the Government upon his return.

—A recent dispatch from Winnipeg states that the C. P. R. issued its final crop report. While considered generally of a most favorable character, several agents who in their previous reports stated that there had been no damage from any cause, now report damage principally from frost. Qu'Appelle, Balgonie, Wapella, Birtle, Sintaluta, Carlyle, Manor, and Indian Head have suffered the most, but in each case the damage is said to be slight. Throughout the whole of the wheat-growing districts the cutting has been practically finished. Showers in the extreme West interfered with harvesting operations, but only momentarily, and if the weather holds out favorably for the next few weeks the 1902 crop will be safe. Receipts at country places are becoming liberal.

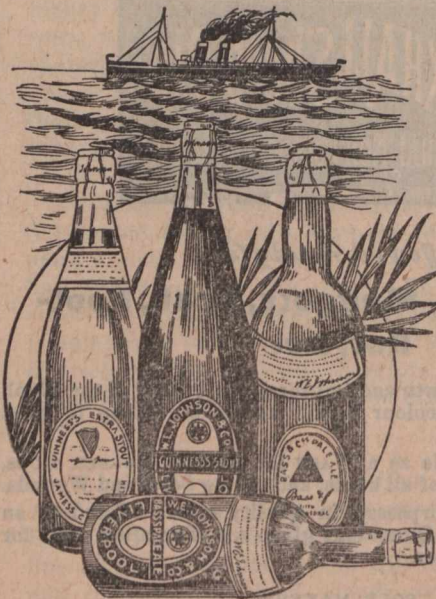
Ambrose Shardlow & Co., Ltd.,
Ealing Works, **ATTERCLIFFE**, Sheffield, Eng.
Patent Improved File-Cutting Machines.

NEW TYPE.



ESTABLISHED 1869.

Bottled Beer and Stout
FOR EXPORT.



The "Compass" Brand

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

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

W. E. JOHNSON & CO.,

67-69 Leeds St., LIVERPOOL, Eng.

DAVY BROTHERS Limited.

TELEGRAMS:
"Motor, Sheffield."

SHEFFIELD, England.

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

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

—The cable which is to be used to join the United States and Hawaii, as the first link in the system to the Philippines, has been completed. It is now on board the cable steamer Silvertown, lying in the Thames. She will sail this week for San Francisco, whence she will immediately begin laying the cable to Honolulu. It is expected she will reach San Francisco early in December. The cable's total length is 2,431 miles. The strands are one to three inches thick. The total weight of the cable is ten thousand tons. Vice-President Ward of the Commercial Pacific Cable Company, reported that two cable steamers, the Colonia and Anglia, now engaged in laying the British Pacific cable, will lay the line beyond Hawaii after they complete their present work.

—Prof. Robertson, Dominion Dairy Commissioner, met the Montreal Commission merchants engaged in the produce trade recently, and referred to the arrangements to be made for the shipment of dairy and other produce to South Africa. Each of the steamers of the new line will be fitted to carry two hundred tons of cargo in cold storage. The poultry and egg people had a grievance to submit. They consider that while a great deal has been done for the dairy industry within the last few years, the poultry and egg trade has been comparatively neglected. With the aid of the Government in securing cold storage transportation, the egg traders are confident that they could build up a large and profitable business. Prof. Robertson will bring the matter before the attention of the Government.

—Hon. Sydney Fisher has been invited to attend the allotment of sites for the special buildings to be erected at the St. Louis, Mo., Exposition, which takes place from September 30th to October 2nd. Mr. William Hutchison, Commissioner of Exhibitions, will attend on behalf of Canada, leaving here in October. The Dominion will not only have a special pavilion of its own, but will also be represented

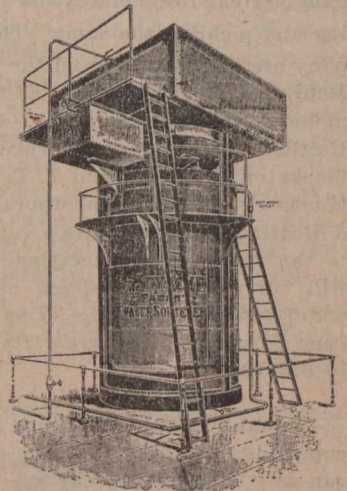
Telephone: 5704, Bank. Telegraph: "Diluteness," London.

THE Water Softening & Purifying United Patents, Ltd.

Contractors to H.M. Government.
30 & 31 St. Swithin's Lane, LONDON, E.C., Eng.

USED BY
Home and Foreign Governments, Railway Companies (At Home and Abroad), Electric Generating Works, Engineering Works, Hydraulic Stations, Gunpowder Mills, Collieries, Telegraph Works, Gold Mines, Paper Works, Chemical Works, Cement Works, Flour Mills, Hotels, Hospitals, Schools and Colleges, Various Institutions, Laundries, Private Mansions, &c., &c.

Write for full Particulars to
FRANK H. TYACKE, C.E.,
Managing Director.



in the principal departments. The exhibits from this country will be representative of agriculture, horticulture, mines and minerals, forestry, live stock and manufactures. Canada's pavilion will be a rendezvous for Canadian visitors, and will be tastefully decorated with trophies made up of fruits, cereals and grasses. The formal dedication of the grounds and buildings at St. Louis will take place on April 30, 1903, and the Exposition will be opened a year later.

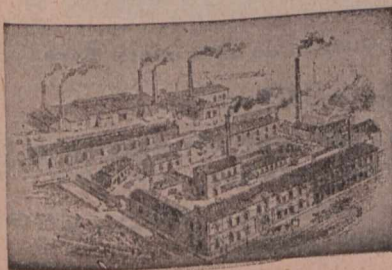
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1862.

J. SHIPMAN & CO.

Attercliffe Steel Works and Wire Mills,

SHEFFIELD, - ENG.



Paragon Umbrella Wire, Rope Wire, Needle Wire, Music Wire, Steel Wire of every Description.

TOOL STEEL, MINING STEEL, &C.

Special Prices to Canadian under the New Tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.

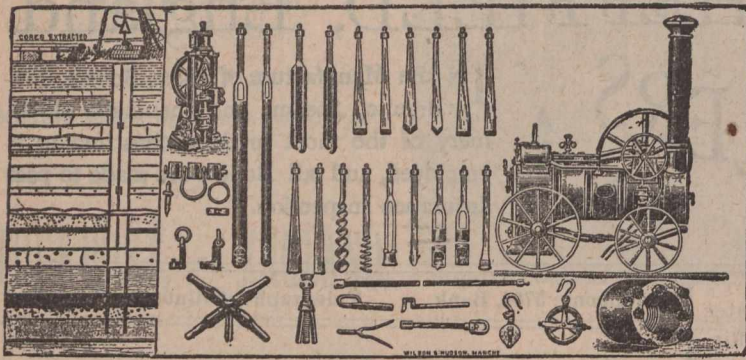
Boring for Minerals, Oil, Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Preferential Tariff.



—The Dominion Packing Company has been incorporated, with a capital of \$1,000,000. It will carry on the business of buying and raising cattle, hogs, poultry, provisions, game, cereals, vegetables and fruits, and of canning, packing and pickling the same. The headquarters of the company are in Montreal, and the incorporators are Robert D. McGibbon, T. C. Casgrain, E. Fabie Surveyor, Douglas Armour and Montague Miller.—Charles Henry Worsnop of Halifax, Eng.; James W. Pyke, Montreal; H. E. Hodgson, Cleckaton, England, and T. P. Howard and C. D. Gaudet, Montreal, have been incorporated as the Eclipse Lighting & Heating Company, with a capital of \$200,000. In addition to the acetyloid and acetylene gas business, the company will carry on the business of general founders, general metal turners, etc.—The Winnipeg Elevator Company has been permitted to increase its capital stock from \$300,000 to \$750,000.

—Insurance Pointers from the Press:—The street car companies run over the laws as well as the people. You can do what the laws cannot—you can get an accident insurance policy. Run over and get it at once.—It may get to be ragtime for your family unless you get an accident policy.—It is not a crime to ride on a trolley, nor to walk in the crowded streets. But it is pretty near to a misdemeanor for a busy man not to carry any accident insurance.—If a king meets with an accident all the world knows it. If a laboring man does, all the world knows he should be insured against. Often he is not.—“Three lives crushed out by train and trolley,” says an evening paper. “You were not “in it.” But you may be unhappy yet, because not insured.—“If a man’s friends stick to him when his money is gone the price will be paid.”—Chicago Record-Herald. If some of his money went for accident insurance he will find a friend in his policy, if he should meet with mishap.—Said the old sailor: “Yes, sir, I tell you ‘tis awful what ways there is to get killed ashore that ain’t to be fell in with on the water. Even if you are drownded at sea, you ain’t all cut up first, like them people in the tunnels.”—“Many accidents happen which are wholly outside the power of the most cautious person to prevent.” But there is nothing to prevent procuring accident insurance in these days.—Accident insurance is as necessary as life insurance. Get some immediately.

Manganese

LUMP, FINE and GROUND.

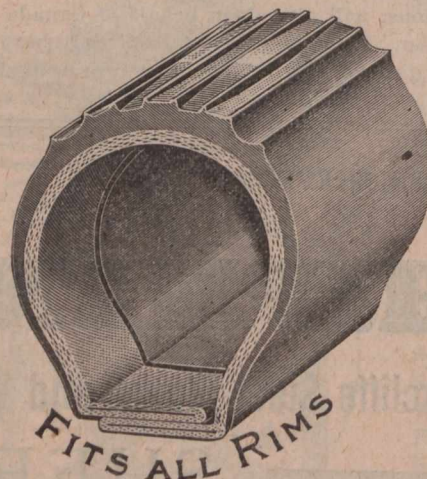
EVERITT & CO.,

40 Chapel Street, Liverpool, England.

—Life Insurance Decisions.—An application was given to a local agent of defendant, a life insurance company, for a policy of insurance on a certain plan. The applicant also delivered his note to the agent for the amount of the first annual premium on such policy, and was given a receipt on a form prescribed by defendant, which contained the following provision: “Said policy of insurance to take effect and be in force from and after the date hereof, provided the said application shall be accepted by the said company; but, should the same be declined or rejected by said company, then the full amount hereby paid shall be returned to applicant upon the delivery of this receipt.” Defendant declined to issue the policy applied for, but issued one on a different plan, and forwarded it to be submitted to the applicant; but he died before it had been submitted, and without having been notified of defendant’s action. Held, that the receipt did not constitute a contract for temporary insurance, to remain in force until such time as defendant should act on the application, but was merely a qualified acceptance of the risk—the insurance to become effective only if the application was approved by defendant—and that the same having been, in effect, rejected, there was no contract of insurance by which defendant was bound. *Mohrstadt vs. Mutual Life Ins. Co. of New York*, 115 Fed. Rep. (U. S. C. C. A., Mo.), 81.—Where a policy of life insurance recited that, in consideration of a certain sum

THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



IT IS the simplest and most easy tyre to attach or detach. Self gripping. It is manufactured of the very best material the English Market can offer. The Para rubber superfine is specially prepared to stand all extremes of climate. It is fitted to Cycles—Motor Cycles—Carriages of every description.

Eighteen Months’ Guarantee with every Tyre.

F. TONI & CO.,

20 HANWAY STREET WORKS,
OXFORD STREET,

LONDON, W.C., ENG.

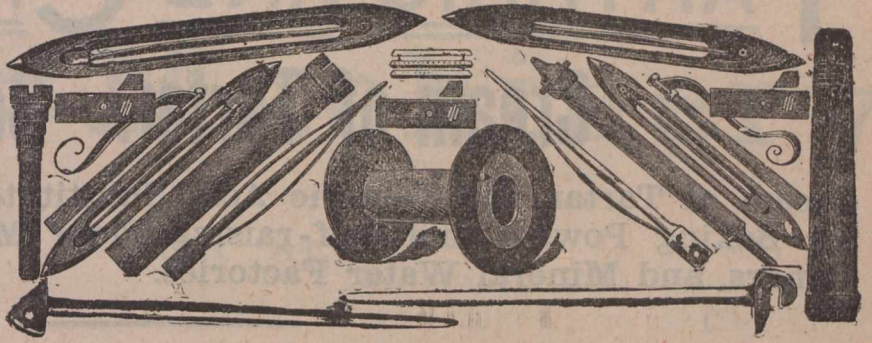
Special Rates to Canadians under the new tariff.

KIRK & CO.,

SHUTTLE
And Bobbin Makers and General
MILL FURNISHERS.

SPECIALITIES.

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



Cob Wall Works,
BLACKBURN, Eng.

Special Rates to Canadians under the New Preferential Tariff.

BUTTERWORTH BROS., Ltd.,

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



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

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

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

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

Present Contractors to H.M. Government.



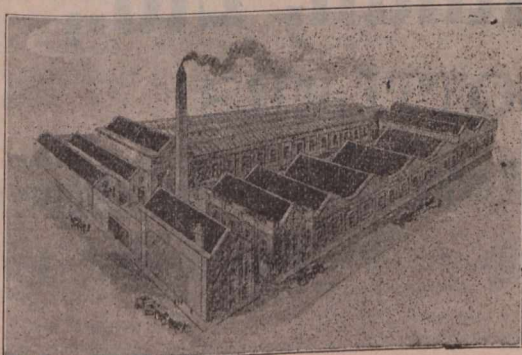
Write for our lists of

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

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS
AND...
MANUFACTURERS.



JUTE BAGS AND BAGGING.

JUTE SACKING & SHESSIAN'S.

DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

paid as premium for one year's insurance, the defendant promised, etc., but in fact the said sum was not paid, but a note therefor was given, which was never paid, and the policy contained a provision that failure to pay any note would render it void, the insurance company was not estopped from showing that the consideration had not been received. *Leeper vs. Franklin Life Ins. Co.*, 67 S. W. Rep. (Mo. App.), 941.—The complaint in an action on a life policy which provides that voluntary self-destruction while insured is in possession of all his faculties will void the policy is not required to allege that insured did not reach his death in such manner, the condition in the policy being an exception which must be pleaded by defendant if it relies thereon. *Mod. Woodmen of America vs Noyes et al.*, 64 N. E. Rep. (Ind.), 21.—Under Burns' Rev. St. 1901, sec. 373, providing that a general allegation in an action on a contract that plaintiff has performed all the conditions on his part shall be sufficient allegation of the performance of a condition precedent, an allegation in a complaint

E. SCHREIER,

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



Manufacturer and
Exporter of
3, 4 and 5 Action

A.B.C. Hand Numbering Machines
Patent "Excelsior" Counter
FOR PRINTING PRESSES.



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

Numbering, Dating and Perforating Machines.
WRITE FOR PRICES.

Established 65 years. Telegrams: "SUBLIME, Liverpool.

DESSICATED COCOANUT.

JOHN SHORE & SON,
39 Old Hall St.,

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

LIVERPOOL, Eng.

Telegrams and Cablegrams :
"POTASH."

Codes :
A.B.C. 4th Edition. LIEBER'S, PRIVATE.

TARTARIC AND CITRIC ACID.

Cream of Tartar. Saltpetre.

Cream of Tartar and Tartaric Acid Substitutes—Specially Manufactured for Baking Powder and Self-raising Flour Makers, Bakers and Confectioners, and Mineral Water Factories.

The Liverpool Chemical Company, Limited,

54 Stanley Street,
LIVERPOOL, Eng.

AGENTS :

JOHN W. BICKLE & GREENING, Hamilton, Canada.

in an action on a life policy that assured performed all conditions, rules, regulations and requirements on his part, was a sufficient allegation that he did not infringe a provision prohibiting voluntary self-destruction, even if it be regarded as a condition precedent. *Modern Woodmen of America vs. Noyes et al.*, 64 N. E. Rep. (Ind.), 21.

—Russia's recent threat that she was preparing to deal sternly with poachers who were caught after seals in northern Pacific waters was, says an Ottawa letter, brought to the attention of Mr. Venning of the Fisheries Department, who was intimately identified with the preparation of Canada's case for the Behring Sea arbitration. Mr. Venning stated that Russia owns the seal islands 300 miles off the coast of Kamchatka, in Russian Siberia, and also some comparatively unimportant rookeries off Saghalin Island, in the Sea of Okhotsk. These are the only possessions in the northern Pacific owned by Russia upon

which the fur seal is bred. "It is difficult," he said, "to form an exact idea from the despatch published as to what Russia intends doing, and how she interprets the term poacher. From the beginning the rookery-owning powers—Russia and the United States—have sought to put an end to pelagic sealing, but the Paris arbitration vindicated the business, and suggested regulations under which the industry is being conducted. In 1893 Great Britain entered into a tentative agreement with Russia, as a result of which a thirty-mile zone was created around the three seal islands already referred to, and a ten-mile limit along the coast of Asiatic Russia. Within these areas regulations were agreed to, by which British subjects engaged in the seal fishery were interdicted. A similar arrangement was subsequently entered into between the United States and Russia, and both agreements are at present in force. The term "poacher" can only be applied to pelagic sealers who venture within or encroach upon

Telegrams: "GROVES," Salford, England.

Registered Offices : Salford, England.

Groves & Whitnall, Ltd.,

BREWERS & BOTTLERS,

Regent Rd. Brewery, || Globe Bottling Works, || Alexandra Brewery,
Salford, Eng. || Salford, Eng. || Manchester, Eng.

Shippers of EXPORT ALES and STOUTS in Cask or Bottle, Champagne
Ginger Ale and other Specialities.

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

Ice-Making --- --- Machinery

FOR ALL

Refrigerating Purposes.

Benjⁿ Goodfellow, Limited,
 HYDE, near MANCHESTER,
 ENGLAND.

Special estimates to Canadians under the New Tariff.

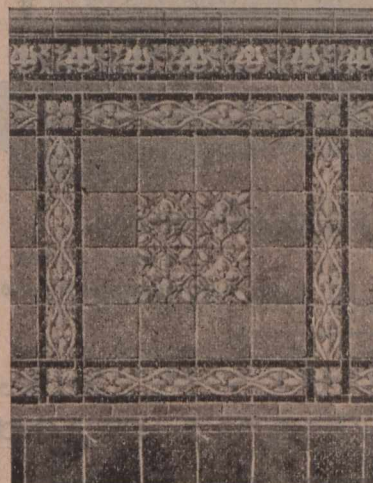
the protective limits or zones agreed upon in the agreements between Russia and Britain and the United States. Such sealers would, of course, be seizable by a war vessel of either of the three nations. The prohibition against sealing, so far as Russia is concerned, applies only to subjects of those nations that have made agreements with her. The agreements are of an extra-territorial character, and in no sense admit that Russia has any rights to extend her territorial jurisdiction beyond the ordinary three-mile limit, the zones specified being wholly conventional, and arranged under special conditions. It is difficult to believe, and most improbable, that Russia arrogates to herself jurisdiction over the whole of the waters of the Pacific Ocean in the vicinity of Russian territory, because, of the vessels seized by Russia in 1892, two were admitted to have been wrongly interfered with, and Russia paid indemnity. It is hardly likely, therefore, that the Czar's government now sets up a claim which it conceded to have been erroneous in 1892."

—Reports have been received that a few lots of Canadian butter have been delivered in the United Kingdom spotted with mould on the butter paper and between the box and butter. That has occurred, says an Ottawa report, on salt-butter. As mould is a tiny plant of fungus, it is important that butter makers and butter dealers should know by what means they can entirely prevent its growth on butter packages, butter paper, or on the butter itself. Mould can only come from pre-existing mould or from spores, which serve the purpose of seed of fruit for its reproduction. If the spores are destroyed mould cannot begin to grow. The conditions favorable for its growth are a certain degree of dampness and a moderately low temperature—that is to say, a temperature below 60 degrees. Some forms of mould grow at temperatures as low as 32 degrees Fahr., or the freezing point of water. Formalin is an effective fungicide, that is to say, it is a destroyer

of fungi and the spores of fungi. A weak solution of formalin is effective for the destruction of spores of mould. A good course for the butter-maker to follow is to prepare a strong brine of salt, adding one ounce of formalin to one gallon of the brine. The butter paper should be soaked in this solution. The inside of all butter packages should also be rinsed with it. The butter paper while still wet with the brine containing the formalin should be placed inside the butter box and butter packed in it immediately. The brine containing the formalin will destroy all spores

GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall
 Decorations, Mosaics
 and Faience.

Swan Tile Works,

Liverpool E., Eng.

Special prices to Canadians under the New Tariff.

AUSTIN & DODSON, LIMITED,

MANUFACTURERS OF

Special Tool Steel for High Speeds,

Best Warranted CAST STEEL for Tools of all kinds.

DOUBLE SHEAR, BLISTER, HAMMER and DRIFT Steels.

MINING TOOL STEEL.

Best CRUCIBLE Cast Steel FILES.

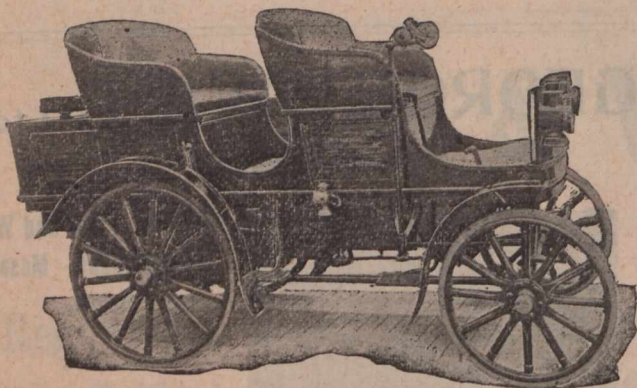
Cambria Works, SHEFFIELD, England.

of mould on the butter paper and on the inside of the box. The brine can be used for a long period. It should be boiled once a week, and as the formalin evaporates during the boiling, it will be necessary to add one ounce of formalin to every gallon of the brine after it is boiled and cooled. For the protection of the butter which is to be shipped to the United Kingdom it is important that the butter be cooled to a temperature under 38 degrees Fahr. from the second day after it is made. When butter is allowed to remain at a high temperature changes begin which spoil its delicate flavor and fresh-made aroma. Each creamery should have a cold-storage room at a temperature under 38 degrees Fahr. Only refrigerator cars should be used for the carriage of butter, and it should be put in cold-storage compartments on the steamships and carried at a temperature under 25 degrees. A temperature of twenty degrees Fahr. is still better.

—Fire Insurance Decisions.—Where an insurance company agreed to settle a fire loss by paying its proportion of the cost of repairing the building, but there was no stipulation to accept such agreement as a discharge of the loss, upon the company's refusal to pay such costs the insured could sue on the policy. Gerhart Realty Co. vs. Northern Assurance Co., 68 S. W. Rep. (Mo. App.), 86.—Where a policy insured J. and M., "an interest may appear," against loss by fire to an amount not exceeding \$2,000, a complaint by J. alone, merely alleging that he is the owner by contract of purchase of the insured premises, and not negating M.'s interest in them or in the policy, was demurrable for want of parties plaintiff. Besant vs. Glans Falls Insurance Co., 76 N. Y. Supp., 36.—In an action on a fire policy a witness for defendant testified that for about a week before the fire witness had seen plaintiff and a certain man at the building every day, and that on the night of the fire the man came to witness's house, and asked for a bucket of water, stating that a lamp had exploded and set fire to the house. Held, in the absence of

LIGHT **LIFU** CARS.

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



FOUR-SEATED Double Phaeton,

TWO-SEATED
with removable third seat,
for doctors' use.

LIGHT VANS

To carry up to one ton.

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

REGISTERED OFFICES :

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

FOR

Motors,

Motor Accesso-
ries,

Motor Fittings,

Motor Parts,

Of Every Possible Description.

Write to the Oldest
British Firm in the Trade.

United Motor Industries, Ltd.,

42 Great Castle St.,
LONDON, W., ENGLAND.

Special Terms to Canadian Buyers.

EDGAR ALLEN

& CO., LTD.,


Imperial Steel Works,

SHEFFIELD, Eng.

SOLE MANUFACTURERS OF

CIRCULAR SAWS,

Of Superior Quality for cutting either Wood or Cold Iron and Steel or Hot Iron and Steel. We invite special attention to our "COLD SAWS." Steel Castings of every description

Allen's  **Dynamo and Motor Castings.**

Turner's Patent Iron Fibred Steel.
Miners' Drill Steel. **BEST TOOL STEEL and FILES.**

anything to show that the building referred to was plaintiff's building, or that the lamp was exploded intentionally, or that plaintiff was an accessory to the man's acts, or

Telegrams : "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

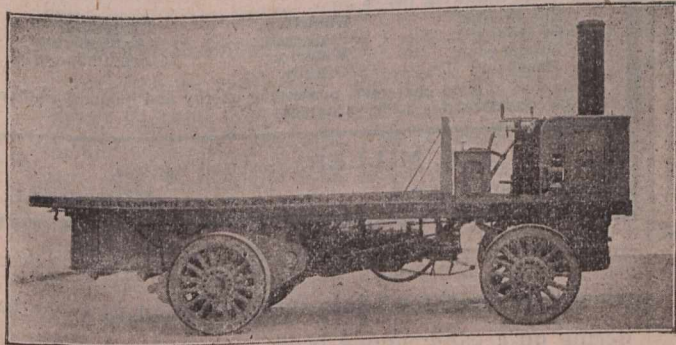
1st Prize, £100, Royal Agricultural Society of England.

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


Gold Medal, Highest Award,

Liverpool 1900.
Etc., Etc., Etc.

STEAM WAGONS.



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

 Special prices to Canadians under the new preferential tariff.

in any other way connected with the fire, the evidence of the statements of the man was immaterial, and properly excluded. Farmers' Alliance Mut. Fire Ins. Co. vs. Trombly, 69 Pac. Rep. (Colo. App.) 74—Where the owner and a mortgagee have effected insurance on their separate interests, in an action by the owner on his policy the defendant is not entitled to maintain a cross action for contribution against the company insuring the mortgagee's interest. Home Ins. Co. of New York vs. Koob et al., 68 S. W. Rep. (Ky.), 453.—A misrepresentation by insured as to the amount due on the mortgage was not material to the risk, and therefore did not avoid the policy, where there was no considerable difference between the true balance due and the balance represented, specially when the form in which the representation was made showed that insured did not pretend to be accurate. Home Ins. Co. of New York vs. Koob et al., 68 S. W. Rep. (Ky.), 453.—Under Rev. Laws, c. 118, sec. 20, prohibiting the insuring of a single risk, by a foreign insurance company authorized to do business in the State, a larger amount than one-tenth of its net assets, and section 103, imposing a penalty for the violation of such provision, the insurance by such company of an excessive amount in another State does not subject the company to such penalty. Attorney General vs. Netherlands Fire Ins. Co., 63 N. E. Rep. (Mass.), 950.

—Passengers on the steamer Princess May arriving at Vancouver, B.C., from Skagway say that it is officially announced that the Canadian Government will build a quartz mill in Dawson near the court house, with the object of encouraging the milling of quartz mining and until quartz mining pays in the Klondike. The mill will be in operation in October. The only thing required of the miner is that he deliver his ore at the mill ready to run through the stamps. Whatever may result from the risk will be his without any deduction of any kind. The mill will be entirely under Government supervision.

The Sizing Materials Company

Manufacturers of
all kinds of

**Chemicals and Materials used
by Warp Sizers and Finishers.**

10 Marsden St., - MANCHESTER, Eng.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$50,136,000
Investments in Canada, - - - - - 14,930,000

[WORLD WIDE POLICIES.]

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

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

A LREADY this year's paid-for New Business in the CANADA LIFE ASSURANCE CO., exceeds by over \$1,000,000 that of the same period in 1901, the record year of the Company in this respect.

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

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

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND 1901



Capital and Accumulated Funds, :: \$42,990,000
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds 6,655,000
Deposited with Dominion Government for the security of policy-holders 238,000

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

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

BELL TELEPHONE BUILDING,
MONTREAL.

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

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 26TH, 1902.

AUGUST BANK STATEMENT.

In view of the financial conditions existing in New York and throughout the Western States, the statement of our own banks has unusual interest. It is a remarkable phenomenon to find the banks of two countries so contiguous geographically, and so similar in conditions and requirements at this season, to be having such different experiences. The situation may be compared to two fleets sailing within sight of each other, the ships of one of which are tossed about by a storm, while the other vessels are going along calmly under full canvas filled by a favourable wind. One feels inclined to ask, "What is amiss with the finances of the United States

when they are thrown into such confusion as to be bordering on a panic simply because there has been a very bountiful crop to be harvested at the usual time?" Money in New York has recently gone up to double the price it ever stood in England at the height of the worst panics. Twenty per cent. has been charged, and for days running the figures have been ranging from 10 to 15 per cent. The effect upon stocks has been to reduce their market value enormously in excess of the sum needed to put the money market into a normal state. Indeed, it appears almost ludicrous to see the issue of bonds for little over 4 millions having such an effect in New York. The banks of Canada could have

Insurance.

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

Established in 1783. Canadian Branch Established in 1864.

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

PATERSON & SON,
Agents for the Dominion

City Agents:

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

Caledonian... INSURANCE CO.

The Oldest Scottish Fire Office.
Canadian Head Office, MONTREAL.

R. WILSON-SMITH
FINANCIAL AGENT.

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

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

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

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

EVANS & JOHNSON, Resident Agents, MONTREAL.
1728 Notre Dame St.

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

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

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

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

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

Mutual Reserve Life Insurance Co.,

FREDERICK A. BURNHAM, President.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND...

An Increase in Insurance in Force.

Net Surplus, - \$1,187,617.68.

Total Death Claims Paid since Organization, over
FORTY-EIGHT MILLION DOLLARS.

EXCELLENT POSITIONS OPEN in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the **MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.

Home Office, Mutual Reserve Building, - - NEW YORK CITY
Montreal Office, - - La Presse Building.

T. W. P. PATTERSON, Gen. Man.

Union Assurance Society OF LONDON.

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

Capital and Accumulated Funds exceed, - **\$16,000,000.00.**

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

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

T. L. MORRISEY, Manager.

lent them as much without any serious depletion of their resources. Indeed, as a matter of fact, as the August statement shows, the banks of Canada placed an additional sum in loans in New York last month amounting to \$4,556,000, which, considering the situation, was practically a contribution towards the United States' resources for moving the crops.

The increase of circulation from \$52,070,065 to \$55,035,701, was a routine movement, August always showing larger note issues. The amount is only remarkable as being \$22,400,000, or 68.7 per cent. in excess of the circulation 10 years ago. What will be done if the same rate of increase is kept up? This month and October together will add, probably, 6 to 7 millions to the circulation, thus raising the total to about 61 or 62 millions. If, then, next year up to October, 1903, there is a proportionate increase in circulation, the note issues will be close up to the legal limit at the end of the Fall, which is a probability worth considering by bankers.

Deposits on demand do not rise when money is in such active demand as it has been for harvest purposes. They only increased \$100,450 last month. Those "after notice," however, went up \$2,008,000 despite the pull on them for the needs of the season.

The activity in stock business is reflected in the rise of call loans in Canada from \$45,876,667 to \$50,067,007, an increase of \$4,191,340; there was also an increase in some class of loans in the States from \$50,534,884 to \$52,409,125, the rise being \$1,874,241. The banks of Canada have now \$102,476,000 invested in call loans, which is 32 millions more than their entire paid-up capital. Under such conditions there may well be criticisms made when the banks advance rates to their Cana-

dian customers. Since August, 1901, the call loans have increased to extent of 23 millions, which will bear reflecting upon.

There was practically no change last month in the amount of current loans and discounts, which are now 16 millions more than in August, 1901, and 160 more than in 1892. The advance in call loan rates to 6 per cent. is noted elsewhere.

We append our usual comparative statement and the complete bank returns will be found on a later page:

THE BANK STATEMENTS.

	Aug., 1902.	July, 1902.	Aug., 1901.	Aug., 1892.
Capital authorized.. . . .	81,626,666	81,626,666	75,875,332	75,958,685
Capital subscribed	71,606,816	70,848,806	68,556,632	62,987,331
Capital paid-up	70,270,408	69,733,761	67,482,864	61,640,390
Reserve fund	40,725,468	40,301,622	36,787,828	24,772,564
LIABILITIES.				
Notes in circulation	55,035,701	52,070,065	51,352,309	32,646,187
Due Dominion Government . .	2,791,717	2,757,907	2,460,890	2,058,470
Due Provincial Govts.	3,880,669	4,249,756	3,226,871	3,350,832
Deposits on demand	105,639,606	105,539,151	93,945,799	64,764,748
Deposits after notice	247,052,129	245,044,194	228,174,258	98,058,015
Deposits outside Canada	37,484,456	37,272,322	29,788,014	.....
Loans on bks. in Canada, sec.. .	570,619	630,240	656,062	155,000
Depts. on demand in Can. bks.	3,756,372	3,818,376	3,129,569	3,501,208
Due agencies in U.K.	3,397,376	4,593,092	6,569,418	4,631,499
Due agencies abroad	1,359,454	1,210,414	803,096	211,765
Other liabilities	12,121,954	12,698,067	11,360,226	226,561
Total liabilities	473,090,477	469,883,653	431,466,589	209,756,866
ASSETS.				
Specie..	12,382,880	12,295,849	11,537,007	6,703,823
Dominion Notes	23,045,035	23,726,010	20,016,696	12,457,887
Deposits securing circulation . .	2,792,166	2,792,166	2,568,918	.....
Notes & cheques on other bks..	11,719,125	14,834,152	11,016,915	7,031,487
Loans to other bks. in Can., sec	570,619	583,636	601,062	.....
Depts on demand in Can. bks..	4,414,790	4,545,575	4,146,678	.....
Due from bks, &c., in U.K. . . .	8,308,367	7,046,772	6,004,717	1,323,559
Due from foreign bks, etc. . . .	14,816,512	16,645,395	19,832,953	24,809,507
Dom. and Prov. Govt. secs. . . .	9,683,019	9,897,199	11,469,877	3,328,421
Can. municipal & other pub. sec	14,080,502	14,506,515	13,669,442	8,995,858
(Not Dominion.)				
Railway and other secs.	34,751,846	34,971,475	32,209,820	.....
Call loans in Canada	50,067,007	45,876,667	36,999,603	17,487,343
Call loans outside Canada	52,409,125	50,534,884	42,343,373	.....
Current loans in Canada	296,711,684	296,498,818	280,758,805	186,312,886
Current loans outside Canada..	31,269,259	28,587,076	27,373,521	.....
Loans to Govt. of Canada . . . .	.....	.....	.....	.....
Loans to Provincial Govts.	3,541,570	3,242,384	2,082,121	1,086,240
Overdue debts	1,992,247	2,043,504	2,110,695	2,379,312
R. E. besides bk premises	858,590	873,611	915,995	1,105,532
Mortgages on real estate	817,815	796,208	671,789	846,400
Bank premises	7,010,132	6,976,805	6,599,683	4,583,162
Other assets..	11,769,848	10,635,472	11,217,955	1,438,758
Total assets	593,012,325	587,900,352	544,147,899	294,052,600
Loans to directors & their firms	9,756,529	10,284,068	12,632,370	6,823,246
Average specie for month	12,675,566	12,317,599	11,745,203	6,676,021
Av. Dominion notes for mo. . . .	23,364,742	23,163,823	20,035,361	12,169,775
Crt't circulation during mo.	55,490,064	55,031,430	51,748,208	33,699,271

THE MUNICIPAL CORRUPTION IN ST. LOUIS.

From time to time the reading public has been startled with the reports of municipal bribery and corruption in so many cities in the northern part of this continent that, to many minds, the idea will occur to enquire if this condition, which appears to be so gen-

is peculiar to and owing to its being a part of the western hemisphere, and what are the reasons—ethical and others—that operate so differently in the old countries from which the races occupying this Northern American continent have sprung.

So much has been heard in late years of the growth of this system of Legislative and municipal bribery and corruption in securing corporate privileges that the public conscience has, in a manner, become seared and hardened, when the ordinary old story is repeated from fresh localities.

A far more than ordinary sensation has, however, been created by the revelations, in these respects, that have been gradually made in the City of St. Louis—one of the largest cities of the U. S.—which have been exposed all through the summer. The exposure commenced in the early spring of this year in a very singular way. A franchise for a street railway which would connect with the great Fair in 1904 was wanted, and special privileges connected with the general interests of that large city were sought for. Naturally, as it appears from subsequent developments, those privileges had to be bought from and paid for to the Aldermen—as we would call them—of the city.

The sum of \$75,000 was, it now appears, deposited in a trust safe box, and a key was held by a representative of the bribing company and another key was held by a chosen Alderman—whose name is John R. Murrell. This money was to be divided between nineteen of the Civic Legislators on the passing of the favourable ordinance. It passed the city all right, but suspicions had arisen about the methods taken to secure it, and the matter was brought up before the Civil Courts, when sufficient evidence was produced to prove bribery and corruption, and the whole arrangement was upset by the Courts.

Then came the explosion. The City Delegates—or Aldermen, as we would call them—claimed that they had completed their part of the compact, and demanded the distribution of the \$75,000 locked up in the safety box; but to this the bribing company objected, as the goods had not been delivered. The scandal then became public and it broadened into the development that there was a systematic plundering all along the line in the city's management. At once criminal proceedings were instituted, and, as we gather, two prominent officials were convicted and a warrant was issued for the arrest of Delegate Murrell, who held one of the keys of the box containing the \$75,000 held in escrow. That person had suddenly disappeared, and has been a wanderer fleeing from justice in Mexico all the summer, changing his name at the various places where he sojourned, so that he could not be traced. At length his wife found him, and persuaded him to return and make a clean breast, and face the consequences. He has done so, with the astounding result that nineteen of his civic colleagues have already been indicted for bribery, and the system of operations laid bare to the gaze of the world.

It now is clear that these nineteen sworn conservators of the city's interests were bound together by a cast-iron bound blasphemous oath, such as the pirates of old might have used, to pass no measures giving franchises or special privileges except on payment of toll to them personally, and pledging themselves under the direst consequences to be true to each other and maintain at their doings.

Some two weeks ago Delegate Murrell delivered himself up to the authorities in St. Louis, and made a clear statement regarding the \$75,000, how it originated and how it was to be divided among the nineteen had nothing happened to upset the apple-cart. He further instanced in his statement that when a lighting contract for the city was given out recently, about which there had been some controversy, these same nineteen city guardians received each \$2,500 in order to allow the contract to pass into effect.

It seems strange that such things as these could be done in so important and enlightened a city as St. Louis, but it is still stranger that the system should have worked for so long a time as it appears to have done.

Delegate Murrell declared in his statement that he surrendered because he could no longer endure the agony he suffered as a fugitive from justice, and asserts that the practice of taking bribes was so common that none thought it really dishonest and further he says:—"We did not look upon what we did as a serious crime, as it had gone on so long without interruption that it was not regarded by those who participated in it as morally wrong."

Not since the days of Boss Tweed has anything to equal the moral turpitude involved here been so clearly made manifest, but there is a feeling abroad that many similar explanations in other cities that are now covered over, have been successfully carried out, some of which may yet be uncovered and exposed.

The authorities and the people of St. Louis are fully aroused, and appear to be determined to follow the prosecutions to the bitter end. It is expected that the arrest of the bribers of the delegates will follow, and that men of wealth and of hitherto high standing will have to share the fate of those who took their dirty money.

In addition to the \$2,500 that each of the nineteen members took, it appears that in the lighting contract they were given the opportunity of making still more by manipulating that particular stock on the Stock Exchange, where it was kept dangling up and down, always to the profit of those who knew the moves. That was an old device known elsewhere than in St. Louis.

This whole matter is a disagreeable one for the people of the continent to ponder over. In a greater or less degree every city is impregnated with the idea that to grab advantages from the general public by a few individuals if they have a promise of making "rich quickly" is all right, and although in a much milder form, the means by which such advantages are obtained are not altogether unknown in our part of the continent.

For a time at least the exposure in St. Louis will have a tendency to check the evil, but a necessary watch will have to be kept on the doings of all Municipal Legislators in the future.

ADVOCATING HIGHER DUTIES.

At a time when Canada is growing fast; growing in the manner which is freely conceded by all to bespeak progress and advancement, not for a few but for every individual; growing in a way which is fast turning the wild prairies into golden grain fields, it is most important that any advocacy of change in the tariff should be weighed with much greater care than were conditions

otherwise. There are times when a healthy plant will grow even under most unfavourable conditions, and again, there are periods when that plant will not appear to thrive and expand even under conditions freely considered most favourable.

The Dominion has been showing good progress of late years, but were a great convention held and many speakers from the varied interests to address the throng, we should be at considerable loss to conclude whether Canada has been growing of late under favourable conditions, or whether her natural growth has been materially checked through tariff legislation. One man is sincere in advocating a heavy duty on manufactured goods of a certain kind entering the Dominion, because he is a maker of these goods, and it is quite natural that he should seek to prevent the keener opposition which foreign made goods are expected to create. Canada as a consuming market is large enough for this manufacturer, so he naturally gives but secondary consideration to the thought of what may come about by way of retaliation on the part of those against whom this tariff is raised or sustained.

Another will argue as forcibly in favour of a reduction in duty because in a broad light he sees where the country at large will benefit through the more speedy growth of population, for where one foreigner will become interested in undeveloped Canadian mineral deposits and invests his capital there, his friends likewise have their attention attracted to his vicinity. Towns are thus built, railways are built, lumber, iron, clothing, boots, food, all are required, and their increased production must follow, and follow speedily in the wake of invested capital, and it doesn't matter a straw whether that capital be brought from an adjoining country or from Oklahoma. This man argues that the sooner we interest capitalists in the resources of our country the more speedy will our population grow, and growth of population is what we all want, no matter whether we are building bank barns on the farm, or building commercial banks in the cities.

All can not be satisfied. Were the tariff so arranged that home matters only were kept in memory other countries would shortly give us occasion to recall other things we had evidently overlooked. Of one line of manufacture in which Canada is fairly well represented at home we will add a word. Canadian boot and shoe manufacturers have been noticing for some years back the persistent encroachments on this market of the finer class of shoes of United States make. The makers of these shoes send their travellers up here, and these travellers are drawing something more than ordinary wages. That, in the first place, is a trait of the "Yankee" manufacturer's mind, of which he not only prides himself but causes that pride to become contagious until it is noticed in his salesmen as well, who, in turn, repay their employer handsomely by working tooth and nail for his interests. Well, to this cost is added freight and the larger item of duty, and even then these shoes are purchased freely here at a good profit all round. It is quite natural that Canadian shoe manufacturers should desire an increase in the duty on these goods, but aside from the fact that if a lady likes a shoe of United States make she will buy it regardless of cost, the Canadian manufacturers might take a look nearer home and discuss rather how they might make their own output so attractively neat, inviting and comfortable that the U. S. market would feel lonesome without a fair display of our Canadian shoes.

For instance, instead of shoe manufacturers here running on say 550 lines, and arranging lasts and other accessories, all adding to expenses, they were to confine themselves to one-half that number, or much less, giving to the finer of these the diligent care, the finish, the shape, the cut that only the most experienced skilled workman (high-priced workman), in the United States can give; by securing a few of these men and paying them by way of inducement something more than they ask, thereby encouraging them to produce stock which would if, at all, surpass in excellence of design and finish the finest stock the Eastern States could produce, the fight for preference would shortly become so keen that the home article would have sufficient points to eventually win out. Such efforts, we feel, would be better for Canadian trade and manufacture, in some lines at least, than the sending of delegates to Ottawa.

IMPORTANT INSURANCE CASE.

In a case, which was decided by Mr. Justice Meredith, in the High Court of Justice, at Toronto, on Wednesday, the 17th instant, there were several points raised which are of much interest to Insurance Companies and business men dealing with them.

The facts of the case were as follows:—In September, 1900, Armstrong & Cook, Toronto and Montreal, had insured a couple of houses in what is known as the Montreal Annex (a suburban addition of moderate houses), with the Lancashire Insurance Co. for some \$8,500. Armstrong & Cook stated to the insurance agent through whom they acted, one Bamfield, that their buildings were unoccupied, but it was not shown that he communicated this fact to the Lancashire Insurance Company. He had ceased to be their agent some time previous to that date, and was acting for another company, to the knowledge, in the opinion of the Court, of the insured, and the Court considered that his knowledge and acts were not binding upon the insurers. The company issued the policies as upon occupied buildings, and Armstrong & Cook, upon receipt of the policies, immediately notified the company that the property was not occupied, but was vacant. The company immediately replied that they did not insure unoccupied property, that they must cancel the policies and that if Armstrong & Cook would call at their Toronto office and surrender the policies they would receive back a rateable proportion of the premiums paid upon the two policies issued less 15 per cent. commission, which Armstrong & Cook had originally deducted from the premiums. This was on the 5th January, 1901. Armstrong & Cook called at the Toronto office on the 10th January, received the rateable proportion of the premiums less 15 per cent. commission and surrendered the policies.

At 4.30 p.m. the same day the houses at Montreal Annex were totally destroyed by fire. There was a question at the trial as to whether the surrender of the policies had been made before or after the fire, but the Court was of opinion that the surrender occurred before the fire. Armstrong & Cook six days after the fire cashed the company's cheque representing the rateable proportion of premiums, less the 15 per cent. commission, to which they had up to that time raised no objection, and nothing was heard from them until about the 20th January, when they notified the company that they con-

sidered the cancellation of the policies null and void and asked for forms to fill in to prove loss. With this notification they enclosed their own cheque for the amount they received from the company on the cancellation of the policies. The company immediately returned the cheque and stated that as the insurance had been properly cancelled they would not furnish forms for proof of loss.

Some months afterwards, suit was brought both in Montreal and in Toronto. The Montreal action was withdrawn and the Toronto one proceeded with, and the trial in the Toronto case was had on 17th instant. The first point of importance was whether Armstrong & Cook having intended to insure their houses as unoccupied, and the company having intended to insure them as occupied and having immediately cancelled upon learning that they were unoccupied, the minds of the parties had ever met in such a way as to form a legal contract of insurance. The Court was of opinion that no legal contract of insurance had been made, but considered that probably the company had waived this point by treating the insurance as in force up to the date of cancellation, and charging the insured a certain rateable proportion of premium for that period.

The second point raised was whether the company had the right to cancel because the property was not occupied. A condition of the policy read that if the risk was increased by the erection of buildings or otherwise, "or if for any other cause the company should so elect," it would be optional with the company to terminate the insurance on refunding a rateable proportion of the premiums. It was maintained by Armstrong & Cook that notwithstanding this clause the company could not cancel except for good cause, and that the principle of "ejusdem generis" applied to the words "or if for any other cause, etc.," and further that even if the company could cancel without assigning the cause, they having assigned a cause in this case, they were bound to show that the fact of the property being unoccupied was a material increase in the risk. Further, Armstrong & Cook contended that the cancellation was ineffective, as the full rateable proportion of the premiums had not been repaid to them, as the 15 per cent. commission had been deducted, and that the return of the rateable proportion of premium was a condition precedent to the effective cancellation. The Court did not pass upon the question of the company's right to elect to cancel for any cause whatsoever; or upon the point whether the vacancy was a change material to the risk, or upon the point of the deduction of the commission and as its being a condition precedent; but held that as the policies, before the fire occurred, had been surrendered and cancelled with the full consent of the insured, who had received a proportion of the premiums back, this was a settlement and complete surrender of all claims upon the policies and that said settlement could not be repudiated by the insured.

Mr. Chas. M. Holt, of Messrs. Morris, Holt & Gaudette, an expert authority in these matters, went up from Montreal at the company's request to establish for the Court the law of the Province of Quebec, upon each of the above points which were raised at the trial, as the company contended that the law of Quebec governed in the matter, the policies having been issued in this province, and the insured property being situated here.

THE LONDON MONEY MARKET.

Following up the commentary of last week, we note the Economist reports that during the first half of the week ending the 13th inst., the tendency of the money market was easier, owing largely to the low rates ruling for money in Paris and Berlin, and the consequent steadiness of the Exchanges. "Day-to-day loans were obtainable at 2-2½, advance for a week at 2½ per cent., and the India Council relaxed its rate for renewals from 3 to 2¾ per cent.; but the banks charged the Stock Exchange 3½ per cent.—the same rate as last time. On Thursday, partly in connection with the settlement, overnight money rose to 2½-¾, with a suspicion of 3 per cent., and 2½-¾ was charged for seven-day accommodation; but both rates relapsed practically to the old level on Friday. Discount rates, which were also fractionally lower in the earlier part of the week, stiffened on Thursday on the decline in the American exchange, and the comparatively high rates of discount to which the Indian and British Governments had to submit in allotting the £1,000,000 India bills and £2,000,000 Treasury bills, both at twelve months. The India bills went at an average discount of £3 2s 3d per cent., compared with £2 18s 4d for the previous issue in the early summer, whilst the average rate at which the Treasury bills were allotted was £3 0s 11d. Three months' fine paper, which had fluctuated earlier between 2 11-16-13-16, stiffened to 2 13-16-¾, finishing very firm on Friday, on the appearance of Austria among the claimants for gold at the latter figure, with higher rates talked of; four months' bills were quoted at 3¼-¼, after averaging 3 per cent. during the week; and the six months' rate rose from 3½, at which it had been quoted all the week, to 3 3-16-¼ per cent. on Thursday and 3¼-¾ per cent. on Friday—a substantial increase. That gold will have to be sent to the United States before long is clearly indicated. The statement of the New York Banks shows a reserve of only £818,000 in excess of the legal minimum—a lower figure than any reached last year—as against an excess of £1,950,000 the previous week. For this decline the steady absorption of currency by the Treasury (whose stock of gold stands at a record figure of nearer 115 than 114 millions sterling) and the continued autumnal internal drain, are jointly responsible. An even worse showing is anticipated in the forthcoming statement. Fortunately, the demand for gold for the States will be met to an appreciable extent by centres other than London, Australia being an actual, and Paris a potential, source of supply. The Return of the Bank of England presents no unexpected features. The transfer of over two millions from bankers' balances to Government deposits merely reflects the payment of last week's Consol instalment, and the reserve amounts to over 26 millions—a comfortable figure, notwithstanding the certainty of Egyptian cotton crop requirements and the uncertainty of the American monetary situation."

STREET RUMOURS.

The man in the street has had during the week no dearth of matters to occupy his thoughts, in respect of which he does not usually follow Polonius' advice to his son. Rumours more or less exaggerated have been set afloat concerning persons in positions of importance,

others dealing with profitless investments. One of the latter concerns a sum of \$150,000 in certain bonds on which the interest has lapsed, the other a venture of about \$400,000, of a class in which, in the memory of the oldest inhabitant, all but one notable exception have proved disastrous to the operators. "Nothing venture, nothing have," would appear to be the guide nowadays of many who take because they "have the power"—or temptation assails them too strongly. People who regard or study the signs or portents of business have here and there had their attention arrested by certain movements in produce which could not fail to make an impression upon even the Montreal man in the street. He who is ready and willing to pay higher than the highest and to sell lower than the lowest, is burning the candle at both ends, and it goes without saying that his career must be brief, however merry it be.

ELEMENTS OF FOREIGN EXCHANGE.

The methods by which settlements are made of debts contracted in foreign countries, or by which credits established abroad are realized, being imperfectly understood by some of our subscribers, we have been asked to give an explanation of these transactions with some information also as to the reasons for the price of exchange fluctuating.

It is obvious that, before the exchange system was designed or fully developed, when a merchant sold goods abroad, or bought goods in a foreign country, his customer would have to remit money in some form to pay for his purchases, or were streams of cash, coin or bullion, continually flowing to and fro between commercial centres. How and how far this was done in ancient times is too long a story for these columns; but, in passing, it may be said that out of the inconveniences and losses of this crude system arose the more modern plan of exchange. Necessity was also the mother of this invention. Such transmissions of money must have been in the form of silver or gold, for paper money was unknown, or as now it was not generally available for use in foreign countries. There is at this date no international paper money, and the only notes that bear anything like that character are those of the Bank of England. All the paper money and all the coin now in existence would be utterly inadequate for the needs of foreign trade, even if they were utilizable for exchange purposes.

We have, then, this situation: every civilized country is sending goods to and receiving goods from almost every other, so that an infinite number of foreign debts and credits and balances are being created continually. How then are they settled? Highly complicated arrangements arise out of this, but we must be content to put the situation in a simple form which will suffice to illustrate the principle underlying all foreign exchange business.

Let us suppose that an English manufacturer, say Mr. Textile, sends goods to Mr. Drygoods in Montreal, and that Mr. Grain in this city sends wheat to Mr. Corndealer in Liverpool, the two shipments being of equal value, say \$1,000. To settle these dealings Mr. Drygoods, the Canadian, has to pay \$1,000 in England, and Mr. Corndealer, the Englishman, has to pay \$1,000 in Canada. If, then, Mr. Drygoods pays \$1,000 to Mr. Grain, his neighbour, Mr. Grain can write to Mr. Corndealer to pay \$1,000 to Mr. Textile, so the debt in Eng-

land and the debt in Canada will be thus settled without remitting any cash, and the letter of credit, or demand, sent by Mr. Grain is really an instrument of foreign exchange, by which a debt and a credit on this side the Atlantic are made to cancel a debt and credit on the other side. Such transactions are very elementary, and now very unusual. But in years not remote such simple arrangements were the rule, that is, until banks became generally established, which gradually developed what may be called a "pooling" system, and a plan of issuing what is practically international money, or Bills of Foreign Exchange. Thus a Canadian debtor has no longer to find a neighbour who has money to draw in England, but he takes the money representing his English debt to a bank and buys its bill on London, which he remits to his English creditor. Or, an English debtor with money to pay in Canada buys a bill on a Montreal bank, which he sends here to cancel his debt.

It is evident that this business has to yield a profit to banks, or they would not transact it; hence, as money rises and falls in value in foreign markets, the price for which a bank will sell its foreign exchange bill depends upon what money is worth, or will be worth when the bill has to be paid. If the funds available for meeting foreign drafts are scarce, they advance in price, if they exceed the demand, or probable demand, before the period of their bills' maturity, then exchange will be sold cheaply, scarcity and plentifulness, as in all other things, affecting its selling value.

We can only glance at one little known aspect of exchange, which is, its issuance for speculative operations by financial houses. Thus, foreseeing a fall in interest, a firm will sell exchange at a high rate payable, say, at 60 days, in the expectation to provide for it when money is cheaper. This, broadly speaking, is a plan of utilizing credit and redeeming it by cheaper money.

Fluctuations in exchange rates are consequently caused by the same conditions and prospects as fluctuations in such staples as wheat. The price of present obligations is affected by the existing and by the prospective value of money, that is, by the present relations and the future relations between supply and demand, and that supply and demand are affected first, by the amount of exports and imports between the countries which are exchanging credits; next, by the buying and selling of each nation's securities, which works exactly the same as buying and selling goods, and thirdly, by the operations of financial speculators, who by their control of large resources are able to conduct transactions which affect the price of exchange.

Now a word as to the "par" rate of exchange, which is $9\frac{1}{2}$ per cent., or \$4.866. By an old act of the Provincial Parliament of Canada £100 sterling was made equal to £1111-9 Canada money, that is, to \$444.444, or £1 sterling equalled \$4.444. This was found too little, so, while the legal value of the sterling pound was only \$4.444, the commercial value was from \$4.83 to \$4.86. An act was therefore passed fixing the value of the pound sterling at \$4.86. The new par is $9\frac{1}{2}$ per cent. above the old par, that is, \$4.444 plus $9\frac{1}{2}$ per cent. makes \$4.86. Therefore the rate of exchange between Canada and Great Britain has to reach $9\frac{1}{2}$ per cent. before it is "par," according to the present standard. The rate in the United States is 9 per cent.

When the rate of exchange in Canada reaches 4.88 $\frac{1}{2}$ it is ordinarily profitable to export gold, but this de-

pends also upon the price of gold in London, and the price of gold in London depends upon conditions too complicated for present discussion, political, social, mercantile, international movements and prospects, each and all, having their influence in making all forms of money more or less cheap or dear.

CONDITION OF THE STREETS.

Now that those of Montreal's citizens who had been abroad on pleasure bent during the heated term, have returned and have had time to look around and compare the progress, "finish," complexion, and general appearance of the representative city of Canada with those of places where they visited, comparisons are, as a result, of real importance at the present time to those who have the interests of Montreal at heart. Asked his opinion of Montreal, a late visitor from Boston said recently: "Your location is superb, nature has been lavish here; you have many fine structures and enchanting drives, but some fellow has still a lot of work to do on the streets. Why don't they have them fixed up? What sort of putty do the city authorities allow contractors to use here, anyhow, or are they all looking for the labor vote?"

Citizens of our city who are only too anxious to make excuses for any want of attention to the streets and who seek to lead their visitors where Montreal shows its best front, find it more difficult to keep silent after seeing the progress being made elsewhere, even in Canada. Up through the West little towns scarce known to many a Montreal manufacturer show pavements that would reflect credit on our best up-town thoroughfares if placed there instead of what now meets the critic's eye—and stubs his toe if he is not over careful.

Perhaps, like the successful stock operator who was too busy to don a collar or tie, we are all so busy growing rich here that the state of the streets and walks even in the busiest portions of the city is relegated to a future day; but we will hope for the best and trust that, with less indoor attractions this fall and early winter because of the coal strike, more vigorous attention may be given to outside appearances.

FIRE RISKS.

Aside from the numerous small fire losses caused during the past summer through lightning, something that even the modern lightning rod does not altogether prevent, the number and extent of fires in Canada appear to have been considerably decreased. Whether this has resulted from the extra precautions exercised because of the extra premium paid of late cannot be accurately defined, but when the two are considered together it appears quite feasible that there may be something in it for the insurance companies beyond an added premium.

In fire insurance circles the great coal strike is viewed with apprehensions something beyond the individual desire to keep warm on a cold day. It is feared that the necessity of shifting about for the various other means of promoting heat, which now seems inevitable and is already being practised in some quarters, must result in a heavy addition to the fire list. Many will burn wood where it can be reasonably procured, and this is of itself much more dangerous than anthracite coal. More particularly is this apparent where, after waiting, as in the present uncertain situation, stoves and furnaces are hurriedly changed as they must be

to a large extent, to meet the changed requirements. Stove pipes which answered safely enough for the hard coal stove, will, in many instances, be expected to endure the penetrating heat which would come from a wood stove filled with pitchy pine roots.

A situation, such as the present seems likely to bring about, is certainly not the most cheering for the fire insurance companies, but as the hazard is creeping up so peculiarly mysterious as to its immediate future and as to the extremes to which it may reach, anything which might be tried to suppress or even lessen it does not exist. Even were inspectors to personally investigate from house to house it would not result in warding off the added possibilities of danger, for a householder may be burning coal to-day and be compelled to resort to a pile of old barrels or boxes to-morrow.

The general advance in rates of fire insurance premiums, averaging 25 per cent., promises, says a New York paper, to result in important benefit. Experience has shown that cheap insurance, instead of being a benefit to the community, becomes a positive detriment to every interest affected by offering inducements to neglect all precautions for safety against fire. Statistics compiled by the Pennsylvania Insurance Department show that the companies assuming fire risks in the United States have suffered in the past eleven years a net loss of \$26,945,895, and during 1901 the business shows losses aggregating about \$19,000,000. These figures are challenged by the allied interests in Philadelphia, which oppose the recent advance in premiums, but whether the losses are more or less they are much too great, and while the way to reduce them is not to load more heavily the good risks to cover the hazards of the poor ones, that seems to be the only way known to the underwriters, and it promises to be educational to all concerned.

Movements have been started in the various centres of trade and manufacturing to organize systems of self-insurance among those who find the costs of protection under the new tariff burdensome. It will not need many or large losses under this system to convince those who seek to take advantage of it that the best way of cheapening insurance of any kind is to adopt every precaution of safety which experience has shown to be useful, and to eliminate negligence and carelessness in everything connected with the management of combustible property. The manufacturer, merchant, or householder who has to assume any part of the risk of fire in the premises for which he is responsible will not be likely to think complacently or speak lightly of "selling to the underwriters" what fire may destroy. The larger the measure of the risk he assumes the greater the care he will be disposed to exercise in minimizing the fire hazard of his premises. In this respect experience in self-insurance will be distinctly valuable to the insured. It will also be valuable to the companies in suggesting the advantage to result from such co-operation as would be established by insuring against loss from fire originating within his own premises. If we should ever reach the plane of civilization which will permit us to regard carelessness resulting in the destruction of property as a crime against the public, to be punished with exemplary penalties, our annual fire losses would be reduced to a very small part of what they now are and insurance would be cheap because it would cover nothing preventable by such vigilance as every owner or tenant of a building owes to his own interests and to those of others whom his carelessness may imperil.

QUININE AND MENTHOL ADVANCED.

The example set by U. S. manufacturers of quinine recently, was followed by the German makers and all are now quoting on the basis of twenty-two cents an ounce for bulk, an advance of two cents an ounce. The announcement of the higher range was not in the least unexpected, being the natural outcome of the greatly increased demand which has prevailed during the last three weeks. The present buying interest, says the Oil, Paint and Drug Reporter, is thought in some quarters to be largely speculative, but many interested persons are decidedly of the opinion that speculation plays very little part in the present activity and that by far the greater part of the sales are being made to the regular consuming trade. At present second hands are quoting German salt three cents above makers' prices and Java quinine is unobtainable below twenty-three cents. Everything seems to point to a further advance in the quotations of manufacturers within the next few days. Some outside holders have withdrawn from the market altogether and manufacturers are selling only to regular customers and are scaling down orders at that. About the same condition of affairs prevails in London, where makers quote one shilling for bulk.

The offerings for the cinchona bark auction to be held at Amsterdam on October 2, are reported to aggregate about 7,000 packages, which is below the average for the year, as the following table shows:—

	—Packages—		
	1902.	1901.	1900.
January	9,471	7,487	7,538
February	8,467	8,847	5,832
March	No sale	6,832	6,311
April	6,780	No sale	No sale
May	5,912	7,515	6,855
June	6,201	5,624	4,984
July	6,816	4,979	4,418
August	8,950	8,033	5,134
September	No sale	No sale	4,216
October	7,000	6,462	No sale
November . . . . .	.....	9,305	6,598
December . . . . .	.....	9,079	7,651

Another feature which adds strength to the situation is the fact that the shipments of cinchona bark from Java to Europe during the first half of September were very small, aggregating only 180,000 pounds and comparing with the shipments during the corresponding period of previous months as shown below:—

	1902.	1901.
	Dutch Pounds.	Dutch Pounds.
January	507,000	600,000
February	315,000	525,000
March	396,000	620,000
April	470,000	450,000
May	465,000	225,000
June	665,000	500,000
July	700,000	690,000
August	1,125,000	590,000
September	185,000	600,000
October . . . . .	.....	625,000
November . . . . .	.....	365,000
December . . . . .	.....	500,000

Information has been received that the dates for the sales of Java quinine at Batavia during the balance of the year have been changed to the following: September 30, October 30, November 27 and December 30. It is said that these will not be auction sales as formerly, but what plan will be tried is not known.

Sharp advance in Menthol.—The scarcity of menthol in all the markets of the world, says the same report, has led

to a succession of advances during the week, and at this time holders of the extremely small spot supply are quoting prices fully a dollar above the closing quotation last week, and even at the higher ranges business is not being urged by dealers. The present inside quotation is six dollars a pound, a figure which has been reached only once in at least ten years. We publish below a table showing the highest and lowest prices quoted in the New York market during each month of four years, from 1898 to 1901 both inclusive:—

	1898.		1899.		1900.		1901.	
	H.	L.	H.	L.	H.	L.	H.	L.
January	2.15	2.10	2.40	2.30	3.00	2.90	3.90	3.90
February	2.10	2.10	2.40	2.35	2.85	2.75	4.75	4.00
March	2.10	2.05	2.35	2.30	2.75	2.70	4.37	4.25
April	2.05	2.00	2.25	2.25	2.70	2.60	4.25	4.00
May	2.00	2.00	2.15	2.10	2.60	2.45	4.00	3.85
June	2.00	2.00	2.20	2.10	2.35	2.35	3.75	3.60
July	2.00	2.00	2.15	2.15	2.65	2.50	3.65	3.50
August	2.15	2.00	2.40	2.15	2.65	2.60	4.75	3.80
September	2.15	2.15	2.40	2.40	2.75	2.65	4.75	3.75
October	2.15	2.15	2.40	2.40	3.25	2.85	4.25	3.85
November	2.25	2.15	2.80	2.45	3.90	3.20	4.20	4.15
December	2.30	2.25	3.00	3.00	3.90	3.90	4.25	4.15
Year	2.30	2.00	3.00	2.10	3.90	2.35	4.75	3.50

Considerable business was done this week at the high prices, and on Tuesday two lots were reported sold to European buyers. Japanese dealers have been purchasing all lots offered in London and Hamburg. In both of these markets sharp advances have also occurred.

As has been stated before, the supply in the primary market is not sufficient to last until the new crop is ready for market. We are told that there are no sellers of goods afloat or for early shipment. The new crop is said to be fairly good-sized, but so far as can be learned, none is offered for shipment before October-November.

REMODELLING PLANTS.

In order to equip itself for a stern grapple with the United States for the markets of the world the British steel and iron industry is, according to a late London report, undergoing reorganization on American lines, which practically constitutes a revolution in the country's manufacturing system. Dozens of the greatest mills, foundries, furnaces, and collieries of England, Scotland, and Wales already are engaged in preparing for a wholesale remodeling process.

Many tons of machinery that has stood the test of time are being ripped to pieces and thrown on the scrap heap to make room for expensive appliances manufactured in the United States or made in England according to American patterns. It is conservatively estimated that within the next two years British steel mills will spend from \$25,000,000 to \$100,000,000 in bringing their plants up to the American standard.

British ironmasters, says a London paper, have finally turned their backs on tradition and the domination of trades unions, and have decided on a merciless departure from mediaeval methods. The present comprehensive movement aims at the introduction of every scheme and process that will bring about economy in production.

It will be interesting, it adds, to observe how the British workingmen take the new conditions. The great engineering strike of 1897, which gave the United States and Germany their first opportunity to match the British iron industry, was caused by the adoption of the American labor-saving planing machine. One is naturally anxious to know what will be the outcome of the movement which involves not only changes in the minor departments but a rejuvenation of the entire system.

—Miss Annie Morrison, hats and caps, Toronto, has assigned, with liabilities of about \$3,000.

BRITISH MANUFACTURE

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

THE ZYLO CAMERA

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

THE LONDON STEREOSCOPIC COMPANY,

THE PIONEERS OF AMATEUR PHOTOGRAPHY.

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

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

Established 50 Years.

BRITISH EXPORTS FOR AUGUST.

Returns of trade in the United Kingdom for August are satisfactory, showing steadiness as compared with the corresponding period of 1901, and this, notwithstanding the fact that the month contained two broken days less than last year, owing to the Coronation, and five Sundays instead of four, the last day of the month being Sunday. The exports of produce and manufactures are about \$121,500,000, as compared with \$121,000,000 in August, 1901, being an increase of about four per cent. Canada accounts for a goodly share of the increases; this is particularly shown in metals and manufactures of metals. As an example, manufactures of iron and steel were upwards of \$84,000 as compared with \$20,500 in the corresponding month of last year. Other manufactures of metals show increases of \$45,000 as compared with \$1,850 in August, 1901; railroad goods, \$363,500, as compared with \$187,000; and wire, hoops and plates, \$90,000 compared with \$67,000; Steel shows nearly \$130,000 as compared with \$73,000 in August, 1901. Tin plates show a small increase, being \$47,000 as compared with \$43,000 the previous year.

We are unable to resist the temptation to remark that the greatest increase in exports to Canada was shown in articles that are freely advertised in the columns of the "Journal of Commerce."

MATCHES USE UP FORESTS.

Statistics recently compiled by a Chicago authority show that in the United States some 4,000,000 feet of pine lumber are used every year for matches, or the equivalent of the product of 400 acres of good virgin forest. About 620,000,000 cross ties are now laid on American railroads and 90,000,000 new ties are required every year for renewals. The amount of timber used every year for ties alone is equivalent to 2,000,000,000 feet of lumber. There are now standing nearly 7,500,000 telegraph poles. The average life of a telegraph pole is about ten years, so that nearly 750,000 new poles are required every year for renewals. These figures do not include telephone poles and the poles required on new railroad lines.

The total annual consumption of timber for ties and poles is equivalent to the amount of timber grown on 100,000 acres of good virgin forest. For making shoe pegs the amount of wood used in a single year is equal to the product of fully 3,000 acres of good second-growth wood land. Lasts and boot trees require at least 50,000 cords more. Most newspaper and packing paper is made from wood. Although this industry has been developed only within the last forty years, yet the amount of wood consumed for paper during that time has been enormous. The total consumption of wood for paper pulp is equivalent to over 800,000,000 board feet of timber, for which it would be necessary, were the trees all growing together, to cut some 80,000 acres of prime woods.

FIRE LOSSES.

Belleville, Ont., Sept. 22.—The steam yacht Carmana, owned by Mr. T. S. Carman of this city, was burned at her wharf. The fire is supposed to have been caused by a spark from the smokestack. The vessel, which was one of the prettiest craft in these waters, was valued at about \$6,000. Insurance \$3,700.—London, Ont., 22.—The livery stables of Thomas Trebilcock & Son, totally consumed. Most of the rigs were destroyed. Loss on building, which was formerly a roller skating rink, \$3,000; on contents, \$3,000. Total insurance, \$4,000. Other losses were as follows:—San Lee's laundry, totally destroyed, \$400; residence of Ald. H. M. Douglass, who was moving at the time, \$1,000 on house and \$1,000 on contents; insured. Dr. W. L. Smith's drug store, on building, owned by J. F. Hunt, \$500, insured; on contents, \$100, no insurance. Flour and feed store of F. D. Whitehead, loss on contents, \$500, on building, owned by J. F. Hunt, \$900; insured. From Richmond street the fire extended to parts of John and Hyman streets, where the losses were as follows: Residence of J. K. Spry, manager of Parisian Laundry, owned by E. Pratt, damage \$1,800, partially insured; loss on furniture, \$200; residence of C. E. McHugh, loss on house, \$1,500; partly insured, on furniture, \$800, no insurance; residence of Jas. F. Hunt, loss \$200, insured; residence of H. R. Dixon, damage \$200, insured; total loss, \$14,700.—Kingston, 22.—A stable and a number of old buildings in Upper William street were destroyed by fire. Brantford, Ont., 18.—Premises of Snow Drift Baking Powder Co. burned. The adjoining brick building of the George Watts and Sons wholesale establishment, a three-story brick building, also burned. R. M. Fullerton, proprietor of the Snowdrift Company, owned the building. His loss will be in the neighborhood of \$30,000. He carries an insurance of \$10,000 on the building and \$5,000 on stock, which is a complete loss. George Watts and Sons own their place. Their loss is roughly estimated at \$70,000, the building and stock being a complete loss.—Belleville, Sept. 19.—Fire destroyed the Bridewater grist mill, causing a loss of about \$4,000. The building has recently been purchased by the Deseronto Milling Company, and provided with up-to-date machinery. The fire was incendiary in its origin. William Thompson, millwright, lost \$200 worth of tools.

DAIRY PRODUCE.

A private London circular, date 12th instant, treating of the dairy produce situation, says:—Butter.—The weather continues as favorable for dairying during the autumn as it was all through the summer, and the flow of milk is diminishing only owing to the spring calving cows becoming dry. There is an improved demand for Canadian butter, and considering the advance in prices of all other kinds of butter it is now undoubtedly the best value on the market. "Choicest" is making 98s to 100s for salt, and

Butterworth & Dickinson,

TELEGRAPHIC
ADDRESS :

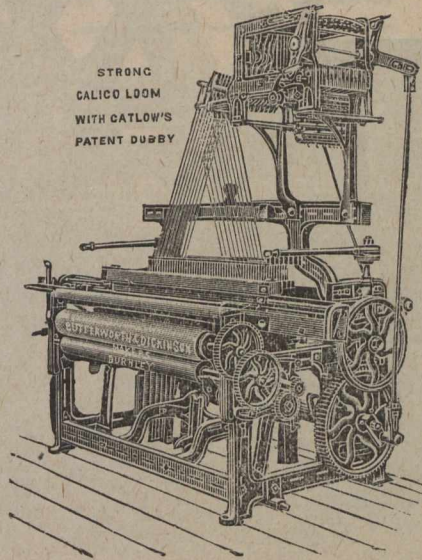
"Globe Burnley,"

A. I. and

A. B. C.
Codes.

Globe and Saunder Bank Iron Works, Burnley, England.

Makers of all kinds of

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

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

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

102s to 104s for saltless. Selected Canadian dairies (boxes) 80s to 84s, (tubs) 76s to 80s.

The Copenhagen official quotation has been advanced 4 kroner this week, and the market in Copenhagen is now very firm. The quotation is now 95 kroner against 103 very firm. The quotation is now 95 kroner against 103 very firm. The quotation is now 95 kroner against 103 very firm. Russian kroner for the corresponding week last year. Russian butter has advanced 2s per cwt., and "Choicest" grade, of which there is very little, is making 90s to 92s per cwt. The imports of Russian are falling away, and although the total imports of all kinds of butter are larger than last year, the consumption, owing to lower retail prices, is not also larger. The quantity of butter in cold store is not much greater than last season at this time. Cheese.—There is a good demand for Canadian cheese, and the market is hardening. "Choicest" quality is making 49s, with a few sales at 50s. Secondary cheese are getting scarce. There is an advance of 1s on the week in c.i.f. quotations. Corresponding week, 1901, choicest Canadian sold at 46s to 47s and finest at 43s to 45s.

LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Kingston—Fisher Bros. vs H. & B. Grimshaw \$378; Lon-

don—Goderich Lumber Co. vs F. A. Fitzgerald & J. S. Fallows \$596; Ottawa—Eliza Dolan vs Ada Firth \$1,000; J. & C. Low vs J. G. Padget \$1,022; Ottawa Trust & Dep. Co. vs Archd. Stewart \$3,335; A. Cantin vs Arch. Stewart \$685; Sault Ste. Marie—Eastern Clothing Co. vs Parent Bros. \$535; Toronto—Harvey & Ellison vs Imperial Bank \$1,333; A. Harwood vs Mutual Reserve Life Ins. Co. \$1,000; Holland & Graves vs W. H. Pratt et al. \$4,442; C. Millar vs Walter Scott et al. \$500; Brockville—Sarah J. Boswell admrx, vs G. E. Shields \$3,000 damages; Emily Tp.—MacPherson & Hovey Co. vs Thos. Windren \$425; Louth—Henrietta P. Johnson vs J. B. Johnson \$381; Nepeau—P. J. Bazin Co. vs Patrick Byrnes \$500; Ottawa—Est. H. Harris vs Clara A. McHarry \$533; J. & C. Low vs J. C. Padget and Jas. Davidson \$2,235; Graham Bros. & Co. vs Western Fruit & Produce Co. \$411; Peterborough—D. Conroy vs J. A. Corry & E. Laverdure \$1,828; Rat Portage—Jenkes Machine Co. vs Black Eagle Mining Co., Ltd., \$2,896; Sault Ste. Marie, Mich.—T. Byrne vs G. W. Woffly, Jr., 405; Seaforth—W. Hawkshaw vs James McGinnis \$363; Simcoe—J. Martin vs J. S. Gelegan \$447; Toronto—Toronto Land & Inv. Corp. vs T. F. & M. Callaghan \$1,723; Standard Bank vs W. T. Costigan et al \$4,215; Pinkerton & Cook vs J. A. & E. A. Rolston \$1,104; Verulam Tp.—M. Boyd & Co., vs Wm. & M. A. Finley \$952; Fort William—E. A. Morton vs F. J. L. & Alice Magee \$385; Galt—Bank of Montreal vs Galt Carpet Co., Ltd., & H. H. Burrows \$12,669; London—St. Lawrence Steel & Wire Co., vs F. B. Leys \$556; Roxborough Tp.—D. J. McDonnell vs W. J. Maloney \$1,000; St. Thomas—Page & Co. vs J. M. Green \$2,559; Sundridge—G. Serr vs Francis Quirt \$1,000; Toronto—Home Life Assoc. vs Gee Electrical Engineering Co., Ltd. \$5,000; E. S. McKeen & Co. vs D. Hanna \$384; Valleyfield—H. G. Smith vs Frank Leduc \$518; W. C. King vs D. B. Freeman \$720.

WRITS ISSUED—BRITISH COLUMBIA.

Vancouver—Williams & Lee \$1,000; Chilliwack—W. R. Anderson \$783.

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

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

Patricroft, Manchester, England.

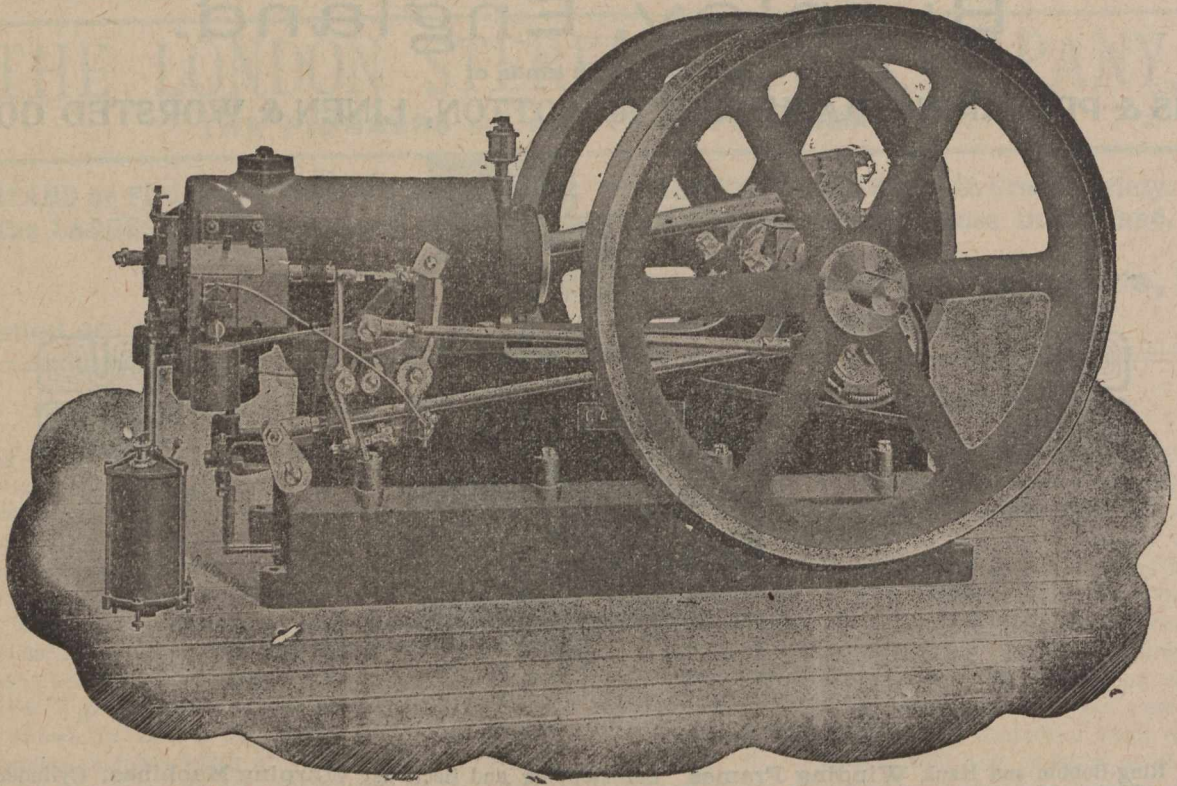


Photo of 20 B. H. P. Oil Engine.

Engines from $\frac{1}{2}$ B. H. P.

Horizontal and Vertical.

Tube Ignition with Ignition Valves.

Electric Ignition.

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

200 Engines Always in Progress.

Makers of :

Gardner Oil Engines—Petroleum.

Gardner Gas Engines—Town or Producer Gas.

Gardner Spirit Engines—Gasoline, Benzoline.

Gardner Alcohol Engines—Methylated Spirit.

Gardner Launch Engines—Oil, Spirit or Alcohol.

LONDON OFFICES AND SHOWROOMS,

87 QUEEN VICTORIA STREET, E. C.

WRITS ISSUED—MANITOBA & N.W.T.

Deloraine—J. G. Walker \$373; Gretna—Farmers' Union Elevator Co. \$1,118; Portage La Prairie—W. Burton \$399; Winnipeg—W. Suckling & Co. \$650.

JUDGMENTS RENDERED—ONTARIO.

Goderich—Kensington Furniture Co. agt W. H. Smith \$830; Kingston—H. J. Wilkinson agt Thos. Sullivan exr. \$454; London—Mary Stinson agt Acetylene Mfg. Co., Ltd. et al. \$5,561; Bar River—McLaughlan & Sons Co. agt H. P. Fremlin \$1,009; Ottawa—Graham Bros. & Co. agt Western Fruit & Produce Co. \$411; Percy Tp.—Central Can. Loan & S. Socy. agt John & Mary A. Allan \$5,114; Sault Ste. Marie—N. McDonald agt John Mitchell \$300; Cornwall—E. D. Smith agt Mrs. Cornelius Cavanagh \$392; Niagara Falls—Imperial Bank agt W. R. Ferguson \$631; North Toronto—Farmers' L. & S. Co. agt G. J. Hives \$982; Port Stanley—A. Smith agt Wm. Fraser \$3,073; Toronto—Toronto General Trusts Corp. agt Wm. E. Cornell \$92,430; M. M. Curry agt P. A. Green et al \$518; M. S. Mercer agt D. O'Leary \$394;—J. C. Price agt W. J. McBride et al exrs. \$558.

JUDGMENTS RENDERED—QUEBEC.

Montreal—Dr. G. F. E. P. Sorocold esql. agt Jos. Fortin \$1,025; F. Paquette agt Adolphe Lapierre \$209; J. Roy agt F. E. Abier et al. \$303; W. Thibault agt Kate Keough et vir. et al. \$200; Union Bank agt J. T. Blais \$273.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Vancouver—John McLean \$488.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Sidney—A. Beatty \$446.

JUDGMENT RENDERED—NOVA SCOTIA.

Halifax—Manley & Co. \$363; Kingston—A. E. Roach \$305, \$868 and \$995; North Sydney—E. H. Leahy \$300; Tinish—D. M. Jackson \$6,727 and \$1,189.

EXECUTIONS—QUEBEC.

Montreal—U. Garand et al. agt John Crowe \$203; J. C. King agt Heirs J. A. McMartin \$352; G. A. Taylor agt John Thompson \$339.

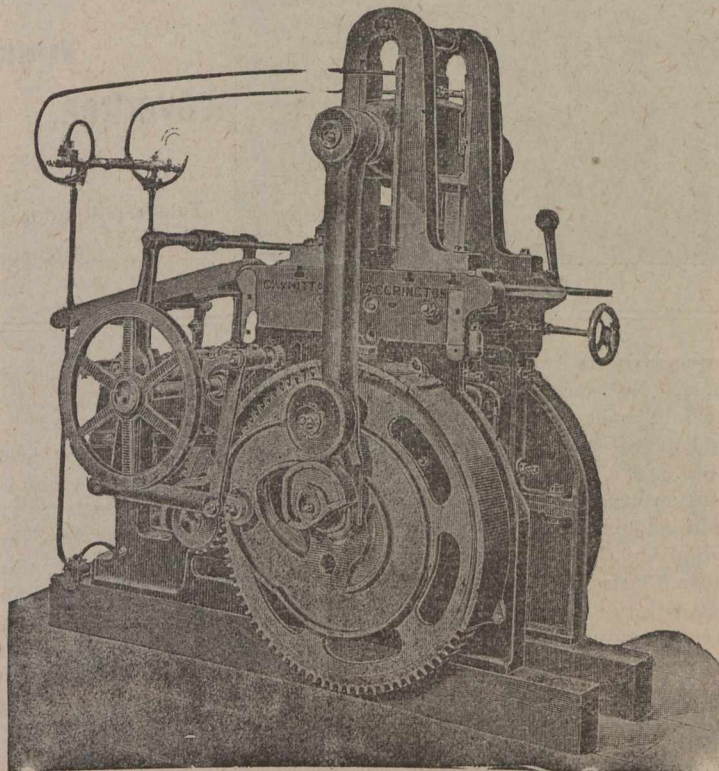
CHATEL MORTGAGES—ONTARIO.

Sarnia—John Morton to N. C. Peterson \$1,995; Toronto—Geo. Everist to McWilliam & Everist \$2,716; Walkerton—L. H. McNamara to H. Cargill \$1,500;—W. H. Smith to Jane Smith \$575; Chatham Tp.—Alva Moore to Port Huron E. & T. Co. \$800; Goderich—G. L. Allan & Danl. McIves to Esther L. Allen \$2,000; Madoc—W. J. Atkins to Kate Atkins \$1,500; Ottawa—F. X. Giroux and wife to Ottawa Wine Vault Co. \$2,169; Minnie Ross to F. W. Carling \$2,500; St. Catharines—W. W. Greenwood to F. S. Greenwood \$4,910; Toronto—E. J. Evans to R. Davies \$604; Alvinston—A. J. Logan to W. S. B. Barkwell \$776; Ancaster—Thos. Didman to A. Robinson \$1,037; Anderdon—T. S. Middleton to A. Brown \$700; Fergus—R. E. Mills to J. McGowan \$714; Hamilton—C. R. Allen to J. L. Allen \$2,999; F. D. Bates to S. F. Lazier \$1,459; Oshawa—W. H. Norman to Evans & Sons \$2,000; Picton—Mrs. Amanda M. Fralick to A. McDougall \$3,076; Port

..Clay-working Machinery..

Manufactured by

G. WHITTAKER & CO., LTD.



Dowry Street
Iron Works,

ACCRINGTON Lancashire, England.

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

Arthur—Victor Pelletier to G. S. Beck \$1,000; Rat Portage—J. E. Wood to Martin, Boyle & Wynne \$2,226; Renfrew—John Conley & W. H. A. Derry to H. N. Moss \$1,000; Toronto—Geo. & K. Clatworthy to J. W. Carter \$1,300; W. J. Lawson and wife to F. T. Hutchinson \$557; E. B. Wallace and wife to H. S. Mara \$1,026; Westmeath Tp.—W. A. Weedmark to H. B. Christman \$600.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Victoria—Hugh Logan \$620; Grand Forks—T. H. Ingram \$3,100; Russell & Sally \$1,500; Nelson—H. T. Steeper \$6,131; Nanaimo—Dick Bros. \$1,000; Norris Bros. \$16,000; Victoria—T. B. Hall \$1,330.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

Winnipeg—C. DeGagne \$3,000.

BILLS OF SALE—ONTARIO.

Athens—Fredk. Pierce to G. M. Pierce \$1,200; Elderslie Tp.—David Elves to W. Francis et al \$1,005; Perry Tp.—J. W. Ryckman to Keenan Bros. \$1,628; Lindsay—Danl. McGribbon to L. McGregor \$765; Lawrence Steele to J. G. Kennedy \$1,250; Thedford—Frank Robinson to F. Jennings \$600.

BILLS OF SALE—NOVA SCOTIA.

Amherst—G. M. Doull \$700; Baddeck—Inverness & Vic-

toria Telephone Co., Ltd. \$7,000; Kentville—J. H. Goucher \$1,775; Sydney—A. R. Carr \$750.

BILLS OF SALE—BRITISH COLUMBIA.

Nanaimo—A. T. Norris \$16,000.

BILLS OF SALE.—P. E. I.

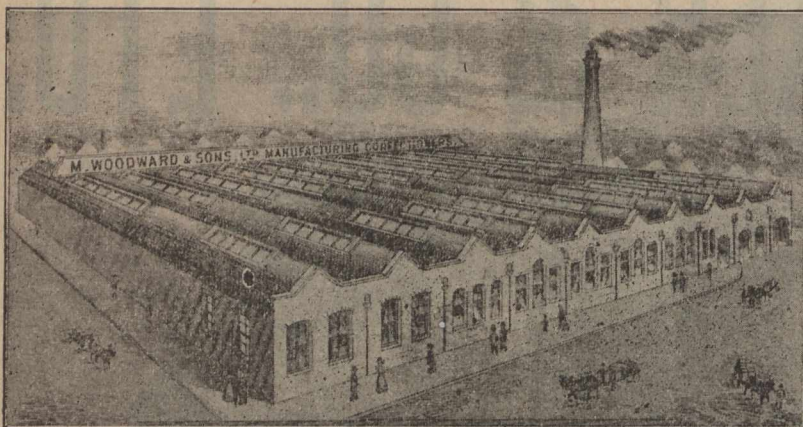
Summerside—D. Rogers & Co. \$14,728.

—Mr. William Clarke, a member of the Executive of the Chamber of Commerce of Sydney, New South Wales, has been making a tour of the Dominion. His object in visiting Canada is to meet with merchants and manufacturers of the country, and arrange with them for the establishment in his own country of agencies in their interests. Canadians, Mr. Clarke said, would find in New South Wales, where he has had 25 years' business experience, and also in Queensland, a ready market for barley for malting purposes, oats, wheat, boots (now largely furnished by England), India rubber goods, canned fruits and fish (the market for which was now almost entirely controlled by Americans), carriage materials, a variety of machinery and furniture, particularly that for offices, and pianos. It was necessary, of course, that manufacturers should become acquainted, personally or through agencies, with the market

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT



Manufacturing Confectioners,

Manufactory and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

they were catering to, as in some respects Australian tastes differed from those of Canada. But energy, with forethought and determination, would meet with success. In return New South Wales could as yet only sell to Canada wines, such as claret and hock, and a quantity of canned meats, though should the manufacture of woollens assume large proportions in the Dominion, his country could furnish a practically unlimited supply of the finest wool. Discussing the Australian tariff, Mr. Clarke said that the feeling in New South Wales, which before confederation was a free-trade colony, was very strong against the tariff adopted by the Commonwealth Parliament. No amount of argument by protectionists could alter the fact that the tariff had resulted in an increase of from 20 to 25 per cent. in the cost of living in New South Wales. The protectionist element in Victoria, the other big State of the union, was paramount at present. He was of opinion, however, that a reaction had already set in which would eventually result in a lower tariff. The concessions recently made to end the Parliamentary deadlock, had been in that direction.

—Decisions in Banking Law. Liability of bank inducing acceptance of draft.—A bank which induces another bank to honor the draft of a third person so that he may pay a debt due his creditor cannot be heard to say that the maker of the draft did not owe his creditor the amount of the draft, even though the authority to honor the draft was limited to the amount due from the maker of the draft to his creditor, when the only persons from whom the paying bank could ascertain the amount due were the maker of the draft and his creditor, and they each represented that the amount of the draft was the amount of the debt. (Guthrie Nat. B'k. vs. Dosbaugh (Okla.) 69 Pac. 797.)—Guaranty of note in consideration of extended time of payment.—A guaranty of a note in consideration of an extension of time of payment is not invalid because there is no definite time fixed for such extension, where there is an actual forbearance for a reasonable time. Evidence that the payor of a note stated, on an attempt being made to collect or secure it, that his sons would sign the note, and that he was told that he would be given all necessary or reasonable time, and that the note was then signed by the sons, is sufficient to show an extension of payment for a reasonable time, and therefore a consideration for the guaranty. (McMicken vs. Safford (Ill.) 64 N. E. 540.)—Forgery by agent.—Authority given to an agent to endorse for deposit checks received for his principal is held, in Fay vs. Slaughter (Ill.) 56 L. R. A. 564, not to bind the principal to restore the value of checks received by the agent from a third person for stock of the principal, upon which he had forged transfers after he had endorsed the checks for deposit in the prin-

cipal's account, and checked out their amount and applied it to his own use.

—The mere suggestion that London may have an electric postal system, says a recent report, is startling when one thinks of the indifference with which the General Post-office usually regards any suggested improvement. Yet it is now asserted that, if Signor Taeggi, the Italian inventor of a scheme for sending letters by electricity-driven boxes on overhead wires, can satisfy the British postal authorities that his plan is feasible and possesses half the advantages he claims for it, we may soon see some interesting changes. Signor Taeggi says his aluminum letter boxes, besides being propelled at the rate of two hundred and fifty miles an hour, will collect letters automatically. The invention is to be thoroughly tested between Rome and Naples by the Italian Government, while the British authorities have invited specifications for consideration. According to Signor Taeggi's explanation his boxes will run on four overhead wires, the motor wheels running on the two top ones and the box rollers on the two lower ones. The post boxes, the contents of which are collected automatically, are in the shape of poles, and are themselves marvels. When a letter is posted, the stamp is automatically defaced with the imprint of the name of the town, the number of the collecting pole, and the month, day, hour and minute of posting. The post box takes its contents to the top of the pole and drops the letter into a collecting box, which, automatically stopped, returns to its place at the bottom of the pole, and, while doing so, releases the wheels of the collection box, which pursues its journey to the next pole or post box.

—The reported fanaticism of the Doukobor colony around Yorkton, and their abandonment of live stock in pursuance of their strange religious belief that it is a sin to hold cattle or use any beast of burden to assist in their labors, says a Winnipeg letter, have not only been confirmed, but the Government has taken steps to rescue the Doukobors from their folly. Government agents have seized all the cattle, sheep, and horses which were turned at large by their owners, and the live stock will be sold at auction and the money so delivered will be used to provide food for the Doukobors during the winter months. It was some weeks ago that an agent of the Immigration Department went into the district where the fanatics had left their live stock to run at large, and rounded up the beasts. It is not likely that the sale at Fort Pelly will result in bringing in any great amount of money, but the proceeds will to a certain extent go to relieve the starvation that will surely exist in the affected colony once the rigors of winter have set in. The following posters are being is-

The St. Helens Cable Co., Ltd., WARRINGTON, ENG.

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

Laying DIA'S Impregnable Paper Cables on



WESTMINSTER BRIDGE, LONDON, Eng.

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

sued at Fort Pelly by J. Obed Smith, Immigration Commissioner at Winnipeg:—"The owners, having no further use for the goods and chattels hereinafter mentioned, there will be offered for sale, by public auction, at Fort Pelly, Assiniboia, Wednesday, September 24, 285 head of cattle, 120 horses, 95 sheep. Terms of sale, cash down at the time of sale. The purchaser will be required to take possession, assume ownership, all responsibility therefor immediately. (Signed) J. Obed Smith, Commissioner of Immigration."

—Possibly foreshadowing a heavy investment of English capital in the pulp industry here, says a recent despatch from St. John N.B., the visit of Harold Harmsworth and party, of London, to St. John, is an event of more than passing importance. The men were in communication with M. F. Mooney, manager of the Mispec pulp mill, and will visit Chatham, where there is a similar mill. With Mr. Harmsworth, who is a brother of Alfred Harmsworth, the famous publisher, are George Mawson and Mayson Beeton, all of London. They left England three weeks ago and after a short time spent in New York and a day or two in other places en route, arrived in St. John Wednesday evening. "If Canada could put an export duty on pulp it would force American manufacturers to come this way," said Mr. Harmsworth. "Mr. Mawson was told by big paper manufacturers that they considered Canada to be the future home of the paper industry, its forests had been so well preserved and the amount of spruce they contain making them veritable gold mines. There has been a tremendous development in the pulp industry of late, and the consumption of paper is so great that it has doubled within the last ten years."

—The following companies have been granted incorporation under the Ontario joint stock companies' act:—J. A. Carveth & Co., Limited, to carry on the physicians' supply

business of J. A. Carveth, Toronto; share capital, \$40,000. The Port Dover National Gas & Oil Co., share capital, \$40,000; the Brantford Varnish Company, share capital, \$40,000; the Toronto Fire Brick Company, capital, \$60,000, provisional directors: Andrew Miscampbell of Thaddeus, W. H. Leavitt and John Ayling; the Pure Milk Supply Company, of Sault Ste. Marie, share capital, \$100,000; the Peterboro' Hockey Club, Limited; "to encourage and promote athletic games, sports, pastimes and recreations," share capital, \$10,000; the Vulcan Reduction & Refining Co., share capital \$500,000, provisional directors: A. A. Forbes, P. E. Harris and G. F. Davis, of Duluth, and Charles Bagot Packes of Toronto; the Superior Portland Cement Company, share capital \$500,000, head office Toronto, provisional directors: Judge Morgan, Robert J. Daley, James McCullough, Edwin J. Jackson and J. J. Follett, all of Toronto; the J. F. McLaughlin Company, Limited, to carry on a general agency, promotion and brokerage business, head office, Toronto, share capital \$40,000, provisional directors: J. F. McLaughlin, J. C. Dobie, E. A. English, of Toronto, and J. C. Murphy, of Chicago.

—The Aultman-Taylor Company of Peoria, Ill., manufacturers of farm implements, have decided to establish a branch of their business in Ontario. Mr. C. C. Marcum, first vice-president, and Mr. C. D. Mays, chief constructor of the company, says the Toronto Globe, who were in the city for several days last week, said that the industrial situation in Canada fully warranted the company in deciding to manufacture separators and engines in this country. The price of land in Toronto and vicinity, however, was too high for them, and they would locate in a smaller place, where they could perhaps get a donation of land. They hoped to begin manufacturing in Canada early next year. There was a growing tendency among American

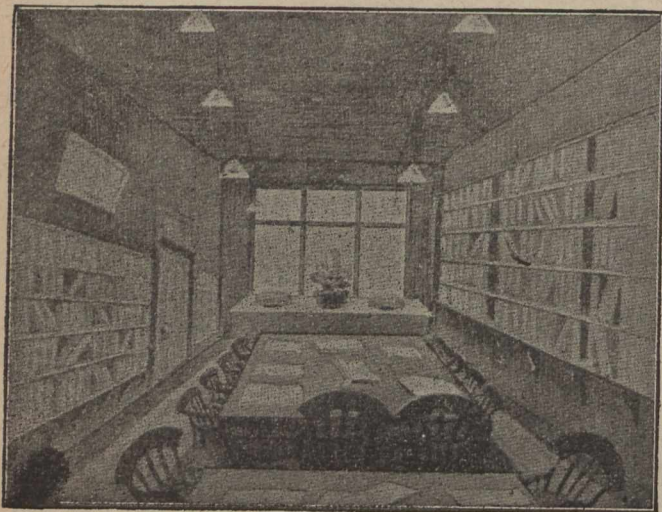
Telegraphic Address: "UNION," St. Helens.

Established 1837.

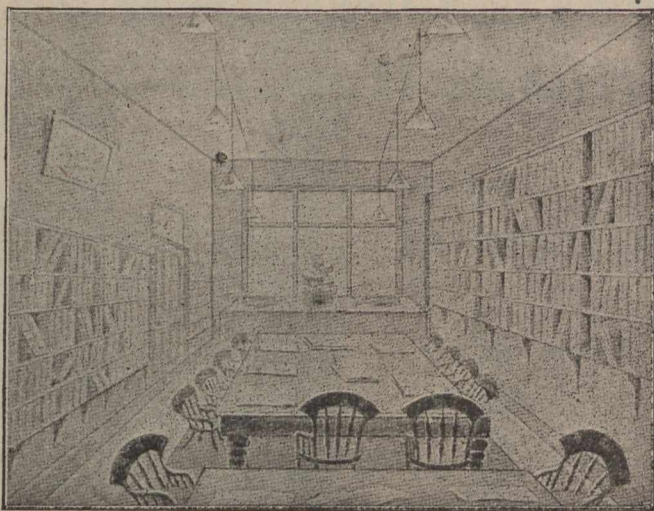
Union Plate Glass Company,

LIMITED,

REFRAX GLASS.



Interior of Room Lighted with Ordinary Polished Plate Glass.



Interior of Same Room Lighted with Refrax Glass.

**POCKET NOOK,
ST. HELENS,**

Lancashire, England.

manufacturers to locate branches in Canada for the manufacture of goods to be sold in this country. Cheaper labor, a less inclination on the part of Canadians to engage in strikes, the present tariff and the talk of Canada raising the tariff on manufactured goods were responsible. If the tariff were raised the American manufacturers would be in difficulties unless they had plants in Canada.

—The influence of prosperous manufacturers upon a locality is strikingly exemplified in the town of Amherst, Nova Scotia. Especially we note that the Hewson Woollen Mills have formed a joint stock company, having on the board of directors H. L. Hewson, late general manager of the Oxford Mills, and having a wide and valuable experience in the woollen business; E. E. Hewson, N. Curry, Mayor of Amherst, and ex-Mayor Dickey. Among the other enterprising manufacturers who have been increasing their capacity may be mentioned Rhodes, Curry & Co., Limited, whose entire works, covering some acres, are kept running day and night; the Amherst Boot and Shoe Co., Ltd., whose output last year was far in excess of any previous year. The Amherst Foundry & Heating Co.; Christie Bros. & Co., Ltd.; The Robb Engineering Co., Ltd.; Dunlop, Cook & Co.; C. J. Silliker, and the Amherst Mineral Spring Co., are all extending their works to enable them to cope successfully with the rapidly growing demand.

—An idea of the popularity of the automobile in France can be gained by the fact that there are in the Department of the Seine alone, which includes Paris, a total of 7,807 registered automobiles. Of this number 3,807 are rated officially as being able to do better than thirty kilometres an hour. In this department it is necessary to secure a driving license, which is only given after an examination as to competency by a Government official. Despite this fact, 13,600 have secured driving licenses and the number is increasing daily. These figures show plainly why Paris is regarded as the Mecca of automobilists. In fact, the motor vehicle is rapidly superseding the horse waggon for every class of work in the French capital. The bicycle also retains its popularity in France, more than one million of them being registered by their owners at

the present time. The popularity of both the bicycle and the automobile with the French people can be attributed, more than anything else, to the superb roads of France.

—The magnitude of the construction works in and around Sydney, N.S., will be better understood from the following report given out by Messrs. G. H. Murray, of Halifax; A. C. Ross, of Sydney; and D. M. Burchell, Mayor of Glace Bay, N.S., at present touring in the West. Within a short radius of the mines at Glace Bay, these men report there is now a population of 22,000; while at Sydney, twelve miles distant, there is a population of 14,000. Pittsburg used to be the city of "greatest in the world," but this is now passing in some degree to Cape Breton. Here they have the largest "pit" in the world, that is, the coal shaft of the greatest area, 14 x 40 feet, and 900 feet deep. More striking than this is the fact that there is now nearing completion at Sydney the greatest steel rail mill in the world, which will turn out 2,400 tons of steel rails per day; while Carnegie's greatest mill only handles 2,200 tons.

—A report from Ottawa states that, according to official advices received, the United States authorities have just struck a severe blow at Canada, one that will strengthen Mr. Tarte's present attitude for a Canadian tariff. At the present time the Provinces of Ontario and Quebec impose restrictions on the export of wood. Quebec reduces the stumpage from 65 cents a cord to 40 cents when the pulpwood is manufactured in Canada, while Ontario prohibits the export of all timber cut on Crown lands. The United States Government contrives these two regulations as equivalent to an export duty, and under paragraph 393 of the Tariff Act of July 24th, 1897, has added 25 cents a ton duty on ground wood, and 35 cents a ton on unbleached sulphite and soda pulp. This ruling applies to Nova Scotia, New Brunswick, and the other provinces, as well as to Ontario and Quebec.

—In connection with the recent rulings of the United States Treasury Department increasing the duty upon Canadian wood pulp, it may be mentioned that the export of Canadian pulp in the fiscal year up to June 30 last was \$1,937,207, of which \$937,330 went to the United States and

WHAT CANADA BUYS.—(12.)

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

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

DUTIABLE GOODS—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.		Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Cement, Portland—								
	Cwt.	\$	Cwt.	\$	\$	Cwt.	\$	\$
Great Britain	567,242	226,776	40,482	16,066	5,060.25	528,136	209,901	44,011.81
Belgium	415,918	142,930	416,072	140,981	52,009.00	.....	.....	.....
France	7,375	2,787	.....	.....	.....	.....	.....	.....
Germany	187,234	69,922	182,832	67,295	22,854.00	.....	.....	.....
Holland	1,050	446	1,050	446	131.25	.....	.....	.....
United States	435,847	217,683	443,860	219,906	55,483.35	.....	.....	.....
Total	1,614,666	660,544	1,084,296	444,694	135,537.85	528,136	209,901	44,011.81
N. E. S.—								
Great Britain .....	.....	1,790	.....	26	5.20	.....	1,784	237.89
Belgium .....	.....	6	.....	6	1.20	.....	.....	.....
Germany .....	.....	224	.....	224	44.80	.....	.....	.....
United States .....	.....	2,850	.....	2,850	570.00	.....	.....	.....
Total .....	.....	4,870	.....	3,106	621.20	.....	1,784	237.89
Manufactures of, N.O.P.—								
Great Britain .....	.....	1,318	.....	511	102.20	.....	807	107.61
Germany .....	.....	24	.....	24	4.80	.....	.....	.....
United States .....	.....	2,147	.....	2,147	429.40	.....	.....	.....
Total .....	.....	3,489	.....	2,682	536.40	.....	807	107.61
Chalk, prepared—								
Great Britain .....	.....	1,133	.....	777	155.40	.....	356	47.49
France .....	.....	386	.....	386	77.20	.....	.....	.....
Germany .....	.....	806	.....	806	161.20	.....	.....	.....
United States .....	.....	9,361	.....	9,304	1,860.80	.....	.....	.....
Total .....	.....	11,686	.....	11,273	2,254.60	.....	356	47.49
Chicory, raw and green—	Lbs.		Lbs.			Lbs.		
Great Britain .....	.....	.....	.....	.....	.....	280	12	5.60
United States	6	1	6	1	18	.....	.....	.....
Total	6	1	6	1	18	280	12	5.60
Kiln-dried, roasted or ground—								
Great Britain	59,802	2,451	6,769	350	270.76	53,473	2,115	1,425.97
Belgium	7,857	353	9,282	383	371.28	.....	.....	.....
United States	14,753	775	14,753	383	371.28	.....	.....	.....
Total	82,412	3,579	30,804	1,508	1,232.15	53,473	2,115	1,425.97
Church vestments of any material—								
Great Britain .....	.....	510	.....	276	55.20	.....	234	31.21
Belgium .....	.....	270	.....	270	54.00	.....	.....	.....
France .....	.....	11,279	.....	10,444	2,088.80	.....	.....	.....
Germany .....	.....	60	.....	60	12.00	.....	.....	.....
United States .....	.....	407	.....	407	81.40	.....	.....	.....
Total .....	.....	12,526	.....	11,457	2,291.40	.....	234	31.21

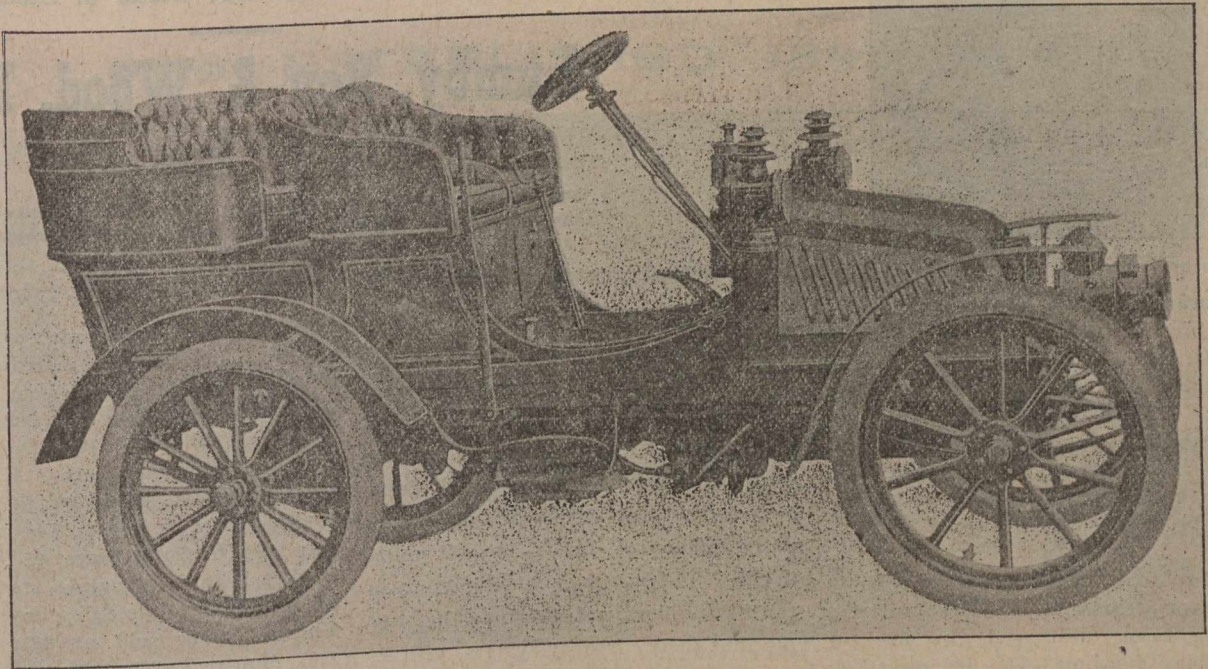
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils. &c.

Telegraphic Address:
"AUTOLATRY."

AUTOMOBILE COMPONENTS, LIMITED,

MANUFACTURERS OF

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



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

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

MESSRS. EVANS & SONS (LIMITED) ENLARGED PREMISES.

The old-established firm of Evans & Sons, Limited, Montreal, manufacturers and wholesale dealers in drugs, etc., certainly show by the recent large addition to their premises that as the Dominion expands in population its progressive pioneer houses must follow suit. The handsome new offices of this firm are now on St. Gabriel street, the premises taking in the entire space from St. Jean Baptiste street. The original offices are now being used for shipping rooms and city order department. A photographic department, installed some years ago, has grown so as to necessitate much larger quarters, which are now suitably provided in the new addition. The firm's new offices are well worth a visit.

BUSINESS DIFFICULTIES.

Desforges, Desforges & Cie., a Montreal hardware firm of which Mr. Joseph Desforges is the sole partner, has assigned. The liabilities amount to \$23,744, while the assets consist of the stock in trade and some real estate.

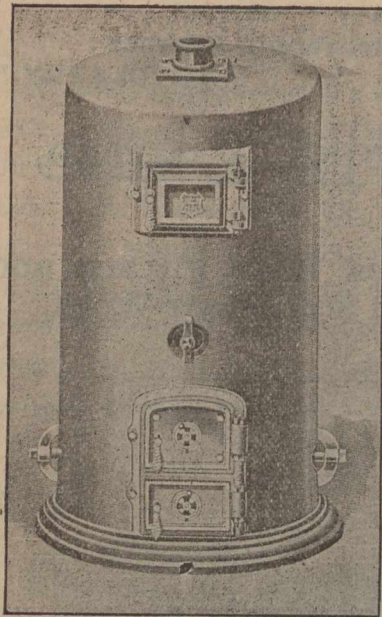
The principal creditors are Dame Alexandra Drolet, \$10,600; L. H. Hebert, \$1,033; Canada Hardware Company, \$888; Letang Hardware Company, \$930. There are over two hundred creditors, mostly for small amounts.—Mrs. J. O. Authier, St. Henri, Montreal, conducting a drygoods business under style of Authier Bros., has assigned. The liabilities are in the vicinity of \$30,000, while the assets consist of a stock in trade valued at \$40,000. The principal creditors are Alp. Racine Co., who have a claim for \$2,835 direct, and \$2,833 indirect. The other large creditors are the Hochelaga Bank, \$4,053; Liddell, Lesperance & Co., \$2,533; Thomas May & Co., \$2,071; P. Garneau, Fils & Co., Quebec, \$1,743; Caverhill & Kissock, \$1,198, and the Merchants' Dyeing and Finishing Co., Toronto, \$1,339.

—At the recent semi-annual general court of the Bank of England the Chairman announced that the net profits for the six months ending August 31 were \$3,561,065, making the amount of the reserve fund against contingent liabilities at that date \$18,639,740. The usual six months' dividend of five per cent. was declared. The rate of discount was unchanged at three per cent.

—Leonard Brothers, wholesale fish merchants, St. John, N.B., who suffered considerably by fire on the 20th instant, inform us that they were not "burnt out" by any means, as some reports would infer, but are taking care of all orders promptly. The firm will shortly rebuild on a much more extensive scale.

—A syndicate composed principally of Montreal men has, it is reported, purchased the blast furnaces, mining lands, woods, lands and waterpowers of the Londonderry Iron Company, situated at Acadia Mines, N.S., and the development will be immediately proceeded with. The syndicate is composed of Messrs. George E. Drummond, Thomas J. Drummond, James T. McCall, Lt.-Col. Fred. Henshaw, Edgar McDougall, all of Montreal, and Mr. Charles W. Brega, of Chicago. The area of the property is thirty thousand acres, and up to a few years ago was in operation under the ownership of the Londonderry Iron Company.

—Our correspondent at Barrie, Ont., writes:—The Bank of Toronto have opened a branch here in the village of Elmvalle, a prosperous village some 18 miles north of Barrie, the new office will be under the control of the Bar-



Telegrams :--"Lumby, Halifax, Eng."

BOILERS

FOR ALL PURPOSES.

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

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

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

rie branch of the Bank of Toronto, and for the present will be managed by Mr. John McEachern, the manager of McKeggie's private bank in that place. The Western Bank have also opened a branch office in the same village. The harvests in Simcoe have, with the exception of peas and potatoes, been exceptionally good.

A St. John, N.B., despatch reports the river steamer Star, at Indiantown, having been destroyed by fire on Thursday morning. The fire spread to the shore and destroyed P. Nase & Sons' warehouse, the machine shop of J. Fred Williamson, the coal sheds of D. D. Blasier & Son, and the coal sheds of Tapley Bros.

—Grand Trunk Railway System earnings, 15 th 21st September, 1902, \$672,473; 1901, \$604,280; increase, \$68,193.

—A branch of the Eastern Townships Bank will shortly be opened at St. Johns, Que.

FINANCIAL REVIEW.

Montreal, Thursday,

25th Sept., 1902.

The week has been a troubled one in stock exchange circles. Money in New York has kept ranging from 10 to 20 per cent. in spite of efforts by the Treasury to relieve the situation. Last week it was boasted that stocks were so firm that tight money was having little effect in causing liquidations or checking operations. Early this week this confidence began to weaken and a break at last occurred all along the line to the great discomfiture of optimists, and the punishment of those operators who persisted in bulling the market when all the signs pointed to a slump. What is so extraordinary in the situation is the

continuation of a condition of semi-panic in the American money market with all the essentials for the very opposite, such as, unprecedented general prosperity, magnificent crops, an easy market in London, and a Treasury with large stocks of gold and a daily inflow of funds beyond daily needs. If what is now happening in the States does not convince the people that their currency system, with its absurd restriction upon note issues to the amount of bonds held, and its banking system without branch banks, are wretchedly faulty, they must be too obtuse to understand reasoning, or the logic of facts. A New York paper states that some of the heaviest time loans this week were negotiated by the New York branches of large Canadian banks, some of the money for which has gone from Canada direct. In London affairs are waiting the announcement of a new loan, the proceeds of which are to be devoted to South Africa. A scheme is also being discussed for carrying out what was foreshadowed by the ex-Chancellor of Exchequer two years ago, that is, to saddle a considerable amount of the cost of the war upon South Africa by a royalty on all mining products on the principle that as the Transvaal called the tune, it ought to pay the piper. Consols are 93 1-16. The private rate in London is above the Bank rate, which seems to predict a rise in the latter at an early date. America is so far in debt to England that the wheat and produce going forward is merely going to meet obligations. If America needs gold it can be bought in London. Some of the New York Trust Companies have been disturbed by deposit-money being withdrawn to lend at the high rates prevailing, which is an operation by no means agreeable to those institutions, and liable to be very embarrassing. To-day there is a lull in the storm after heavy

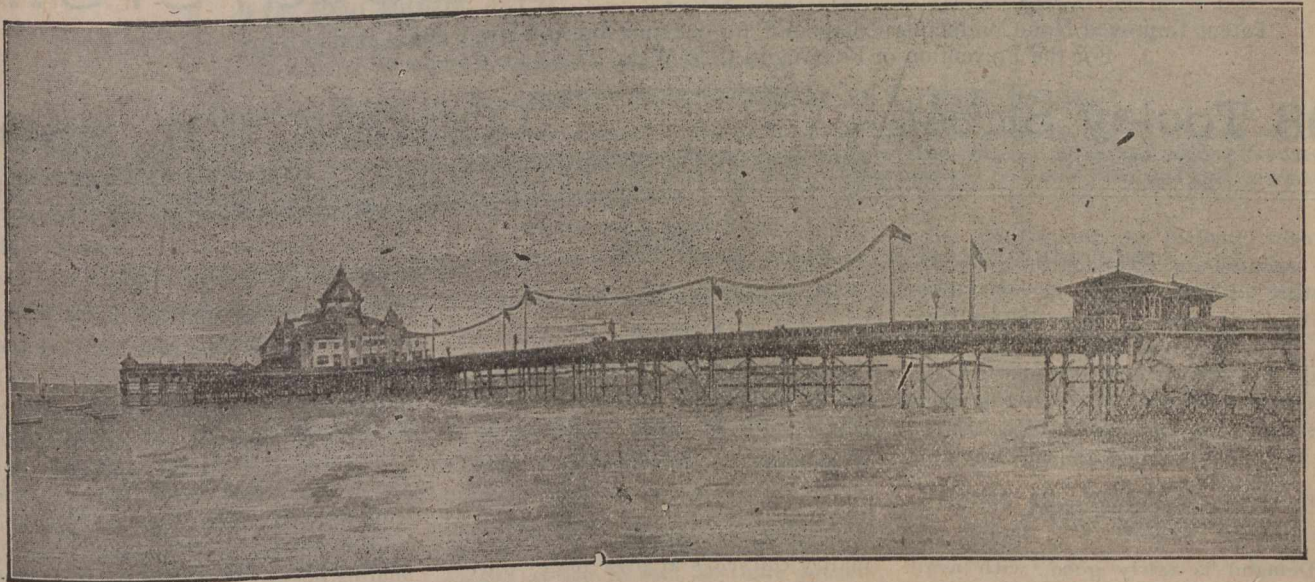
sacrifices had been made, which will act like a blood-letting in reducing the inflammation in the stock market. Heavy lots of Pacific have been selling at 138 to 140 Twin City 123 to 124 1/4; Detroit Railway, 86 1/2 to 91 1/2, with a reaction. Dom. Steel 69 1/2 to 71 1/2; N. S. Steel 111 1/2 to 113 1/4; Toronto Railway 119 1/2 to 120 1/4; Power 98 to 99. The market is in a tremulous state, feverish in fact but quietening down. A few Molsons Bank sold at 215; Quebec, 120; Montreal, 259; Merchants, 163; but bank shares are of no account on 'Change, the transactions are so trifling. Paris, exchange on London, 25f 19c; Berlin, 20m 46pf. Local foreign exchange, 60's, 9, demand, 9 1/4. Mercantile paper in New York has stood at 6 per cent., while call loan money has run as high as 25. The rate is breaking, but will keep high probably for some time. Local money rates remain steady at from 5 to 6 1/2 per cent. The banks agreed on Wednesday to advance the rate on call loans to 6 per cent. This is looked upon as a remedial measure.

The following is a comparative table of stocks for week ending Sept. 25th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

Banks.	Shares.			Average
	sold.	Hight.	Lowst.	same date
Montreal	8	259	259	257
Molsons	51	215	214	201
Toronto	4	249 1/2	249 1/2	...
Merchants	125	163	162	152
Commerce	5	163 1/2	162 1/2	...
Quebec	38	120	120	...
Miscellaneous.				
Can. Pac., xd	11385	143 1/8	137 1/2	109 1/2
Can Pac., new	1118	143	139	...
D. S. S. & A., com	25	21	21	11
Mont. Street.	754	285 1/2	279 1/2	278
Power Co.	1833	100 1/2	98	95
Toronto Street, xd	727	122	119 1/4	114
Halifax Street.	29	108 1/2	108 1/2	99
Toledo Ry.	950	38	34	...
Twin City.	1880	127	123	100
Do. new.	20	123	123	...
R. & O. Nav. Co..	150	106 1/8	106	113

Widnes Foundry Company.

✻ ✻ ESTABLISHED 1841. ✻ ✻



Morecambe Pier (East View),
ERECTED, 1898, BY

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

Mont. Tele. . . .	43	168	168	166
Mont. Cotton. . .	60	130	130	127½
Dom. Cotton . . .	380	62½	61	84
Payne.	8000	17	17	16
Dom. Coal, com.	875	141½	133	44½
Inter. Coal, com.	100	75	75	...
Ogilvie, pfd. . .	221	137½	136	...
Laurentide Pulp.	188	100	99	50
N.W. Land, com.	375	150	130	...
Do. pfd.	100	99	99	58
D. U. E. Ry. . .	7775	95½	86½	...
Dom. I.&S. com	5435	75½	69	21
Do. pfd.	377	99¾	96½	74
Nova Scotia. . .	170	114¼	111½	...

Bonds.

Mo. Street Ry. .	4500	107½	107	...
Nova Scotia. . .	1000	110½	110½	...
Dom. I. & S. . .	94000	91¾	90	77

MONTREAL WHOLESALE

MARKETS.

Thursday, Sept. 25, 1902.

Fall trade is opening up well. In hardware the difficulty is in getting supplies. Dairy produce is considerably higher. In groceries, some lines are scarce, such as canned tomatoes, and canned salmon. Japan teas, mediums, are in very short supply at all distributing centres. Leather is in good request and very firm. Wool is advancing in keeping with the higher prices prevailing at the London auctions.

BUTTER.

There has been quite a movement in this article since last report, and through speculation the market has been forced ½c lb. higher. The advance was unlooked for, and has checked business to some extent, as exporters refuse to pay the extreme prices asked, and the result is that yesterday the market was showing a somewhat heavy appearance, and it was difficult to realize top quotations even on the very choicest. From actual sales finest fresh made creamery may be quoted at 20½c to 21c, with second grade 19½c to 20c. Some sales of Western creamery are reported at 18½c to 19c. Receipts are large and

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

Established 1856.

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

GOLD MEDAL, SHEFFIELD, 1892.

GEORGE SKUDDER & CO.,

GLAND PACKINGS

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

WOVEN PACKINGS

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

...Asbestos Manufacturers...

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

98 Tooley Street, - - - LONDON, S.E, ENG.

And at SOUTH BERMONDSEY.

(Cuts will be inserted next week.)

stocks, instead of diminishing, seem to accumulate. The outlook for the future of the market is not viewed with great favor. In dairy butter there is some business passing, but prices have not shown any advance, selected Western bringing 15½c and straight lots 14½c to 15c. Townships dairy is in very small supply and not quotable.

CEMENTS, ETC.

Demand is fairly good, with available stocks of cement still very light. Prices are unchanged. Arrivals for week ending 23rd Sept. were 1,625 brls. Belgian and German cement, 1,350 brls. English cement and 30,200 fire bricks.

CHEESE.

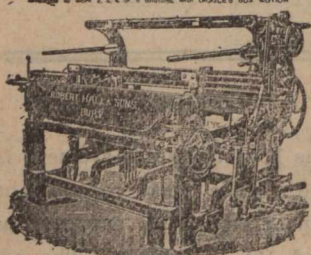
This market also shows strength and prices are higher by ½c lb. There has been some large transactions with Ontario's selling up to 10¾c. Eastern brings 10¼c to 10½c. Some claim to be making a shade over these quotations, but it would be very difficult to market a quantity even of fancy quality Ontario's at over 10¾c.—Liverpool, Sept. 24.—Cheese, finest white, firm, 48s 6d; do. finest colored, firm, 49s 6d. Interior cheese boards.—Peterboro, Ont., Sept. 24.—On the cheese board there was listed 5,769 cheese, all

colored, first half of Sept. make; eight buyers in attendance. The sales were made with spirit, and prices were soon put to 10½c. At this figure all but four factories were sold, the four getting 10 7-16c. — Woodstock, Ont., 24.—No business transacted on cheese board to-day, but the market continues firm and prices have advanced. To-day 1,101 boxes of white and 225 boxes of colored cheese were boarded, and the bidding opened at 10c, advancing quickly to 10¼c, while 10 5-16c was offered for three lots; this was refused, the sellers holding out for 10½c.—Bedford, Que., 24.—Sales on the Bedford butter board yesterday were as follows. 252 packages butter sold at 20¾c; 100 at

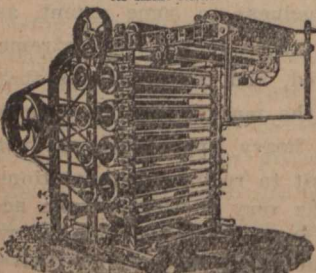
Telegraphic Address: "Hall, Bury."

ROBERT HALL & SONS BURY LTD

No. 4 MEDIUM LOOM FOR FANCY FABRICS.

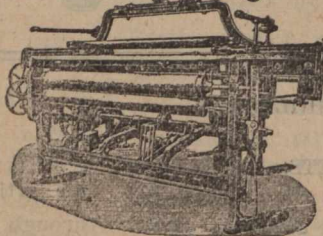


POWER LOOMS OF EVERY DESCRIPTION FOR KINDS OF PREPARING AND FINISHING MACHINERY FOR WEAVING PURPOSES.

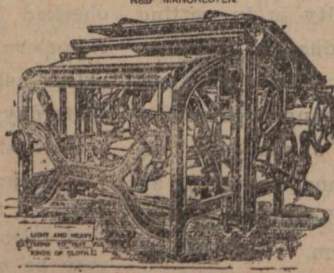


RAISING MACHINE

OVERPICK No 5c LOOM TO WORK 1 SHUTTLE

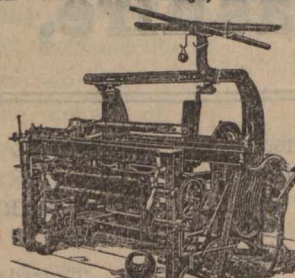


ROBERT HALL & SONS, BURY, NEAR MANCHESTER.

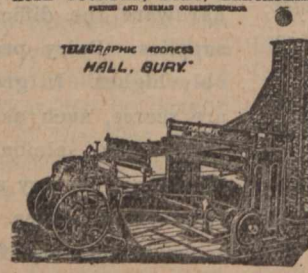


IMPROVED PLATING OR FOLDING MACHINE, WITH PATENT GRIP AND BELIEVING MOTION, AND IMPROVED SETTING-UP MOTION FOR LONG AND SHORT PLAYS.

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



ESTABLISHED 1844. COMPLETE LISTS OF MACHINERY MADE ON APPLICATION. LETTERS TO BE ANSWERED. HOPE FOUNDRY, BURY, LANCASHIRE. PATENT AND GRANT OFFICE, MANCHESTER.



PATENT SECTIONAL BEAMING MACHINE.

BURY,

near Manchester, ... England

Specialties in

Weaving... Machinery

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

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

Complete lists of Machinery made on application.

Special prices to Canadians under the new Preferential Tariff.

The General Incandescent Co., Ltd.,

Works & Warehouses: ILFORD.

92a Aldersgate Street, LONDON, E.C., Eng.

(SOLD UNDER LICENSE FROM THE WELSBACH COMPANY.)

PRICE LIST.

1. G.I.C. Best Quality High Candle Power Mantle	- - -	4/6 doz.
2. G.I.C. Silk Mantle	- - -	5/- "
3. G.I.C. Special Double Woven Mantle, Double Strength, very popular, specially recommended	- - -	6 - "
4. G.I.C. Extra Long High-Pressure Mantle, suitable for all High-Pressure Burners	- - -	7/6 "
5. G.I.C. Gem Mantle	- - -	4/6 "
6. G.I.C. Mantle for No. 4 Kern Burner	- - -	6/- "

Mantles Made to Customers Specifications at Lowest Prices.

Support British Capital and Industry. Without fear of contradiction we can HONESTLY state that our G.I.C. Mantles are the best on the market, which statement is borne out by Gas Companies, Street Lighting Authorities, Corporations, and leading Traders. NOTE.—Every Genuine G.I.C. Mantle bears the Company's Trade Mark **G.I.C.** plainly stamped on the Mantle, and customers are requested to see that the Mantle contained in each box is so stamped.

Special prices to Canadians under the New Tariff, 33½ p.c., in favour of Canadians.

20⅞c; 84 at 21c; 48 boxes cheese at 10⅞c. Barrie, Ont., 24.—675 boxes of colored cheese, last half of September, were registered. All sold quickly at 10⅞c to 10¼. The bulk going at the latter figures. Four buyers in attendance. The board adjourned to meet at Elmvale, October 7th.—Picton, Ont., 24.—At cheese board to-day 12 factories boarded 895 boxes; 10⅞c bid; 570 boxes sold. Madoc, Ont., 24.—Seventeen factories boarded 950 boxes of cheese; all sold at 10⅞c.

DRESSED POULTRY.

First receipts are noticeable around the commission houses, and fair sales are reported, with turkeys bringing 11c to 12c lb.; ducks, 10c to 11c lb.; young chickens, 10c to 11c lb.; fowls, 7c to 8c lb., and geese 7 to 8c lb.

DRUGS.

Borax remains very low in price. Camphor, after the recent slight decrease, has advanced somewhat, and is now firm at quotations as seen on another page. Of course, this article is virtually under the control of the Japanese government, which governs the outports from the island of Formosa. Cocaine Hyd. is again somewhat lower in price. Glycerine remains steady in value. Prices of gum arabic have not advanced as expected, and have remained for the last few weeks at the lowest point ever touched. There has been a sharp advance in menthol this week, prices going up about 33-35 per cent. Morphia has recovered somewhat from the recent low prices. Oil of peppermint has advanced and is expected to be still dearer in the near future. Opium still keeps low in price. Quinine touched as low as 18½c in large quantities, but all makers have now advanced prices to 24c.

EGGS.

With unfavorable advices from the English market and few new orders coming in the market is showing an easier tendency. Supplies and offerings are large and buyers appear to have the best of situation. Selected are quoted at 19c to 20c; straight gathered 15½c to 16c and No. 2, 13½c to 14c.

FISH.

Trade is improving with the gradual return of cool weather. Prices are unchanged from last week's list, which we here subjoin. Quotations—Salt fish.—Labrador salmon, No. 1, \$14 per barrel; Loch Fyne herrings, \$1.15 per keg; salt herrings, bbls., \$4.50 to \$4.75 do. half barrels, \$2.50 to \$2.75; green cod, No. 1, \$5.25; do. No. 2, \$4; large, \$5.50. Fresh fish—Frozen Restigouche or Gaspe salmon, 16c to 17c; B.C. salmon, 14c to 15c; haddock, express stock, 5c per lb.; pike, 7c; whitefish, 8½c. Smoked Fish—Smoked herrings, 10c per box; finnan haddies, new stock by express, 7c lb.; St. John bloaters \$1 per box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, loose, in 25-lb. boxes, 4½c; dry cods, in cwts, \$5 per cwt.; skinless cod, in cases, \$5 a case. First shipment of oysters arrived here this week and was eagerly picked up. A second shipment is expected to-day, when regular quotations will be made.

FLOUR AND FEED.

Some slight changes have been made in flour as per quotations elsewhere. Rolled oats are lower. Bulk bran is also lower. Baled hay is firm in price under a good export demand.

GAME.

Partridges are bringing 80c to 85c

pr. in good order; seconds 60c. Deer, in carcass, 7c to 8c lb.; ducks 40c to 75c per pair as to variety.

GREEN FRUIT, ETC.

Jamaica oranges, \$3.50 to \$6.00; new lemons, 360s, \$3.00 to \$3.50; do., 200s, \$4.00 to \$4.25; bananas, \$1.00 to \$1.50; new figs, mats, 3½c lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; cranberries, \$8.50 to \$10; onions, Spanish, cases \$3 to \$3.25; 50-lb crates Spanish onions, \$1.00 per crt.; limes, 75c per box; bbls. apples, \$1.75 to \$2.50; Canadian peaches, 35c to 45c per basket; blue plums, 45c per basket; Bart. pears, 35c to 40c; sweet potatoes, \$3.00 bbl. champion grapes, 30c to 35c per 10 lb. basket; Malaga grapes \$6.00 to \$6.50 keg; crab apples, \$2.50 bbl.; Tokay grapes, \$2.25 to \$2.50 per 4 basket crate.

GROCERIES.

Canned tomatoes are claiming extra attention, as was predicted earlier in the season. Price of old stock is now \$1.10, and new are quoted for future delivery at 87½ to 90c. Other canned goods are unchanged. Sugars are firm at old figures. Raw beet is 3d higher in the London market.

HARDWARE AND METALS.

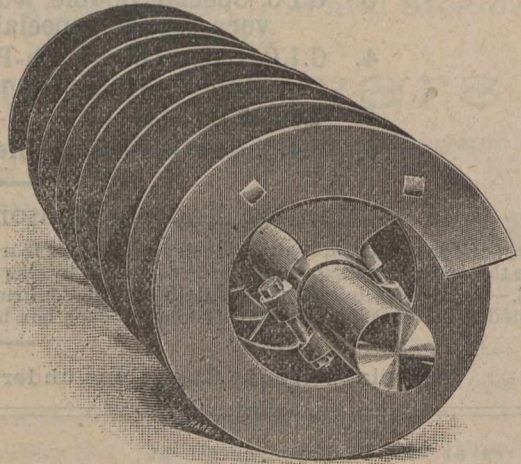
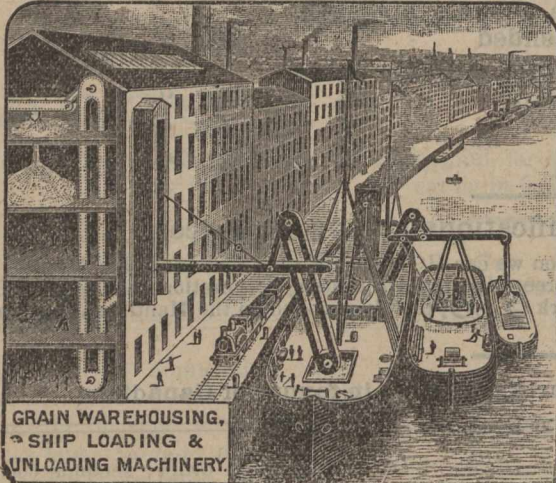
List prices on hardware and metals remain steady, with the exception of black sheet iron, which is slightly lower, as per quotations on another page. Hardware trade is reported brisk, but there is considerable difficulty experienced in securing many lines of iron, steel and even shelf goods. A leading house in the trade reports an order given an American

Contractors to H. M. GOVERNMENT.

Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



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

manufacturing firm having been returned this week with about one-half the list withdrawn for future delivery. In manufacturers' steel and iron many orders are fully two months behind.

LEATHER AND SHOES.

There is a better movement reported in leather and sales for the month will aggregate satisfactorily in size. The movement to England continues heavy. A prominent tanner, back from an extended tour of the British markets refers to the demand there as exceptionally strong and predicts higher prices all along the line shortly. This

is based on, not only the heavy consumption of leather in England, but on the fact that hides are dearer in the States and home needs will, in the natural order of things, be larger. Good harvests in the West will create demand for more harness and saddlery leather, while the fact is clearly observable that the man who wears good solid shoes is becoming more numerous out there. Prices of leather are very firm and tanners advise against accepting any orders for future delivery at present quotations.

OILS, PAINTS, ETC.

There is no change in the situation since last report beyond the fact that turpentine is somewhat firmer. White lead is still unsettled and continues low in price.

PROVISIONS.

The advent of cooler days has not as yet warmed up the trade in salt pork, although fresh killed abattoir dressed hogs hold quite firm. There is, however, a good business passing in smoked hams and bacon, for which the demand is increasing. All sorts are steady as to price. Lard is unchanged as to value and is being liberally dealt in. Quotations are:—Barrels heavy Canada short cut mess pork, \$25.00; tierces heavy Canada short cut mess pork, \$37.00; half barrels do., \$12.75; Canada short cut back pork, (family), \$24.00; half-barrels do., \$12.25; heavy Canada mess pork, long cut, \$24; heavy Canada short cut clear pork, \$24; half-barrels do., \$12.25; light Canada short cut clear pork, \$24; heavy

flank pork, \$23; best brand pure lard, 20 lb. pails, \$2.15; compound do., \$1.80; hams, 12½c to 14c; bacon, 11c to 15c. In fresh killed abattoir dressed hogs, sales were made at \$9.50 to \$9.75 per 100 lbs. Chicago, Sept. 24.—January provisions closed from 12½c to 15c higher. Future quotations:—Pork, Sept., \$16.80; Dec., \$15.25; Jan., \$15.35; May, \$14.37½. Lard, Sept., \$11.70; Oct., \$10.07½; Dec., \$9.05; Jan., \$8.77½; May, \$8.17½; Nov., \$9.40. Ribs, Sept., \$11.50; Oct., \$11.10; Jan., \$8.15; May, \$7.80. Cash quotations—Mess pork, per barrel, \$16.75 to \$16.80; lard, per 100 lbs., \$11.57½ to \$11.60; short ribs, sides, loose, \$11.35 to \$11.45; dry salted shoulders, boxed, \$9.25 to \$9.50; short clear sides, boxed, \$11.12½ to \$13.37½. Liverpool, Sept. 24.—Bacon, Cumberland cut, strong, 66s; clear bellies, strong, 66s. Lard, prime western, firm, 53s; American refined firm, 56s. Tallow, Australian in London, firm, 32s.

WOOL.

A London cable of the 24th states:—Offerings at wool auction to-day numbered 13,247 bales. Medium cross breeds were very firm owing to continental demand. America purchased cross-

LA BANQUE NATIONALE.

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

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

By order of the Board of Directors.

P. LAFRANCE,

Manager.

Quebec, 23rd September, 1902.

El Padre Needles

10 Cents.

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.

CARTER BROS.,

Engineers and Millwrights,

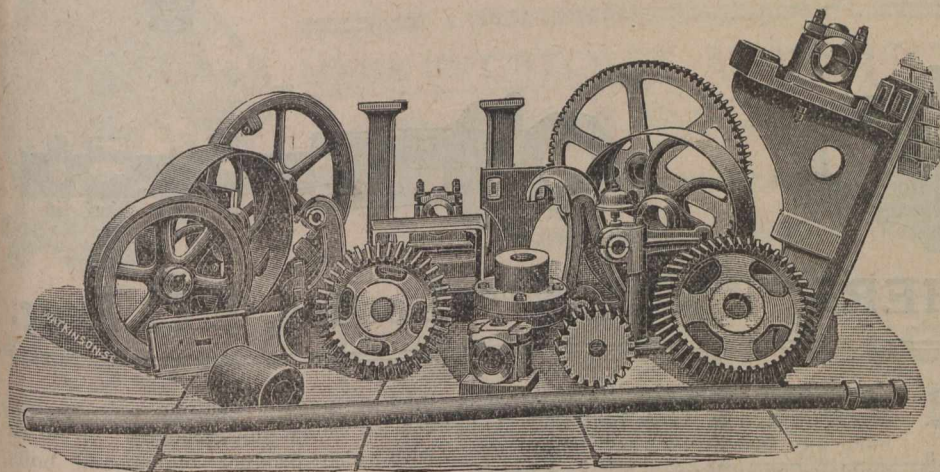
Bridge Street,
Rochdale, Eng.

Specialty in

Mill Gearing

of all kinds.

Special terms to Canadians, under
the New Preferential Tariff.



breeds moderately. Cape of Good Hope and Natal stock were in good demand. The withdrawals to date amount to 8,300 bales. Local trade is proportionately good and prices are very firm.

by plumbers, gas fitters, water engineers, ship-builders, etc. In short, this lamp or handy heater is simply invaluable and will be so admitted by every expert mechanic who ever

being sold in steadily increasing quantities throughout Europe; and it is with the desire of having it introduced in Canada that Messrs. Sinclair & Co. have deemed it advisable to thus

THE COMET INDUSTRIAL LAMP.

Among the numerous inventions of recent years the Comet Industrial Lamp for agricultural purposes has met with unstinted praise and a degree of success which has caused the manufacturers to many times enlarge their premises and output. This lamp, suitable for the various uses where heat and heat are to be forced at any required angle, is manufactured by Messrs. Sinclair & Co., at 19 Eldon St., London, E.C., England. A cut of this lamp in use for destroying weeds, switch brass, etc., may be seen on another page of this Journal, a glance at which will prove of absorbing interest, revealing, as it does, a new idea in agriculture as well as for the many used to which it can be readily applied



uses or sees one in use. Imagine for a moment the trouble and time saved (which means money saved) where this lamp can apply melting heat to fixed pipes, etc., where otherwise they would require to be removed. This lamp, in its many forms for the several uses to which it can be placed, is

illustrate it to our readers. This firm will be pleased to send an illustrated catalogue of these lamps and fittings to any interested dealer, feeling confident that once interest is shown sales will follow.

Reference is thus made to them in the firm's catalogue:—

Cable address: "FRIMAIRE, LONDON."

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

FRY, MARRIAN & WELLS,

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

ENGLISH HARDWARE
and
CUTLERY GOODS.

SOLE EXPORT AGENTS FOR

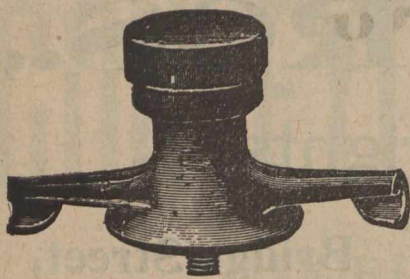
Messrs. SHRAGER BROTHERS, Calcutta. HESSIAN CLOTH and JUTE SACKS.

Special Terms to Canadians under the new Preferential Tariff.

Correspondence Invited.

Telegrams: "ISOLABLE," London.

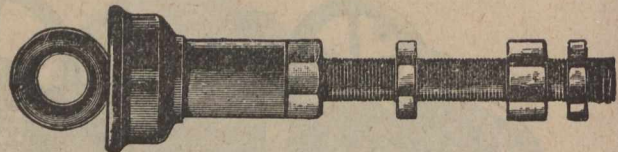
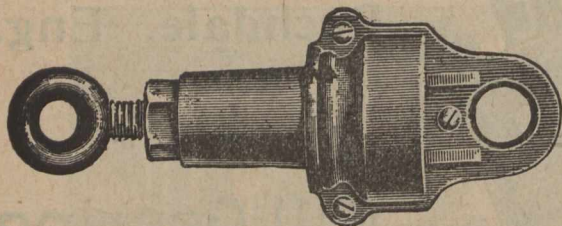
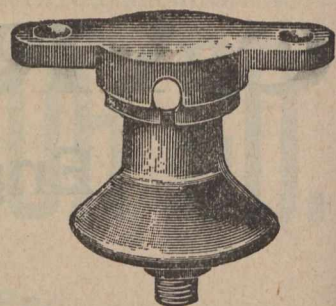
OVERHEAD



Line

AMBROIN

Material



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

On Admiralty and war lists. Industrial lamps are now generally acknowledged to be a necessity whenever a safe and brilliant light is required, but their use hitherto has been to some extent limited, owing to many defects in their construction, resulting in a heavy carbon deposit in the burner or vaporizing chamber, necessitating constant cleaning and frequent renewal, at considerable expense. Experience has proved it to be a matter of the greatest difficulty, indeed impossibility, to procure heavy oils of a uniform consistency, and in consequence of this

it has been found hitherto impossible so to adjust the lamps that they shall burn any and every kind of oil. The Sinclair-Comet lamp burns petroleum, whose flash point is about 86 or 90 degrees. Russian preferred. The "Sinclair-Comet" is a vapor lamp. The maximum economy in burning oils is in vaporizing oils. Note.—The minimum economy in burning oils is to do so in a liquid state by the aid of steam or compressed air. No danger from scaling or corroding. Light oils, such as refined petroleum, are not affected by changes in the temperature, and give less trouble than heavy oils, which

thicken in cold weather. Heavy oils besides being disagreeable to work with, also produce blains and boils on the user. The "Sinclair-Comet" Industrial lamp is made in various sizes so as to meet all possible requirements of contractors, engineers, shipbuilders, wharves, docks, railways, break-down gangs, quarries, collieries, sugar, coffee, tea and other plantations, fishing fleets, etc.

The "Sinclair-Comet" Industrial lamp burns petroleum oil (Russian lustre preferred), flash point, 86 to 90 degrees; specific gravity, 825 degrees. These lamps are invaluable for water engin-

CROSS & CO.,

(FREDERICK ESCOTT & HENRY CROSS.)

Manufacturers of
Table Stationery.

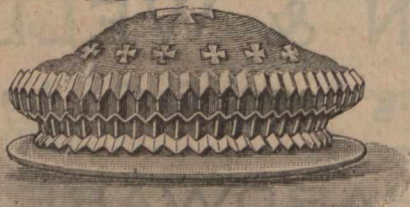
Trade  Mark.

THE "CROSS" BRAND



PIE DISH FRILL

- Dish Papers,
- Dessert Papers,
- Ham Frills,
- Outlet Frills,
- Souffle Cases, &c.



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

Made in London from British Materials by British Workpeople Only.

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

NOTE—These Cars are supplied 33 1/4 p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff.

"CRYSTOGRAPH" Transparencies of King Edward VII. and Queen Alexandra.

Original in Design. Rich in Colour.

LANDEKER & BROWN,

28-30, Worship Street,

London, E.C., ENGLAND.

Cuts will be inserted as soon as received.

Richard Green & Sons,

13, Bartlett's Buildings, Holborn Circus,
London, E.C., ENGLAND.

The Continental Table Glass Co.

Illustrated List for the Colonies on Application.

Crystal and Demi-Crystal.

Tumblers — 1/4-pt., 1-5 qt., 1/2-pt., 3/4-pt. and 1-pt. plain, cut and etched. Barrel, Flanged, Conical and Straight Shapes.

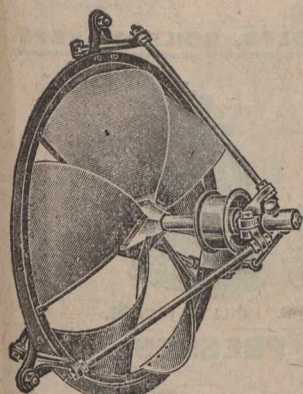
Wines,—Clarets, Groggs, Elgins, etc. Bottles and Ups and **Soda Tumblers.**

Telegrams: "Caisse, London."

Cuts will be inserted next week.

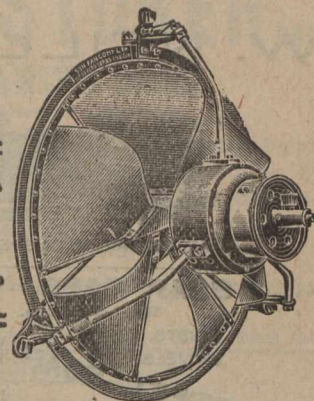
"Sun" Ventilating Fans

Highest Efficiency, Strength and Lightness



Belt Driven.

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.



Electrically Driven.

For All Ventilating, Drying and Cooling Purposes

"Sun" Fan Co. Ltd.,

GENERAL BUYING AGENTS WANTED.

40a Thornton Road. BRADFORD, ENG.

Special prices to Canadians under the New Tariff.

eers, plumbers, gas engineers, ship builders, etc. No. 0 lamp with a 500 C. P. burner, will melt the lead out of a 3 in. water or gas main in six minutes, and 1,000 C. P. burner in about four minutes. A 500 C. P. burner will melt 7 lbs. of lead in four minutes, or 56 lbs. in 14 minutes. A 1,000 C. P. burner will melt 56 lbs. in 10 minutes, besides heating soldering irons and pipes for bending, etc., etc.

The "Sinclair-Comet" Lamp for melting lead out of large water mains. Great saving in cost and labor and no

danger of injuring the flange. At the New River Co.'s works, Clerkenwell, an 18-inch diameter water main was melted out in 20 minutes; a 20-inch water main was melted out in 28 minutes.

Testimonials, 1896. Silver medal, fireman's congress and exhibition, 1893. Diploma of merit, Royal Naval exhibition, 1891. The "Sinclair-Comet" lamp is now used by forty English and thirty-five foreign railway companies. The Royal National Lifeboat Institution have ordered 21 additional lamps, after

having 8 on trial for 8 months. The number has been largely increased, additional orders having been placed. Over 50 now in use. This year, 1898, they have 70 in use.

Extract from a letter received from the Royal National Lifeboat Institution, dated 24th November, 1891:—The Chief Inspector writes—"The Committee at their meeting had under consideration the reports as to utility, etc., they had received from the honorary secretaries, as to the eight stations to which your 'Comet' lights had been

Cable Address: EILLS, Liverpool.

EILLS & COMPANY,

LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

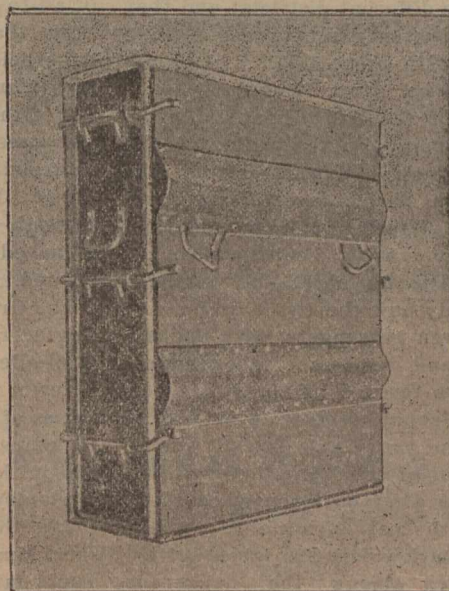
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New Preferential Tariff

SOAP FRAMES

PATENTS—No. 5107/98; No. 10362/99.



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

Easily Erected. Self-Caulking. Guaranteed not to Warp. Wheels and Axles fitted if required.

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

Soap Trade Supplied under the new Tariff

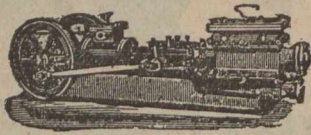
Telegrams: "NEILL, ST. HELENS."

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

Soap Machinery

. . BONE AND TALLOW DIGESTERS . .

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



SOAP, OIL, AND TAR SPECIAL PUMPS.

SOAP PANS, TANKS,
With all Fittings.

HOISTS.
SWIVELS.

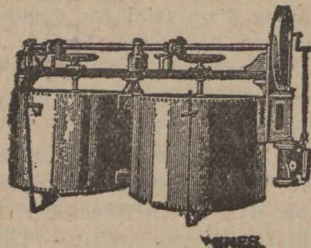
STEEL SOAP FRAMES
The Best
in the Market.

CRUTCHING MACHINES

New Bar-Cutting and
Tabletting
Machines.

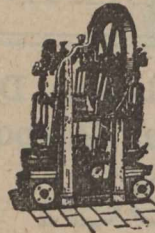
MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

GLYCERINE PLANT,
With Fire or Steam Evaporation.



**SOAP
COMPLETE PLANTS
CHEMICAL**

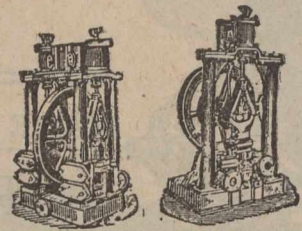
All on Newest Design.



VERTICAL FRAME PUMPS FOR LIQUORS.

BRASS AND IRON CASTINGS
OF EVERY DESCRIPTION.

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



CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

In Cast Iron
or Gun Metal.

CHEMICAL PUMPS,
Pans
and Stills.

NOTED
AIR COMPRESSORS,
With Improved Valves.

Causticisers.
Agitators.

MECHANICAL FURNACES,
Absorbers,
Hoists, Cranes,
Winches.

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



AIR COMPRESSORS & BLOWING ENGINES.

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

furnished, also those from the inspectors of the different districts; and they approve of twenty more stations being supplied with these lights." One additional since. Over 50 now in use.

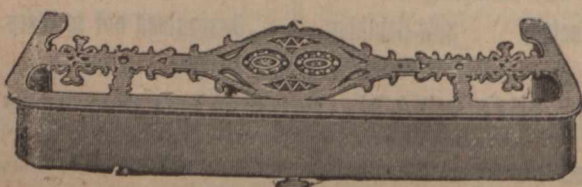
Wreck of the S.S. "Eider." Important testimony of the value of the "Comet" lamp. Extracts from the Daily News, Wednesday, February 3rd, 1892.—The Wreck of the "Eider."—(From our special correspondent).—Ventnor, Tuesday night.—"It has been told already how the two hundred and twenty-seven passengers, with delicate children and helpless babes among them, were rescued by the gallant efforts of lifeboat crews from Atherfield, Brightstone range and Brooke yesterday. Much of this splendid work had to be done after dark, or when there was only the pale gleam of a crescent moon to mark where the waves settled and swirled among the dangerous shoals. Coming back, however, the

boats' crews had a cheery beacon, best of all to guide a lifeboat, in the Comet light that flared above the cliffs at Atherfield, and flashed its searching rays along the ragged headlands. By aid of this effective beacon the last of the passengers were brought safely on shore without a single mishap, though many of them had to be dragged through the raging surf, and all were drenched before their feet touched firm ground.

The Great Northern Railway, District Engineer's office, Boston, June 18th, 1896.—Dear Sirs,—I am obliged by your letter of the 17th instant enclosing two copies of instructions for lighting Comet lamps. Quite recently to repair a slip in the river wall at Lincoln I had to employ men night and day, and then found the two lamps you supplied a short time ago, of the greatest service. Yours faithfully, C. A. Kirby, M. Inst. C. E., District Engineer.

PATENT REPORT.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life building:—Canadian patents—C. H. Stainton and J. H. Prouse, valves; J. H. Tanner, wire stretchers; C. Emery, speed and propelling mechanism for bicycles and other foot-driven machinery; A. Drouillard and M. Teshen, water closet ventilators; J. Kippen & R. M. Kippen, automatic milk agitator; J. C. Fountain and J. Schram, device for delivering exhaust steam and water to the boiler; F. L. H. Sims, machines for generating acetylene from carbide of calcium; H. Larose, baling presses; S. George, valves. American patents—T. Bearman, ditching machine; H. L. McGowan, signalling-machine; T. F. Melanson, car-coupling; W. A. Milne, peat-press; F. Paul &



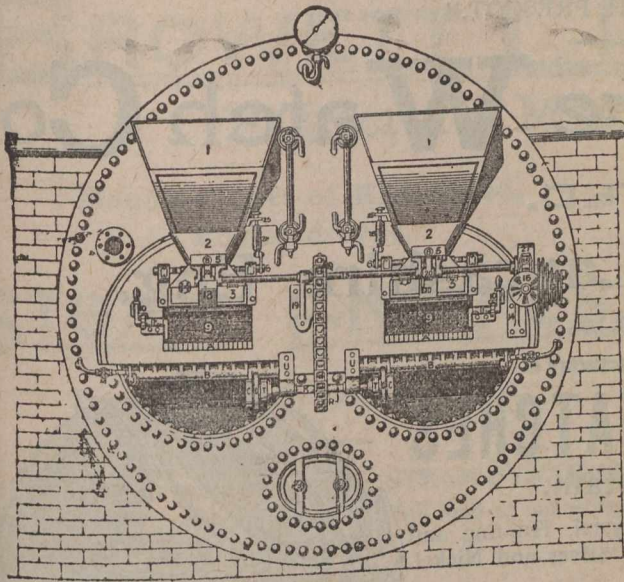
R. GREENLESS & Co.,

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

Works, 30 East Howard Street.

Illustrated Price Lists on Application.

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



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

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

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

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

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

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

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

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

Manufacturer for Canadians, under the new Preferential Tariff.

A. F. Gundlack, carbureter; A. W. Robinson, dredge-bucket; A. W. Robinson, boom for dredges, excavators, etc.; A. W. Robinson, hoisting-gear for dipper-buckets for use upon dredges, steam-shovels, etc.; A. W. Robinson, steam-shovel; C. W. Vollman, air-cooling and purifying apparatus; C. H. Burden, latch.

Owen N. Evans, solicitor of patents and expert, Temple building, reports the following patents granted to Canadians:—United States—Furnace, Donald S. McDonald; clothes-pounder, Kenneth D. McLay; toy, John B. Sloane; catamenial bandage, John F. James and Robert M. Kippen; grain-car door, George Stirrett; pneumatic railway-signal, Cyrus S. Dean; roller-bearing, Albert E. Henderson; compensating or-

gan-pipe, John A. McIntosh and William McIntosh; roller-bearing, Albert E. Henderson. Canada—Glass wash boards, Chas. Furlong; artificial jewels, Jas. Guindon; a fence post, Adolphus H. Cook, et al.

SALE OF INVENTIONS.

J. Bolton assigned the entire right in patent No. 644,397, embodying improvements in moulds for cement troughs, in the State of Kansas, to Messrs. Werb & Shaw, of Auburn, Neb., in consideration of \$5,000. The assignment was recorded April 9, 1902.

In an assignment recorded April 14, 1902, C. H. Gunn granted to T. H. Cummins and E. H. Benedict, of Salt Lake City, Utah, the exclusive right to make, use and vend his invention of

wagon brake, No. 696,170, in the State of Utah, in consideration of \$3,000.

Lucius C. West assigned to George W. Parker, of San Francisco, Ca., all his right, title and interest in patent No. 549,151, embodying a process of treating gypsum rock to imitate chalcidony, in consideration of \$5,000. The assignment was recorded April 24, 1902.

Communication of Messrs. Marion & Marion, patent attorneys, Montreal, Canada, and Washington, D.C., U.S.A.

AGRICULTURE IN BRITISH COLUMBIA.

Agriculture was the principle subject discussed at a recent meeting of the Victoria, B.C., Voters' League. To the

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

THE ELIXIR  OF LIFE

By Appointment to Her late Majesty, Queen Victoria.

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

Awarded Gold Medals at all Exhibitions.

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

Recommended by the Leading Physicians.

TURTLE JELLY.

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

TURTLE SOUP.

In pint Glass Flacon, 7/; Tins, 5/; do 1/2 doz., in case, 42/; do. Tins, 30.

Delivered Carriage Free in Great Britain.

SPECIAL TERMS TO EXPORTERS.

T. K. BELLIS, 15 Bury Street, London, E.C., Eng.

LIVE TURTLE.

PRESERVED TURTLE.

SUNDRIED TURTLE.

(Cut will be inserted as soon as received.)

Pamphlet on Application.

Telegrams: "WATCH, PRESCOT."

The Lancashire Watch Co.

LIMITED.

PRESCOT, Lancashire, Eng.

The Largest Manufacturers of

ENGLISH WATCHES

In Great Britain.

Keywind and Keyless in Crystal, Hunting and Half-Hunting Cases in Gold, Silver and Nickel

SPECIALITIES FOR THE CAPE TRADE.
SPECIAL TERMS TO SHIPPERS.

Indent for "Lancashire" Watches. Catalogues and Price Lists Free on Application by the Trade.

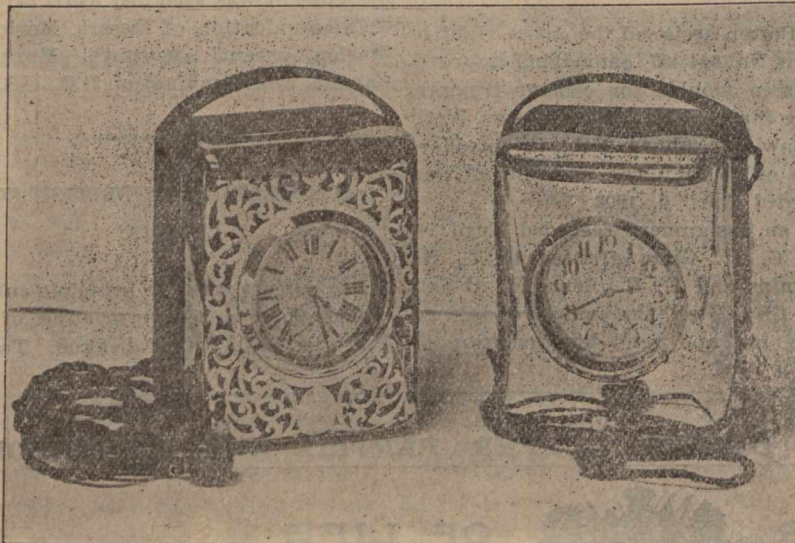
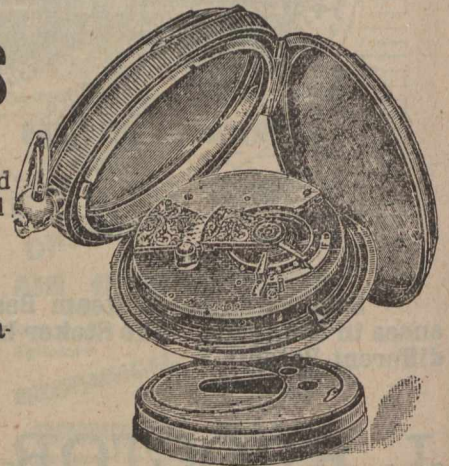
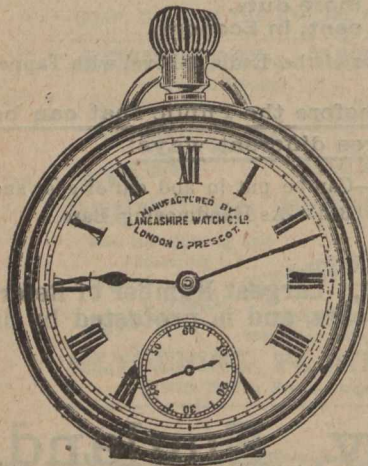
LONDON OFFICES:

56 to 60 Holborn Viaduct, E. C., England.

Birmingham Offices:—62 ALBION STREET, ENGLAND.

AGENTS FOR CANADA:

Messrs. ELLIS & Co., King St. West, TORONTO, Ont



Above Cut represents the Latest Novelties in our

"Meteor" Electric Light Cases

Solid Silver Fronts, 5 x 4 x 3.

Catalogues and F. O. B. London prices, under the new Preferential Tariff,
33 1/3 p.c. reduction off British goods.

—MANUFACTURED BY—

EVANS & MANGER, Hatton Garden, LONDON, Eng.

meeting were submitted a report on the arable land on Vancouver Island and a most interesting statement by Frank Moberly, dealing with the whole province. The former, which was read by F. W. Best, is as follows:

"There are lands available for colonization on both the eastern and western coasts of the north end of Vancouver Island. In the vicinity of Cape Scott there is a considerable area of meadow land, part of which has been set apart for a Danish settlement. Along Campbell river there is some excellent land, while in the Salmon river valley there are about 1,000 acres to the mile of river valley, this land being of the finest quality and well situated for farming purposes."

Mr. Best supplemented the report by estimating the total of the number of acres available at 162,700. Allowing 100 hundred acres for a farm, there would be 1,627 farms, besides grazing land. He then read the report from Frank Moberly as follows:

"The Voters' League is moving along the right line in taking up the question of agriculture. There is nothing so materially important to a country as its agricultural interest, and there is no portion of the continent where agriculture seems to be carried on in such a disjointed sort of way as in British Columbia, very little attempt being made to meet the requirements of the home market, as we import from the United States about a million dollars' worth of farm produce in addition to

BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester England.

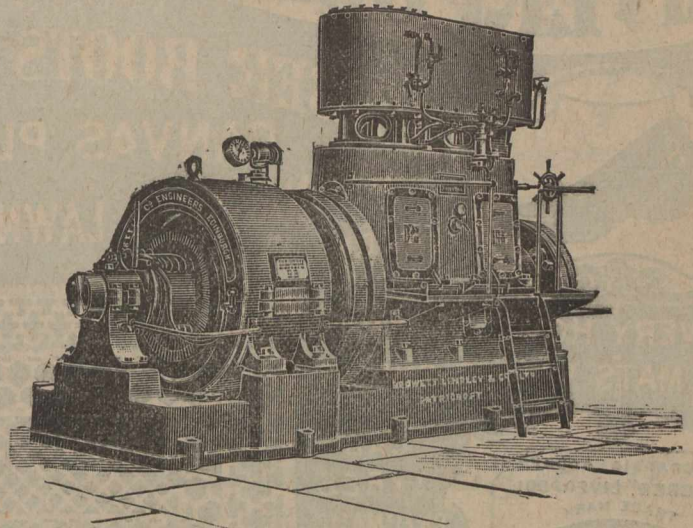
Manufacturers of High-Speed,
Enclosed Type,

STEAM ENGINES.

For Driving Dynamos Direct.

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

SOUND & RELIABLE BRITISH MANUFACTURE.



STOCKS AND BONDS.

NAME.	Par Val'.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mo	Dates of Dividends.	Per Cent. Price Sept. 25 (Bid)	Cash value per S.
British North Am.	243	4,866,666	4,866,666	1,776,333	3	Apl. Oct	136	330 48
Can Bank of Commerce	58	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	160	80 00
Commercial, Windsor..	40	600,000	360,000	60,000	3	.....	165	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	160	90 00
Halfax Banking Co	20	600,000	600,000	500,000	3 1/2	Feb. Aug	158	79 00
Hamilton	100	2,000,000	2,000,000	1,600,000	5	June	230	230 00
Hochelaga	100	1,999,700	1,967,000	950,000	3 1/2	June Dec	107 25	155 00
Imperial	100	2,500,000	2,500,000	2,125,000	5	June Dec	229	229 00
Merchants' Can.	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	179	1 9 00
Moisons	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	216	108 00
Montreal	200	12,000,000	12,000,000	8,000,000	5	June	259	518 00
Nationale	30	1,469,700	1,430,550	350,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,800,000	4 1/2	Feb. Aug.	232	232 00
Ontario	100	1,500,000	1,400,000	425,000	2 1/2	June Dec	185	135 00
Ottawa	100	1,994,900	2,000,000	1,765,000	4 & 1/2	June Dec	206	206 00
People's of N. E.	150	180,000	180,000	155,000	4	June Dec	250	375 00
Provincial	25	873,487	800,000	800,000	3	June Dec	155	155 00
Quebec	100	2,500,000	2,500,000	781,248	3	June Dec	117	117 00
Royal	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb. Aug	179	1 9 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	116 50
Standard	50	1,000,000	1,000,000	850,000	5	April Oct	233	250 00
Toronto	100	2,500,000	2,500,000	2,600,000	5	June Dec	250	112 35
Traders	100	1,500,000	1,500,000	350,000	3	June Dec	112 1/2	75 00
Union (Halifax)	50	800,000	900,000	505,606	3 1/2	Mch Sept	150	123 00
Union of Canada	100	2,000,000	2,000,000	650,000	3	June Dec	123	.....
Western.....	100	500,000	401,239	150,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co	50	630,200	630,200	192,000	3	Jan July	166	164 50
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4 1/2	Jan	.....	.....
Brit. Can. Loan & Inv. Co..	100	1,937,900	398,481	120,000	2 1/2	Jan July	123	123 00
Brit. Mortg. Loan Co	100	450,000	389,214	130,000	3	Jan	65	65 00
Can. Colored Cot. Mills Co..	100	2,700,000	2,700,000	350,000	3	Jan July	90	90 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	115	57 50
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,490,057	3 1/2	Jan July	114	57 00
Can. Sav. & Loan Co.	50 & 7 1/2	750,000	750,000	450,000	2 1/2	Jan July	136	136 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	40,000	2	July Dec	72	36 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,200	40,000	1 1/2	Jan	124	62 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	6	Mar	61	61 00
Dominion Cotton Mills Co	100	3,333,600	3,333,600	356,752	3	Jan July	112	112 00
Hamilton Prov. and Loan..	100	1,500,000	1,100,000	356,752	3 1/2	Jan July	179	89 50
Home Sav. and Loan Co	10	2,000,000	200,000	890,000	4 1/2	Jan July	70	70 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	175,000	3	Jan July	111	111 00
Imperial Loan and Inv. Co.	100	732,724	730,647	210,000	3	Jan July	68	34 00
Landed Banking and Loan ..	100	700,000	700,000	87,500	3	Jan July	110	50 00
Lead. & Can. Loan and Ag.	50	1,000,000	877,287	160,000	3	Jan July	55	55 00
London Loan Co	50	679,700	678,550	50,000	2	Jan	166	66 40
Manitoba & North-W. Ln Co	100	1,500,000	2,000,000	.....	5	April Oct	241	96 50
Montreal Telegraph Co.....	40	2,000,000	2,998,640	560,318	2 1/2	Feb.	250	140 00
Montreal Gas Co	40	3,000,000	4,500,000	600,000	4	Mch.	130	130 00
Montreal Street Ry. Co.....	50	5,000,000	1,400,000	.....	4	Feb	65	65 00
Montreal Cotton Co.	100	1,400,000	1,250,000	.....	3 1/2 & 1	Aug Sep	137 1/2	34 37
Merchants Cot. Co.	100	1,250,000	500,000	350,000	3	Mch July	.....	.....
Mont. Loan and Mortg.	25	500,000	314,386	150,000	3	Jan July	131 1/2	60 75
Ont. Indus. Loan and Inv.	100	466,800	314,386	560,000	3	Jan July	24	12 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	50,000	2	Jan July	70	35 00
People's Loan and Dep. Co.	50	600,000	373,720	87,500	3	Jan Nov	105	105 50
Real Est. Loan Co	40	373,720	2,088,000	162,355	3	May	99	99 00
Richelieu and Ont. Nav. Co.	100	2,088,000	2,250,000	320,155	.....	Jan.	136	136 00
Mont. Heat, Light & Power Co	100	2,250,000	2,000,000	250,000	2 1/2	Jan.	76 1/2	76 50
Toronto Electric Light Co.	100	2,000,000	724,540	.....	.....	Jan. * July	121	121 00
Toronto Mortgage Co	50	1,445,860	6,000,000	.....	.....	.....	112 1/2	112 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	.....	.....	.....
Windsor Hotel	.....	.....	.....	.....	.....	.....	.....	.....

* Paying quarterly dividends.

what is brought in from the eastern provinces made up of various items of produce, which can all be raised here, easier and cheaper, than in any other part of Canada, and for which there is always a good demand and high prices. Besides our own wants, we should be able to supply the Yukon trade. I am going to speak principally of the Mainland, as I know little of the Island, and will leave that for others to deal with who are more intimate with that section. British Columbia is not an agricultural country, but it has tracts of arable land of more or less extent throughout the districts of East and West Kootenay and Yale, which are of surpassing richness and are capable of raising crops of any kind—grains, hay, vegetables or fruit, and dairying should everywhere be successful. But there are difficulties in the way. The first perhaps the most important, is that the land is blanketed by people who are holding it for speculation at absurd prices, \$40 or \$50 an acre. In a large number of cases they have no legal claim to the lands and pay no taxes; but an intending settler goes looking for lands in these districts, sees the posts with a notice on them, and gives the lands the go-by, as it may take a week's travel to the nearest land office to find out if the land is really taken up or not, so that he cannot afford the time or expense to make inquiries. Another drawback is that a large portion of the land will require irrigation. This in East Kootenay can be accomplished over large areas and easier and more cheaply than in other sections of the province, owing to the conformation of the country, but it is quite possible in many parts of the other districts to carry on irrigation work successfully. As it would take too long to go into details, I will not describe it more minutely.

Now, all these districts should be carefully examined and reported on by the government, giving the position

ESTABD 1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL,
GYMNASTIC & LAWN TENNIS SHOES

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

WASHERS
AND
ALL KINDS OF MECHANICAL
RUBBERS, INDIA RUBBER THREAD

24 ALDERMANBURY
LONDON
ENGLAND
20 RUE DE MARAIS
PARIS
FRANCE

TELEGRAPHIC ADDRESS:-
"RUBBER," LIVERPOOL.
TRADE MARK
LIVERPOOL RUBBER CO. LTD

CAB
TYRES
PNEUMATIC
CUSHION
AND
SOLID
TYRES

HEAD OFFICE & WORKS
VAUXHALL RD LIVERPOOL ENGLAND

and amount of any arable land available for settlement, what market and what mode of communication there is, and whether or not irrigation would be necessary, so that an intending settler may know exactly where he is to go, and what he is to expect. This report should also show what tracks of arable land are held and not worked, and steps should be taken to at least double tax land that is so held, or else let it revert to the crown as, with the limited amount of agricultural land in this province, every acre should be cultivated and none of it allowed to lie waste or to be used for cattle ranges.

Immediately after making a preliminary examination of the country, steps should be taken to survey those lands fit for farming in blocks of from 20 to 100 acres, and confining ownership as much as possible to blocks of that size. Every assistance and en-

curagement should be given to settlers taking up those lands to go into mixed farming and dairying.

Large individual land holdings are a mistake, and have resulted disastrously wherever tried in Canada, as, on account of the scarcity of agricultural labor, the land is poorly cultivated, weeds increase, and the soil is exhausted. Take France as an example, where the holdings are small. The average product per acre is ten times the average in Canada, and more than that above the States. A man with a small farm and enough stock on it to keep up its fertility can make every acre that he works pay, and pay well. There is a ready market all over the province for farm produce, and prices are always at the top notch, and always will be as long as the mining industry lasts.

After the examination I have spoken of has been made, it will be found

that different classes of settlers will be required for different localities. For one, those who understand irrigation; for another, those who understand the clearing of land, and handling of heavy timber, etc. Then, steps should be taken to reach out for exactly the class of settlers required for each locality, and take them there. Just here I would say to the gentlemen taking up the question of settling Vancouver Island, that I would recommend them to try to induce some settlers to come here from the counties of Glengarry and Bruce, in the province of Ontario, and from the province of New Brunswick. They understand bush clearing thoroughly, and the climate here would compensate them for a great many of the drawbacks.

Dairying is an industry that special attention should be paid to. Everywhere from the eastern boundary of the province to the coast, timothy and red

GLASGOW, LIVERPOOL & CARDIFF.

W. B. DICK & CO., Limited.

RAPE AND COLZA OIL REFINERS,

lubricating Oil Manufacturers,

inseed Oil Merchants and Boilers.

Speciality:—Pale Boiled Linseed Oil.

60 ST. MARY AXE, London, E. C., ENGLAND.

WORKS:—ROTHERHITHE, S. E.

RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

"Union" Hair Belting

... AND THE ...

"HERCULES" Solid Woven COTTON BELTING.

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

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

Special lines in "Self-Lubricative" STEAM ENGINE AND PUMP PACKINGS.

Samples and prices free on application.

Address: **Waterloo Mills, Oldham, England.**

Special Prices to Canadians under the New Tariff.

and white clover and all root crops will grow to the greatest advantage: the climate is all that can be desired, and even where the climate is most severe, the housing of cattle is a small matter, as any severe weather never lasts more than a week or two at the outside, and is not to be compared with the drawbacks suffered by the farmers of Ontario, Quebec, Manitoba and the Northwest, who have on an average of five or six months to house and feed their cattle; and yet those farmers sell their products at a profit in British Columbia, where the same articles could be produced in abundance and perfection at, I am bound to say, half the cost and exertion. Last year in the Similkameen country, where nature has done everything possible to make it a perfect dairying country, I was purchasing butter at 50 cents a pound, made in Western Ontario, and drinking milk canned in Nova Scotia. There is something wrong about that, is there not? And does not the very

same state of affairs exist everywhere else in British Columbia? And yet the cry is: "No market!"

According to the Trade and Navigation Report for 1900, the last I have seen, we import 536,913 pounds of butter from the States, and I imagine that amount is exceeded by our imports from the eastern provinces.

In the matter of beef, by the farmer raising small herds and farm-feeding them, we would have a great improvement in the quality of beef. We now pay first class prices for a very inferior article, and, as I said before, I would not allow any arable land to be monopolized for cattle ranging purposes.

Pork is another article which would pay to raise, the imports from the States alone in bacon and ham being 3,089,608 pounds for 1900. Now, in Ontario (from which we also get a great quantity of these articles) the farmers found they were unable to compete with the Northwest in wheat,

so they turned their grain into pork with the most favorable results.

I might say here that everywhere, besides the arable land, there is plenty of waste land with good pasturage for all kinds of stock.

I will just touch on the fruit question. Fruit does well in the Upper Kootenay valley, in the Fort Steele district, along Kootenay lake wherever there is any soil; in the Kettle river valley, the Okanagan, the Similkameen, the Chilliwack, and Nicola districts, the trees are most prolific bearers and require the minimum of attention. Yet, outside of the Okanagan and Chilliwack districts, little has been done in this line, although we import from the States apples, cherries, plums, peaches and small fruit to the tune of \$90,000 per year, besides what comes from Eastern Canada in the shape of fresh fruits and the vast quantities of canned fruit. We should be able to supply our own market with fruit, as also that of the Yukon

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

Refrigerating & Ice Making Machinery.

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

Manufactured by us at our Works, Queen Square, W.C., Eng., and guaranteed to be of the Highest Excellency in Design Material and Workmanship. We carry out Cold Storage work in any part of the world.

We Undertake the Following in any part of the World:

To advise and report upon Cold Storage Projects. To survey sites of proposed works with Piers, Jetties and Sidings. To design and supervise the installation of Freezing and Cold Storage Works. To supply complete equipments, including Steam Boilers, Engines, Compressors, Electric Plant, &c., &c.

ARTHUR G. ENOCK & CO., REFRIGERATING ENGINEERS,

407 to 409 Birkbeck Bank Chambers, Southampton Buildings, Holborn, London, W.C., Eng.
And Hampsons Buildings, (Box 471), DURBAN, SOUTH AFRICA

(Cuts will be inserted as soon as received.)

JOHANNESBURG, BOX 5463.

LIABILITIES. Bank Statement to Govt. Month ending Aug. 31, 1902		Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes Circulation	Bal. due to Dom. Gov. aff'r ded'ct. adv'nce for credits, &c.	Balance due to Provincial Govts.	Deposits by the public, payable on demand in Canada.
1	Toronto	\$3,000,000	\$2,500,000	\$2,499,440	\$2,599,440	10	\$2,480,972	\$ 32,215	\$ 123,536	\$ 4,563,165
2	Commerce	3,000,000	8,000,000	8,000,000	2,000,000	7	6,408,433	324,396	346,050	13,812,375
3	Dominion	3,000,000	2,638,800	2,642,000	2,642,000	10	2,370,944	23,591	60,637	5,466,227
4	Ontario	1,500,000	1,400,000	1,400,000	425,000	6	1,264,397	17,607	283,423	2,524,477
5	Standard	2,000,000	1,000,000	1,000,000	350,000	10	948,288	21,461	139,792	2,198,769
6	Imperial	4,000,000	2,368,400	2,305,924	2,385,036	10	2,461,961	13,025	252,937	5,908,002
7	Traders	1,500,000	1,350,000	1,350,000	350,000	6	1,338,845	.....	90,607	2,008,536
8	Hamilton	2,500,000	2,000,000	2,000,000	1,600,000	10	1,877,170	21,368	809,923	4,149,675
9	Ottawa	2,000,000	2,000,000	2,000,000	1,765,000	9	1,911,011	25,394	9	2,302,131
10	Western	1,000,000	500,000	419,389	150,000	7	380,305	.....	.....	372,909
11	Sovereign	2,000,000	1,300,000	2,031,200	190,000	Nil.	371,495	.....	.....	668,096
	Total, Ontario	30,500,000	25,602,200	25,148,453	14,956,476	.....	21,763,821	479,057	2,111,914	44,474,362
12	Montreal	12,000,000	12,000,000	12,000,000	8,000,000	10	7,407,997	1,537,515	337,784	22,305,927
13	British North America	4,866,666	4,866,666	4,866,666	1,776,333	6	2,492,048	5,295	18,290	5,496,990
14	Provincial Bk. of Can.	1,000,000	871,637	813,271	Nil.	3	791,078	18,240	79,930	162,660
15	Hochelaga	2,000,000	2,000,000	1,981,610	950,000	7	1,659,853	18,429	95,322	2,254,315
16	Molsons	2,500,000	2,500,000	2,500,000	2,150,000	9	2,450,714	17,998	45,054	4,709,821
17	Merchants	6,000,000	6,000,000	6,000,000	2,700,000	7	3,776,043	201,418	850	5,380,323
18	Nationale	2,000,000	1,500,000	1,490,463	350,000	6	1,437,544	13,545	65,398	1,444,956
19	Quebec	3,000,000	2,500,000	2,500,000	800,000	6	1,794,408	15,346	102,111	3,513,596
20	Union	3,000,000	2,201,500	2,000,000	650,000	7	1,870,324	5,066	986,481	2,867,814
21	St. Jean	1,000,000	500,200	263,417	10,000	6	122,968	.....	25,828	28,369
22	St. Hyacinthe	1,000,000	504,600	327,290	75,000	6	277,040	.....	5,307	86,572
23	Eastern Townships	2,000,000	2,000,000	1,978,155	1,200,000	7	1,629,520	24,055	5,439	1,285,632
	Total, Quebec	40,366,666	37,444,603	36,725,372	18,661,333	.....	25,710,137	1,861,907	1,768,294	49,532,495
24	Nova Scotia	2,000,000	2,000,000	2,000,000	2,800,000	9	1,975,327	238,341	.....	4,975,705
25	Royal Bank of Canada	3,000,000	2,000,000	2,000,000	1,700,000	7	1,929,144	94,656	.....	2,863,455
26	People's	800,000	700,000	700,000	280,000	6	679,653	14,405	.....	581,055
27	Union	1,500,000	1,000,000	1,000,000	642,659	7	905,810	6,784	.....	782,691
28	Halifax B. Co.	1,000,000	600,000	600,000	500,000	7	575,246	18,204	.....	728,538
29	Yarmouth	300,000	300,000	300,000	40,000	5	75,324	8,786	.....	72,956
30	Exchange	280,000	280,000	266,070	40,000	5	77,568	.....	.....	60,357
31	Commercial, Windsor	500,000	500,000	350,000	25,000	6	323,981	5,161	.....	103,334
	Total, Nova Scotia	9,380,000	7,380,000	7,216,070	6,027,659	.....	6,542,063	386,437	.....	10,168,091
32	New Brunswick	500,000	500,000	500,000	700,000	12	486,934	45,191	.....	796,383
33	People's	180,000	180,000	180,000	160,000	8	157,940	3,924	.....	113,718
34	St. Stephen's	200,000	200,000	200,000	45,000	5	126,000	10,201	.....	96,417
	Total, N. B.	880,000	880,000	880,000	905,000	.....	770,874	64,316	.....	1,006,518
35	Merchants, P. E. I.	500,000	300,013	300,013	175,000	8	248,816	.....	461	458,140
	Grand Total	81,626,666	71,606,816	70,270,408	40,725,468	.....	55,035,701	2,791,717	3,880,669	105,639,606

and the Northwest, which are our natural markets.

Poultry and eggs are also required in large quantities to supply our own markets of the province and of the Yukon. The import of eggs for these two markets is about 700,000 dozen per annum from the States, besides those supplies by Manitoba and the eastern provinces. The same holds good with poultry, as we import about \$17,000 from the States, and our own market is largely supplied with turkeys from Ontario. Poultry can be raised anywhere, and to advantage, in British Columbia, and certainly if it pays the Ontario and Manitoba farmers to raise them, pay freight out here, and to contend with all the difficulties of their rigorous climate, it should surely pay the farmer here with everything in his favor.

For the raising of geese, ducks and turkeys there is an ideal region round

the shores of Kamloops lake, where the climate and all other conditions are perfect for the purpose. It is situated on the main line of the Canadian Pacific railway, and is centrally situated as regards the markets of the province and there are, no doubt, many other localities suitable for the purpose.

I will close my remarks by saying that the question of agriculture goes hand in hand with that of transport.

PETROLEUM AS FUEL IN THE NAVY

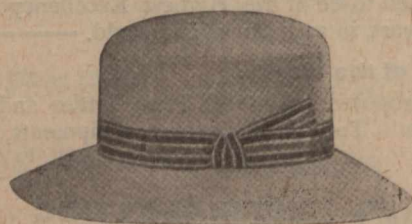
The forthcoming annual report of Admiral Melville, chief of the Bureau of Steam Engineering of the U. S. Navy Department, will contain an interesting chapter recounting the experiments which have been made by the bureau within the past year in the use

of petroleum as fuel under marine boilers. The principal tests described will include experiments on naval torpedo boats, on stationary and marine boilers installed on shore, and the recent comprehensive test of the oil fuel system as fitted to the Oceanic Steamship Company's steamer Mariposa on the long run from San Francisco to Tahiti and return.

One of the most important facts which have been demonstrated by the department's test, says the Oil, Paint and Drug Reporter, is the vast superiority of compressed air over steam for the spraying of oil in the fireboxes. The employment of steam for this purpose was open to several objections, chief among them being the fact that on an ocean-going steamer a large amount of fresh water was lost and must be replaced by the slow and costly process of distillation; also it was found difficult to control the steam

Panama • Hat • Company, C. & A. MUSKER, LTD., LIMITED, LIVERPOOL, ENGLAND.

59 Gresham Street, LONDON, E.C.. ENGLAND.



MANUFACTURERS OF

Ladies' and Gentlemen's Panama Hats,

For Canadians under the New Tariff.

MANUFACTURERS of every DESCRIPTION of Hydraulic & Electric Machinery.

Dock Machinery, Presses, Accumulators, Valves, Tube Coal Tips, Capstans, Stavers, Dynamos, Pumping Engines, Lifts, Power & Lighting Plants, Intensifiers. Motors, Cranes.

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

Telegraphic Address: "Muskers, Liverpool."

BANKS.	Dep. by public pay. after notice or on fix day in Can.	Deposits elsewhere than in Canada.	Loans from Banks in Can. secu'd	Depo. made by a d Balances Due other Bks. in Can	Balances Due other Bks or agts in U. K.	Balances Due bks or agts not in Can or U.K	Other Liabilities.	Total Liabilities.	
1 Toronto	\$ 10,286,744			\$ 332,161		1,825	\$ 168	\$ 17,770,789	1
2 Commerce	31,119,867	\$6,678,483		165,904		266,986	2,320	59,124,326	2
3 Dominion	15,148,424							23,069,824	3
4 Ontario	6,454,476							10,834,406	4
5 Standard	7,122,567			14,233				10,812,022	5
6 Imperial	12,073,372			73,426				20,783,225	6
7 Traders	7,470,474			7,438	178,653	10,851		11,105,405	7
8 Hamilton	9,705,115			29,180	230,681	2,887		16,827,595	8
9 Ottawa	8,462,212			11,119				13,212,378	9
10 Western	2,332,554			421			16,384	3,102,874	10
11 Sovereign	597,811			10,143				1,566,117	11
Total Ontario	110,774,915	6,678,483		644,575	1,169,591	28,442	18,881	188,399,611	
12 Montreal	40,681,421	24,956,928		820,605				98,048,179	12
13 British North America	8,408,667	1,940,651		140,893		1,031	11,770,763	30,047,808	13
14 Provincial Bk. of Can.	689,366		570,619				159,530	2,477,416	14
15 D'Hochelega	5,462,930			1,916	4,806		17,635	69,860	15
16 Molsons	11,646,247			365,663	68	75,216		19,310,234	16
17 Merchants	15,313,400	38,269		1,045,613	897,222		2,445	26,691,492	17
18 Nationale	3,786,558			16,240				6,769,215	18
19 Quebec	3,945,844			109,921	99,807			9,581,006	19
20 Union	5,694,333			8,896				11,438,453	20
21 St. Jean	259,297						2,643	439,600	21
22 St. Hyacinthe	1,075,661				101,419		8,462	1,444,581	22
23 Eastern Townships	6,103,951			55				9,218,585	23
Total Quebec	104,727,580	26,930,848	570,619	2,509,142	1,103,322	317,579	12,005,242	225,042,192	
24 Nova Scotia	11,719,463	1,946,924		409,543		594,554	4,171	21,664,030	24
25 Royal Bank of Canada	9,331,554	1,854,263		108,029	170,983	3,489		6,717,016	25
26 People's	1,961,846			10,016	59,954			3,321,903	26
27 Union	2,872,019	68,938		42,606	558,520		42,407	5,579,778	27
28 Halifax B. Co.	3,161,011			2,707	34,707		1,445	4,521,961	28
29 Yarmouth	413,147					1,585		570,215	29
30 Exchange	208,366						1,623	349,510	30
31 Commercial, Windsor	840,652			5,065			4,342	1,282,537	31
Total Nova Scotia	30,508,058	3,870,125		577,966	1,124,163	757,580	82,447	54,016,942	
32 New Brunswick	2,128,524			22,766				3,477,798	32
33 People's	286,543			2,273			785	570,180	33
34 St. Stephen's	202,949						1,753	487,507	34
Total New Brunswick	2,616,016			25,039			970	4,485,491	
35 Merchants, P.E.I.	426,060						14,414	1,148,391	35
Grand total	247,052,129	37,454,456	670,619	3,786,722	3,397,376	1,359,414	12,121,954	473,090,477	

Eastern Townships Bank bonus of one per cent. equal in all to a dividend of 8 per cent. per annum.

Bank of Toronto bonus of one per cent. equal in all to a dividend of 11 per cent per annum.

pressure, and hence the vaporizing of the oil. The use of an air compressor has clearly obviated these difficulties, and enables the spraying to be done under either high or low pressure, in accordance with the conditions of draft and combustion.

Another serious difficulty in the way of utilizing fuel oil that has been overcome was that impossibility of developing all the heat units in the petroleum under forced draft. Experiments had proven that, pound for pound, the efficiency of oil was greater than that of coal, but until recently it appeared that while the heat in a given quantity of coal could be realized more rapidly

under forced draft than under natural draft, it was not practicable to "drive" the burning of the oil. Appliances were recently perfected, however, by which artificial draft can be so applied to oil burners as to greatly increase the efficiency of the fuel and to place it in this regard on an equal footing with coal and leaving it unimpaired the numerous advantages which have heretofore been claimed for it.

Probably no series of tests have been conducted by the Navy Department under more rigorous conditions than those surrounding the comparative experiments with petroleum and coal. In one test the burning of coal under the

boiler was carefully observed by the most experienced members of the Chief Engineer's staff for a whole year, in order to secure absolutely reliable data concerning average service conditions. This boiler was then fitted for the consumption of petroleum, with the result that the greater efficiency of oil over coal for the generation of steam was incontestably shown.

Other similar tests have proven equally convincing as to the steam-producing capacity of petroleum, and the efforts of the Bureau are now being directed to developing devices to overcome minor difficulties which have arisen during the experiments.

A test of special importance was recently supervised on behalf of the Department by Lieut. Winchell on board the Oceanic Steamship Company's steamship Mariposa. While the text of the report in this case will not be made public in advance of the annual report of Admiral Melville, the Reporter's correspondent has been furnished with the general details of the experiment. The Mariposa is a steamer of 3,160 tons and was specially fitted up with an oil fuel system in a manner approved by the Navy Department. The vessel has 18 furnaces, only 12 of which were used in the test run. Two burners were installed in each furnace, but all the burners were not in use except at short intervals, when the engines were run at full power. The crude oil was atomized by means of an air compressor having a capacity of 1,000 cubic feet of air per minute compressed to 30 pounds. In order to guard against the collection of explosive gases in the fuel tank an effective method of ventilation was adopted and no trouble from this

ESTABLISHED 1773.

HOLMES & CO.

Derby, and 37 Margaret St.,
LONDON, W., Eng.

Appointed Coach Makers to
H.I.M. Queen Victoria in 1849,
H.I.M. King Edward VII, in
1902.

BUILDERS OF

(Cut will be inserted as soon as received.)

State and Private Carriages,
Omnibuses, Tram Cars and Motor Cars.

Contractors to the War Office for Ambulances and Wagons.

MAKERS OF HARNESS & SADDLERY.

BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom Govt. for s'c'rity of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep'm'de with&bal due from other bks. in Can.	Due from Bks or Ag in U. K.	Bal. due from bks not in Can or UK	Dom and Prov Gov Securitie's	Prov'l or Pub.Sec's not Can.	Railway & other bds deb & stocks	Call Loans on Bonds and Stocks in Can.	Call and short ins. not in Canada.	
1 Toronto	\$675,006	\$1,152,077	\$110,000	\$ 519,197	.....	2,694	9,781	\$ 869,498	\$ 236,201	\$ 35,508	\$2,921,293	2,502,982	412,000	1
2 Commerce	1,110,651	1,687,934	350,000	1,694,305	.....	32,285	915,823	919,087	1,440,629	214,007	4,803,736	4,483,660	3,593,000	2
3 Dominion ...	948,215	1,297,092	115,000	627,332	.....	318,396	145,479	1,686,586	95,860	711,840	2,865,217	5,948,144	.....	3
4 Ontario	113,924	271,834	70,000	327,359	.....	128,048	.....	240,998	50,000	226,466	1,147,018	783,056	.....	4
5 Standard	204,269	318,085	50,000	239,056	.....	146,388	.....	80,312	580,081	1,751,231	637,523	1,476,453	.....	5
6 Imperial	627,726	1,991,542	120,000	617,677	.....	331,326	255,095	1,751,151	561,357	1,049,012	1,125,436	3,219,182	.....	6
7 Traders	163,642	561,166	70,000	169,080	.....	170,412	.....	184,494	522,919	4,788	1,229,897	2,520,398	.....	7
8 Hamilton	267,457	859,712	100,000	277,929	.....	191,674	.....	329,849	129,876	1,682,768	417,861	3,888,612	.....	8
9 Ottawa	487,175	1,157,424	100,000	380,259	.....	383,776	103,361	323,198	464,252	1,034,151	399,987	1,230,635	.....	9
0 Western	26,352	22,822	.....	22,964	.....	649,949	10,308	57,308	160,210	533,646	220,065	.....	.....	10
1 Sovereign	11,343	201,453	5,027	201,699	.....	12,735	.....	99,803	.....	.....	285,218	1,018,415	450,000	11
Total Ont.	4,609,760	9,471,091	1,111,051	5,056,857	.....	2,367,683	1,439,797	6,542,284	4,231,385	7,243,417	16,053,251	26,521,517	4,455,000	
12 Montreal	2,553,316	3,784,929	360,000	1,557,274	.....	6,674	5,609,236	2,463,425	473,980	313,466	6,189,865	.....	32,397,926	12
13 B. N. A.	933,985	1,369,038	133,966	331,594	.....	16,346	103,009	331,703	537,117	1,335,930	341,999	4,030,103	2,590,500	13
14 Provincial ..	12,260	20,211	39,808	20,968	.....	126,168	4,971	20,916	.....	271,341	279,582	581,495	.....	14
15 D'Hochelega ..	151,021	1,112,695	72,100	438,479	.....	51,817	122,984	849,076	787,953	488,889	3,000	921,512	.....	15
16 Molsons	370,177	888,331	121,000	580,234	.....	231,065	706,317	331,954	325,769	809,274	1,874,085	2,433,521	.....	16
17 Merchants	483,576	1,065,591	211,000	1,135,332	306,315	3,529	.....	.....	1,069,400	823,433	4,268,667	4,641,240	6,185,691	17
18 Nationale	79,758	423,787	70,000	348,773	.....	63,370	24,608	141,076	35,000	.....	.....	485,951	.....	18
19 Quebec	281,393	401,917	92,800	221,998	264,304	156,831	.....	223,038	201,060	223,267	552,360	2,256,851	500,000	19
20 Union	225,039	635,673	91,000	246,327	.....	52,418	222,032	267,869	.....	42,808	69,553	918,610	.....	20
21 St. Jean	7,393	10,459	.....	6,351	.....	43,211	.....	7,726	.....	.....	.....	.....	.....	21
22 St. Hyacinthe ..	10,857	25,373	15,736	15,634	.....	85,999	.....	71,539	.....	.....	.....	15,913	.....	22
23 E. Townships ..	132,971	157,469	80,000	180,957	.....	433,102	.....	426,682	180,073	259,269	125,262	1,245,895	.....	23
Total Que.	5,241,746	9,935,563	1,291,397	5,078,121	570,619	1,270,530	6,693,657	5,645,074	3,588,357	4,567,667	13,233,873	17,530,891	41,674,117	
24 Nova Scotia ..	1,305,565	1,438,522	98,132	724,330	.....	788	114,896	1,297,163	293,340	1,071,344	2,452,706	3,357,564	3,498,476	24
25 Royal of Can ..	700,582	1,013,644	98,877	323,785	.....	74,498	.....	378,517	400,000	416,045	2,399,832	1,464,767	2,531,532	25
26 People's Bk. ..	73,519	191,666	35,000	85,597	.....	27,841	.....	89,043	119,895	.....	.....	76,610	.....	26
27 Union	125,512	374,203	50,000	182,671	.....	150,517	.....	135,751	639,337	280,173	180,000	429,268	.....	27
28 Halifax B. Co. ..	74,790	252,693	30,000	127,757	.....	110,267	.....	119,593	311,340	385,090	123,000	400,445	.....	28
29 Yarmouth	27,491	22,950	4,190	15,368	.....	66,636	6,694	29,944	39,400	.....	17,075	.....	.....	29
30 Exchange	6,157	6,800	4,500	2,044	.....	25,654	.....	54,740	.....	20,000	68,300	.....	.....	30
31 Com'l W'door ..	30,096	41,122	15,171	15,729	.....	115,985	2,722	45,680	.....	.....	27,149	58,900	.....	31
Total N. S.	2,343,712	3,346,600	335,920	1,499,281	.....	571,286	124,812	2,150,531	1,803,312	2,172,652	5,268,562	5,787,554	6,030,008	
32 N. Brunswick ..	143,993	242,810	25,000	51,591	.....	58,050	30,900	388,349	23,718	91,766	193,860	227,045	250,000	32
33 People's	6,508	14,445	8,000	7,651	.....	87,971	15,916	24,032	36,247	5,000	2,300	.....	.....	33
34 St. Stephen's ..	9,104	10,100	7,398	12,602	.....	32,040	159	60,198	.....	.....	.....	.....	.....	34
Total N. B.	164,605	267,355	40,398	71,844	.....	178,061	46,975	472,579	59,965	96,766	196,160	227,045	250,000	
35 Mcht., P. E. I. ..	23,057	24,426	13,500	23,022	.....	27,230	3,626	6,044	.....	.....	.....	.....	.....	35
Gr. Total	12,382,880	23,045,035	2,792,166	11,719,125	570,619	4,414,790	8,308,367	14,816,512	9,683,019	14,080,502	34,751,846	50,067,007	52,409,125	

horsepower, of about 50 per cent. of the weight of coal that would have been required under similar service conditions. Lieut. Winchell notes that under favorable conditions highly efficient boilers and engines on shore have developed a horsepower with one and one-half pounds of coal, but not under conditions approaching those which prevailed on board the Mariposa.

The efficiency of the oil fuel increased throughout the voyage and the speed secured on the return trip was considerably higher than that on the run to Tahiti, which Lieut. Winchell attributes to the fact that as the firemen became better accustomed to manipulating the burners they were able to increase the steam generating capacity of the fuel. The system installed on the Mariposa for the use of fuel made it possible to do away with a number of stokers and the force in the engine room and fire rooms was reduced from 36 to 20 men, thus decreasing the complement of the ship from 81 to 65. While the burning of oil makes a much lighter demand upon the physical endurance of the men in charge of the furnaces than does coal, yet Lieut. Winchell suggests that it will be found desirable to employ a more intelligent class of men possessing mechanical aptitude and readiness of resource and nerve. He regards the trip as a whole as a tribute to the skill and efficiency of the mechanics on the Pacific coast, and he adds that it showed great enterprise on the part of the steamship company "in boldly meeting the difficult application of oil fuel installation to their fleet of vessels on the Pacific." With regard to the condition of the vessel after her voyage Lieut. Winchell states that a careful inspection failed

of the machinery were made, one of four hours and two of eight hours. On the last preliminary trial it was noted that changes were necessary in the details of the installation, and these modifications were not completed until a few minutes before the vessel started on her long trip.

Lieut. Winchell's report upon the run says that the average horsepower developed was about 2,481. The distance for the round trip was 7,098 miles and the vessel required 262 hours for the voyage from San Francisco to Tahiti and 260 hours for the return trip, the average distance made each day being 354 knots, giving a mean speed of 13.58 knots an hour. One and one-half pounds of oil per hours were required to develop a

source was encountered during the entire voyage. In order to guard against accidents the oil burners were so arranged that steam could be used as the atomizing agent in case the air compressor became impaired, and although it is possible that the run could have been made using the compressor exclusively it was found desirable on two occasions during the voyage to overhaul the compressor, and while this was being done the oil was sprayed by steam. As a further precaution a supply of coal sufficient to last one day was carried but was brought back to port intact, the oil fuel installation working very satisfactorily.

Prior to the long run to Tahiti and return three short preliminary tests

R-I-P-A-N-S

R-I-P-A-N-S Tablets have done wonders for me. I was bothered with dyspepsia and constipation. My niece had used Ripans Tablets for headache and they did her so much good she asked me to try them. After the first two 5-cent boxes I felt much better and I have been using them ever since. In six weeks my trouble had almost gone. That was about two years ago, and I have had no trouble with eating anything since that time.

At Druggists.

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

BANKS	Current Loans. In Canada.	Current Loans elsewhere than Can.	Loans Govt. of Can.	Loans Prov. Govts	Overdue Debts.	R. E. beside Bk. premises.	Mortg's on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liabilt's of Directors & their firms.	Average specie formonth	Average of Dom. Notes dur. month	Greatest amt Notes in circ'n dur'z mth
1 Toronto	\$13,589,056				\$11,804			\$200,000		\$23,247,032	\$502,196	\$675,700	\$1,215,200	\$2,430,972
2 Commerce	36,245,453	7,825,930	1,970,297		293,573	162,555	183,662	1,000,000	1,623,959	69,950,553	850,601	1,677,000	1,910,000	6,440,000
3 Dominion	13,653,104				49,012	44,060	13,371	435,133	11,903	28,960,750	417,000	920,000	1,118,000	2,441,000
4 Ontario	9,379,108				6,507	30,000		125,000		12,899,323	72,230	113,900	393,400	1,264,397
5 Standard	7,166,380				18,611	42,266	10,323	100,000	2,466	12,781,132	273,760	203,086	338,295	948,238
6 Imperial	14,133,282				31,438	11,536	79,306	395,435	9,782	26,381,080	168,552	626,213	1,741,616	2,554,466
7 Traders	7,113,976				3,793	11,536		160,000	25,049	12,911,153	143,801	165,752	646,020	1,347,860
8 Hamilton	11,911,138	500,000			53,240	12,382	31,299	426,263	96,342	20,676,309	153,885	263,500	615,500	1,877,170
9 Ottawa	10,948,552				50,844	9,850	32,593	187,750		17,293,794	96,916	458,836	1,028,730	1,918,926
10 Western	1,870,265	34,357			3,008	15,098	21,300	12,028	14,919	3,694,630	10,500	26,362	24,366	383,715
11 Sovereign	657,834				1,896			28,522	3,650	2,977,649	77,883	10,087	153,249	371,495
Total Ont.	126,668,197	7,860,287	1,970,297		563,726	327,627	371,854	3,070,131	1,788,070	281,723,345	2,767,304	5,140,436	9,186,376	21,978,289
12 Montreal	50,489,542	11,117,480	700,000		331,641	27,223	25,000	600,000	263,860	119,169,343	1,910,000	2,536,673	4,078,200	7,407,997
13 B. N. A.	10,033,313	6,759,355	237,592		103,169	9,626	56,488	508,232	9,009,697	38,822,562		878,754	1,335,164	2,507,719
14 Provincial	1,651,032				21,253	23,882	7,708	130,000	126,261	3,347,964		11,327	25,292	799,448
15 D'Hochelega	7,393,293				74,160	46,819	40,702	123,232	88,899	12,636,642	240,967	164,970	908,793	1,674,613
16 Molsons	15,100,054				120,136	108,337	49,503	300,000	15,206	24,363,318	351,257	374,568	884,612	2,460,311
17 Merchants	12,926,530	1,140,665			342,166	16,334	65,690	759,239	134,450	35,568,855	482,620	481,467	1,329,361	3,778,673
18 Nationale	6,699,182				34,911	47,374	7,256	185,501	123,302	8,769,849	497,878	84,000	494,400	1,439,934
19 Quebec	7,231,128	47,990			25,646	57,734	25,395	224,142	51,557	13,077,418	440,737	281,550	506,233	1,794,408
20 Union	10,913,836				29,521	77,683	30,293	349,793	3,100	14,225,611	888,500	224,914	649,286	1,900,029
21 St. Jean	595,449				55,688		8,573	14,170	10,779	743,639	18,660	6,777	8,950	129,008
22 St. Hyacinthe	1,549,795				14,035	3,178	4,900	19,181	64,805	1,897,001	37,012	11,785	25,615	281,322
23 E. Townships	8,985,461				48,306	26,038	60,523	205,036	27,075	12,573,625	248,451	134,852	160,950	1,629,520
Total Que.	133,513,665	19,065,490	937,592		1,183,632	444,278	382,025	3,418,576	9,928,991	285,195,827	5,116,032	5,191,667	10,455,856	25,802,985
24 Nova Scotia	7,536,039	3,233,390			17,765			166,367	9,929	26,705,341	267,332	1,305,903	1,597,520	1,980,523
25 Royal of Can	9,936,951	530,425	137,521		49,873	1,230	3,151	72,981	11,700	20,605,918	138,946	524,030	1,061,672	1,978,834
26 People's Bk.	3,528,756				44,553	15,215	51,844	60,075	969	4,408,589	445,671	71,002	169,053	698,189
27 Union	4,463,975	117,613	140,624		14,172			52,000		7,335,822	415,904	120,121	381,804	917,675
28 Halifax B. Co	3,736,709				24,411	57,734	25,395	224,142	51,557	5,716,514	7,215	73,939	234,944	598,514
29 Yarmouth	686,325				7,017	5,693		2,440	10,000	987,287	39,317	27,443	22,314	78,464
30 Exchange	461,829				904			23,322		674,753	7,264	6,148	6,356	84,117
31 Com'l W'dsor	1,220,469				17,707	5,750	8,941	59,608		1,667,134	198,583	29,067	42,449	323,981
Total N. S.	31,621,053	3,881,428	366,610		176,402	35,763	63,936	444,793	32,598	68,046,358	1,460,482	2,157,653	3,456,112	6,660,297
32 N. Brunswick	2,234,329	462,054	267,071		27,307			30,000	8,149	4,761,000	147,361	148,329	218,060	488,655
33 People's	714,262				4,405			13,500		940,239	86,315	6,042	14,183	159,907
34 St. Stephen's	479,617				17,814	50,587		12,000		691,622	61,864	9,348	9,874	126,800
Total N. B.	3,428,208	462,054	267,071		49,526	50,587		55,500	8,149	6,392,861	295,540	163,719	242,117	775,362
Mcht., P. E. I.	1,480,561				18,961	335		21,132	12,040	1,653,934	117,121	22,091	24,281	273,131
Gr. Total	296,711,684	31,269,259	3,541,570		1,992,247	858,590	817,815	7,010,132	11,769,848	593,012,325	9,776,529	12,675,566	23,364,742	55,490,064

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads," includes gold bullion. Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads" includes bullion. The figures for the Dawson City Branch are taken from the last returns received, viz.: 16th August, 1903.

to show any bad effect of the oil flame upon any part of the boilers, and that upon reaching Tahiti after the run of 3,438 miles the tubes were swept by scrapers when it was found that all the refuse collected barely filled two ash buckets and some of this came from the coal which had been used on preliminary trial.

The chief difficulties encountered on the Mariposa's trial were in the regulation of a supply of oil to the heaters by the pumps, which is influenced more or less by the temperature of the oil,

which should be uniform to give the best results. The choking of the strainers by foreign matter and impurities of the oil also occasioned some trouble, but the installation of duplicate strainers on the next trip will obviate this difficulty, thus permitting a clear strainer to be switched in while the choked one is cleared of its obstruction. In summing up the main points to be observed Lieut. Winchell says that "it is essential to keep a constant air pressure for atomizing the oil, to make provision for maintain-

ing regular temperatures of the oil fuel, and to keep a steady watch on the oil strainers."

While Admiral Melville and his aides are greatly pleased with the results of the tests made during the past year, they do not hesitate to express the opinion that the results achieved are far more important to vessels of the merchant marine than to the navy. Three important features must be considered by the navy in connection with the use of liquid fuel: First, the efficiency of oil as fuel; second, an adequate supply convenient to all naval stations; and, third, the practicability of loading and using liquid fuel under naval service conditions. Merchant vessels loading liquid fuel are required to put out their fires, suspend operations in the galleys, require officers and crew to refrain from smoking, etc. Warships with their complicated machinery, including all kinds of steam and electrical auxiliary apparatus, with the necessity of maintaining the regular routine of the ship, whether at sea or in port, present numerous problems which have not yet been examined into. The efficiency of the fuel, however, seems now to be beyond question, and the other points involved will be very thoroughly tested at an early date.

Telegraphic Address: "EXTINCTUM, London."

Simclair & Co's.

"COMET" INDUSTRIAL LAMP.

Is Self Cleansing. No Carbon Deposit. Has Expanding and Contracting Nipple, so as to burn any Petroleum Oil.

The Leading Lamp in Gt. Britain.

Price, £3. 3. 0. to £15. 10. 0. F.O.B.



19 Eldon St., LONDON, E.C., England.

THE DIP-BLUE STYLES OF CALICO PRINTS.

Notwithstanding the development in the dyeing and discharging of direct

GOLD MINERS DRILL STEELS

HOBSON, HOUGHTON & CO.SUCCESSORS TO FRANCIS HOBSON & SON
SHEFFIELD, ENGLAND.MINERS
HAMMERS
& PICKS

Sole Manufacturers of

HOBSON'S "CHOICE"
(XX) Extra Best & "Warranted" Best**Cast Steels,**
FOR TOOLS, &c., &c.HOBSON'S "CHOICE" Extra Quality NEEDLE WIRE,
as supplied to leading consumers for 90 years, in the
United States of America.

Specialty for Machine or Hand Drilling.

Established upwards of 100 Years.

colors on cotton, and the ease with which a variety of color effects can be produced by their means, the dip-blue style of indigo—giving white, yellow, orange, etc., designs in blue ground—is still in use.

The indigo dip-blue style in calico-printing is that in which indigo is the only coloring matter upon the calico, the effect being obtained by the process of dipping, or immersing, the cloth in the dyevat. When a design or pattern is required, it is in most cases previously printed upon the cloth with a resisting composition. There are va-

rious classes of work in this style, but they all depend upon the vat for the indigo with which they are colored.

In a well-arranged dyehouse each set should consist of ten vats at the least—nine for dipping in, and one lime vat. The vats are made of wood, stone, or iron, and have a capacity of about 830 gallons, their size being nearly as follows—namely, 6 ft. 6 inches in deep, 6 feet 6 inches long, and 3 ft. 6 inches in breadth. Each set of vats is supplied with a rake, a stirrer, and a skimmer. The rake is a shaft of ash wood 9 ft. long, the head of the rake being made of plate-iron, 12 inches by 6 inches. This implement is used for

**Steel Forgings
And Castings.**

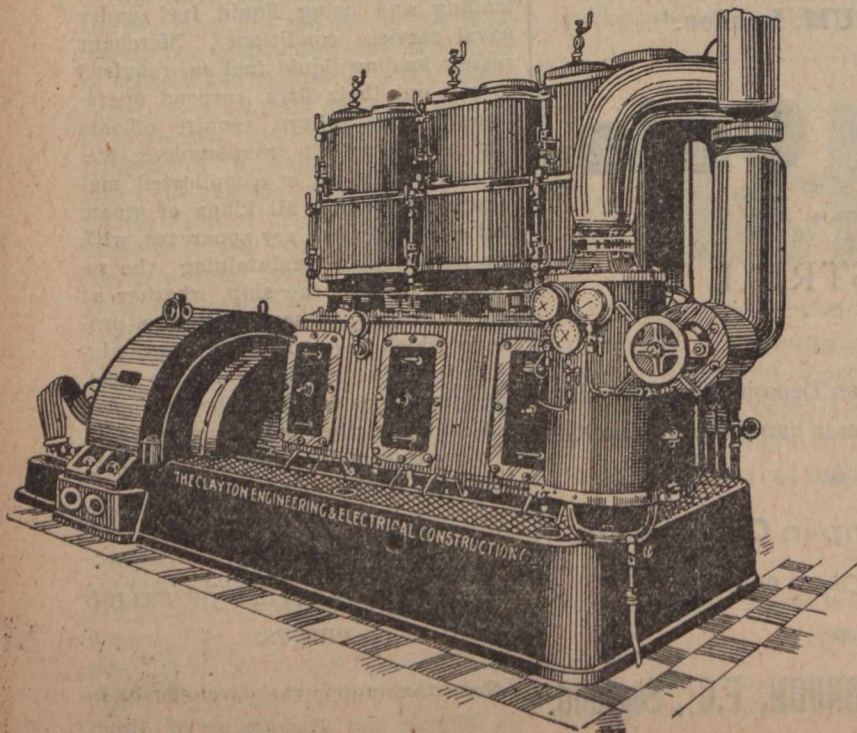
Horse Rasps, Files, Etc.

Sole Manufacturers of

"SOHO" Special Self-Hardening Steel

Best and Cheapest on the Market.

Canadians have 33½ p.c., in their favour, by purchasing these English goods from us, under the new Canadian Preferential Tariff.

New York Office and Warehouse.**The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.**

HEAD OFFICE AND ENGINE WORKS:

Newton Hyde, near Manchester, Eng.

ELECTRICAL WORKS:

Clayton, near Manchester, Eng.

Telegraphic Address: "DYNAMO, HYDE."

Telephone: No. 62, HYDE.

DIRECT-COUPLED.....

High-Speed Plants

for

Traction or Lighting.

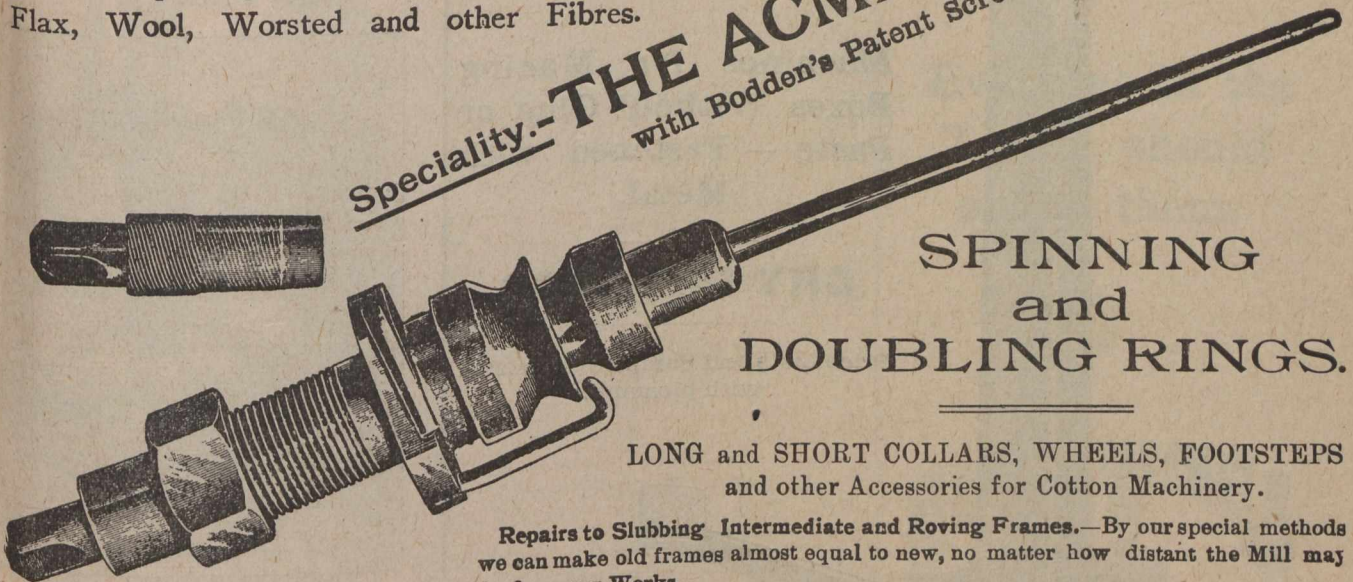
WILLIAM BODDEN & SON, Limited.

Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring
Spindles of all kinds

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

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



SPINNING
and
DOUBLING RINGS.

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

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

Hargreaves Works, - - Oldham, England,

SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF.

pieces when entered would gather the
into the vat, producing unevenness of
shade when the cloths were finished.

Every facility should be afforded for
obtaining a sufficient supply of water,
and every convenience provided for sup-
plying the vats with materials. Below
the bottom of the vats drains ought
to be laid from every set, these run-
ning into one main channel, and then
into a large pit or well in which the
bottom of the spent vats can undergo
some subsequent treatment for the re-
covery of the indigo remaining in
them.

The vats are best arranged in the
dyehouse in sets of ten, with one vat
extra, which is used as a lime vat—
making a total of eleven vats in each
set. A vat is set with—

36 lbs. ground indigo.

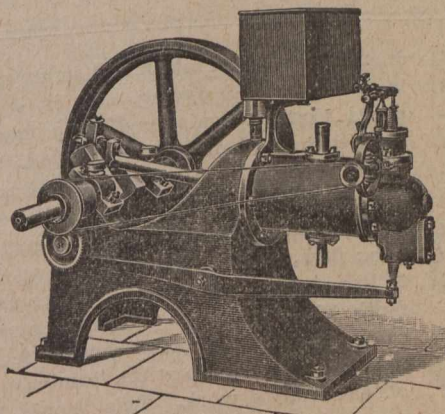
60 lbs. green copperas.

80 to 87 lbs. lime.

From experience in the dyehouse it is
found that the lime works best in the
vats after it has been well slaked, and
accordingly it is recommended that
slakedlime be used, not only in setting
the vats, but also in freshening up
during working. A good dyer always
endeavors to keep up the strength of
his best vat, and works it very little
during the earlier part of the day,

THE "Petter" Patent Petroleum Engine

With the New Patent Lampless
Ignition and Governor.



The Highest Class of
Workmanship & Finish

Requires no attention after
starting. Ordinary Paraffin Oil
only is used. Cost of working
about 3/4d. per Horse Power per
hour. No continuous Burning
Lamp. No Skilled attention
required. No Danger.

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

Catalogues on application to the Manufacturers :

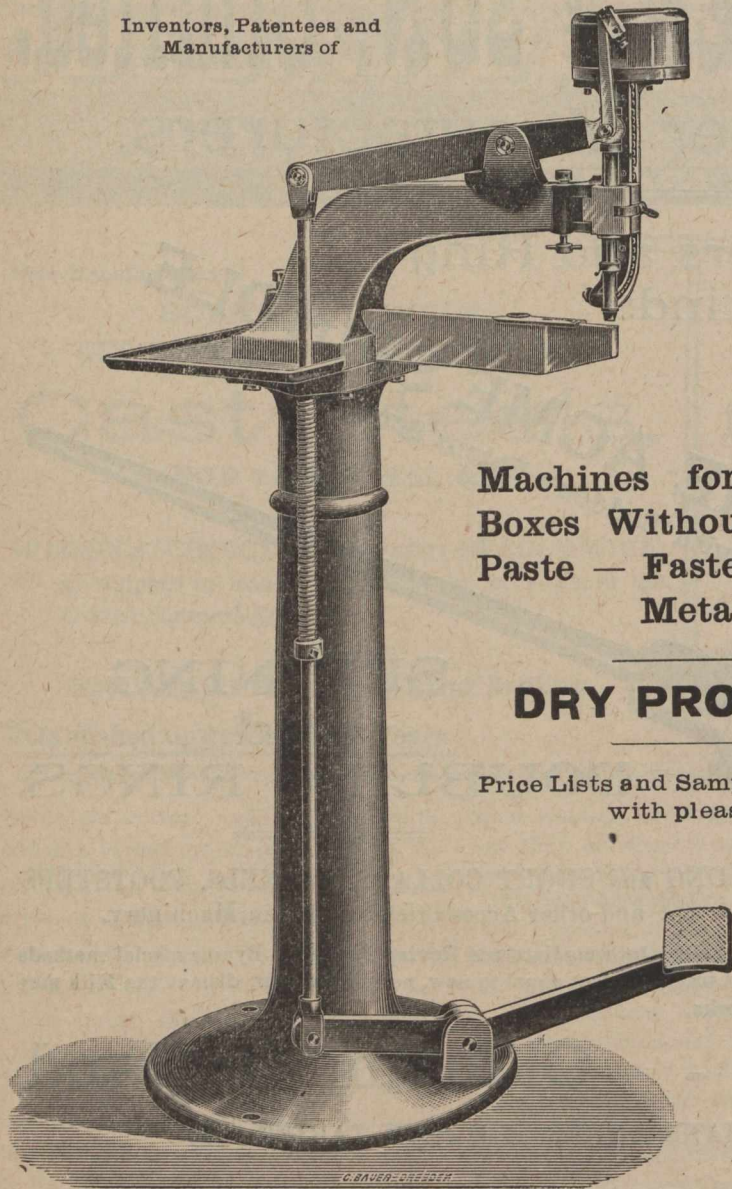
JAMES B. PETTER & SONS, Ltd.,
Nautilus Works, YEOVIL, Eng.

London
Showrooms :

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

Machines for Boxmakers

Inventors, Patentees and
Manufacturers of



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

DRY PROCESS.

Price Lists and Samples Submitted
with pleasure.

The REMUS COMPANY, Ltd.,

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

LONDON, Eng.

relying upon his back vats. Thus when these become exhausted or "knocked down" (as it is said), by constant dipping during the day, he has his best vat comparatively fresh, and consequently finishes his last frames with greater ease. This manner of working the vats contributes considerably to the saving of indigo. A dyer should always enter his cloth in his first vat and then pass it regularly through the set until it acquires the requisite shade. This rule should be enforced, except at starting in the morning, when it is allowable to fill three vats off-hand, but after this the rule should be insisted upon.

The strength of a first vat, when it is no longer available for dyeing, should not exceed $1\frac{1}{2}$ lb. of indigo, if the workman has managed and fed his vats properly. The following shows the weight of indigo in each vat as de-

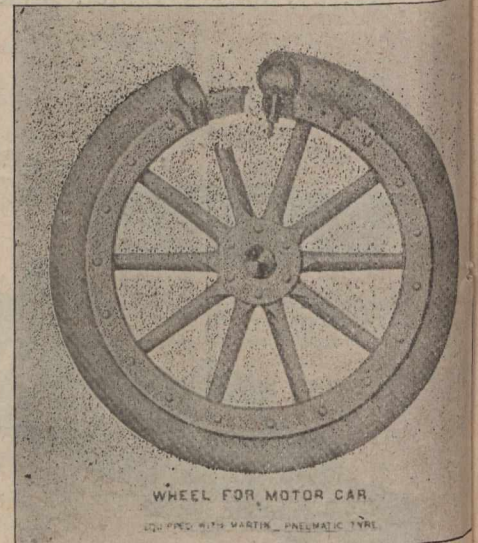
ducted from observation and judgment in the practical dyeing. (It is supposed that the vats have been made each with 36 lb. of indigo, and that the dyer has worked all the vats well and systematically.) First vat: 2 lb. indigo; second, 3 lb.; third, 5 lb.; fourth, 7 lb.; fifth, 11 lb.; sixth, 16 lb.; seventh, 22 lb.; eighth, 28 lb.; ninth, 32 lb.; and tenth, 36 lb. indigo. In the usual course of working the vats require feeding or freshening up at the termination of each day's work. This should be done with great care, the duty being taken by the foreman of the dyehouse, who ought to have each vat raked up at the close of the day's work, and judge of the quantity of lime, copperas, and indigo, that should be added.

Skying.—The operation called skying is intended to give a light blue color to the whole cloth. This is effected by passing the cloth over rollers

The Martin Pneumatic Tyre.



For Motors and all
kinds of Light and
Heavy Vehicles.



WHEEL FOR MOTOR CAR
EQUIPPED WITH MARTIN PNEUMATIC TYRE

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

Write for Particulars and
Price Lists to

THE SECRETARY

Martin Pneumatic Tyre Syndicate,

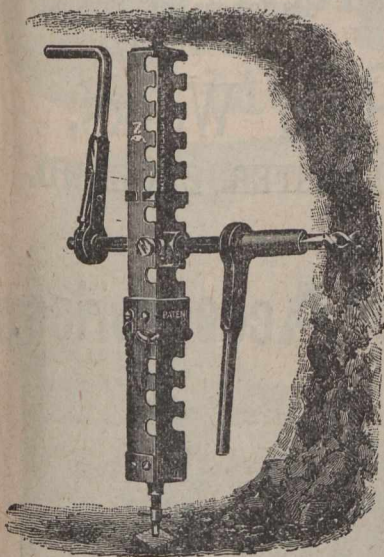
LIMITED,

**SUFFOLK HOUSE,
LAURENCE POUNTNEY HILL,
LONDON, E.C., Eng.**

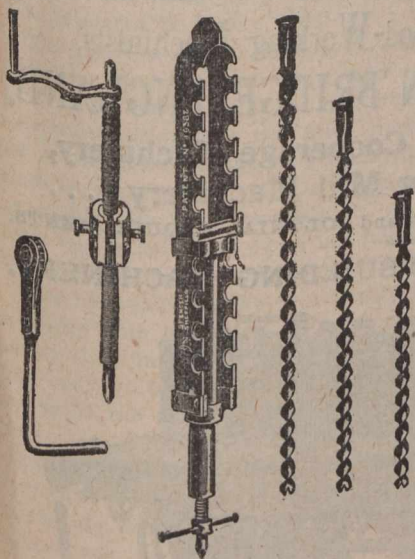
Telegrams: "PENSATIVO," London.

**Has Beaten all Records for
Enduring Qualities.**

MATTHIAS, SPENCER & SONS,



These Mining Tools are manufactured for the Canadian Market under the New Preferential Tariff, which favours Canadians.



Ratchet Handle charged extra.

Albion
Steel
Works,
SHEFFIELD, ENGLAND.

through the sky vats, taking care to keep it evenly stretched out, so as to avoid "scrims," and giving plenty of head room over the vats to ensure a perfect oxidation before it is plaited down on the floor. Cloth simply skied is seldom required in the trade, for the object of the process is merely preparatory to some other style, in which a two blue or a two blue and green, or a blue, green, and green, effect is required. The management of a sky vat is very simple, the only care required being in the proper feeding of the vat, and its thorough raking after the day's work is done. A sky vat is generally set with from 60 to 70 lb. Bengal indigo, of good quality (averaging from 46 to 50 per cent. of pure indigo), about 100 to 120 lb. copperas, and about 160 to 170 lb. lime. After setting, the vat must be well raked, and left at rest for about eight or twelve hours before being worked.

Azure Style.—The azure style of blue printing is one in which a white figure on a light blue ground is produced. This is effected by first printing the cloth the required pattern with the following paste, known as azure paste:

- 8 lb. light British gum,
- 8 lb. dark British gum,
- 12 quarts water,
- 4 lb. soft soap,
- 10 lb. sulphate of zinc,
- 3 gallons nitrate of copper.

This makes $4\frac{3}{4}$ gallons of color. Next, dry from the machine, sky through the sky vat to the required shade. After skying, the pieces are bowled up, washed, and then made up for the market. Considerable care must be exercised to prevent "tailing" of the color in passing the cloth over the rollers through the sky vat. In entering the sky vat, the pattern or face of the cloth must towards the bottom roller.

Discharge Azure Style.—By the discharging style, in which the cloth is first skied a dark shade in the sky vat, a white figure or pattern appears on a blue ground. This is due to the oxidation of the indigo by chromic acid, liberated from bichrome of potash by an excess of oxalic acid printed upon the padded cloth. The process is as follows:—The cloth is first dipped or skied to the required shade, bowled, soured, and washed, then padded with a liquor made from 2 lb. bichromate potash and 1 lb. pearl ash. These are dissolved in water and the liquor is left to stand at 6 degrees Tw. (About 6 gallons of water are required). The cloth is then padded through this liquor and dried over the drying machine, whereupon the following discharge color is printed on with the required pattern:—

- 1 gallon starch thickening.
- 2 lb. oxalic acid.

When printed with the above color, the cloth is hung a few hours in a worm room, or overnight. It is then passed in warm water and cleared with very weak caustic soda. Of course the strength of the oxalic discharge color employed always depends upon the depth of the blue to be discharged, and must be varied accordingly.

A BIG SELLER!!

Everyone in the
Trade should
stock them.



KING'S OWN CARAMELS



8a

1d



Manufactured
Solely by
The

Lancashire Steam
Confectionery Co.,

LIVERPOOL,
England.

Special prices to Canadians under the new tariff.

Navy Blues (small patterns).—The navy blue style is simply a white figure upon a blue ground. The cloth is printed of the desired pattern with the following paste, and then dipped up to proper shade:—

- 36 lb. sulphate of copper,
- 3 lb. brown sugar of lead,
- 38 lb. flour,
- 1½ lb. British gum,
- 1½ lb. dark British gum,
- 10 gallons water.

The weight of 1 gallon of this paste is 15 lb., and the above quantities measure 12½ gallons. After the cloth is printed, it is sent through the vats until the desired shade is acquired. It is then stripped, soured, washed, dried, and made up.

LIFE INSURANCE SWINDLERS.

The case of Newell C. Rathbun, who tried to swindle the Metropolitan Life Insurance Company at Little Rock, Ark., out of \$4,000, reminds the New York Sun of some remarkable attempts to get money by fraud from life insurance companies.

Rathbun has said that he intended to get the dead body into some hotel, then set fire to the building after having left papers and letters of his own in the dead man's clothes. When the hotel was burned he expected, he said, that the dead body would be at least so badly scorched that no one could identify it.

A case based on plans just like Rathbun's occurred in 1872 in Baltimore. A man named W. S. Goss had his life insured for \$25,000. One policy was for \$5,000 in the Mutual Life of this city, one for the same amount in the Connecticut Life, and another for \$10,000 in the Travelers of Hartford, and a fourth for \$5,000 in the Knickerbocker of New York. Goss and his brother-in-law, William Udderzook, according to the account given by Goss's brother, went to a frame cottage in the country. Goss's lamp went out.

Udderzook hurried to a neighbor's to get another lamp. On his return he and two friends discovered that the cottage where Goss was stopping was in flames.

After the fire had been put out a body so burned as to be past recognition or identification, was found in the ruins.

The coroner held an inquest. The verdict told the story, as the jury made it out tersely, thus: "W. S. Goss came to his death by the explosion of an oil lamp."

The insurance companies made an investigation. Certain facts strengthened a suspicion of fraud. But there was absolutely nothing in the way of direct proof. However, the companies refused to pay the insurance money. The widow brought suit. The action against one company as a test took place in the Circuit Court of the United States at Baltimore.

The jury, after a deliberation of five hours, brought in a verdict for Mrs. Goss, for the full amount of the

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

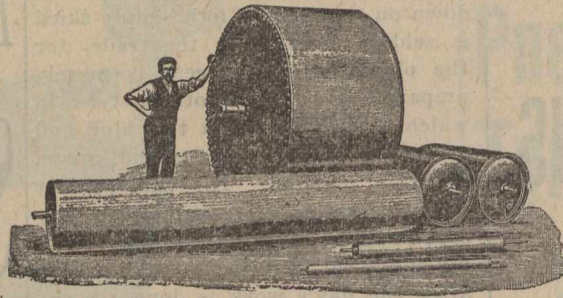
Donovan & Co., Ltd.,

Successors to

J. S. LEACH & Co, Ltd.

Engineers, Tin and Copper Smiths.

Designers of Special Machinery.



Broughton Bridge Iron Works,
SALFORD, MANCHESTER. ENGLAND.

D. & S. Electrical Accessories.

TUMBLER • SWITCHES

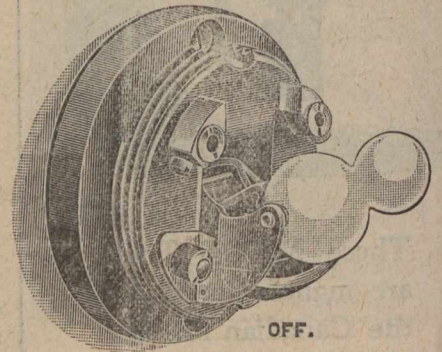
All Porcelain and Metal
No Fibre or Ebonite Used.
Long Break and Clearance.

THE BEST

DORMAN & SMITH,

Head Office and Works :

Ordsal Electrical Works, - SALFORD, Eng.



OFF.

JOHN PICKLES & SON,

Saw-Mill Engineers and Wood-Working Machinists,

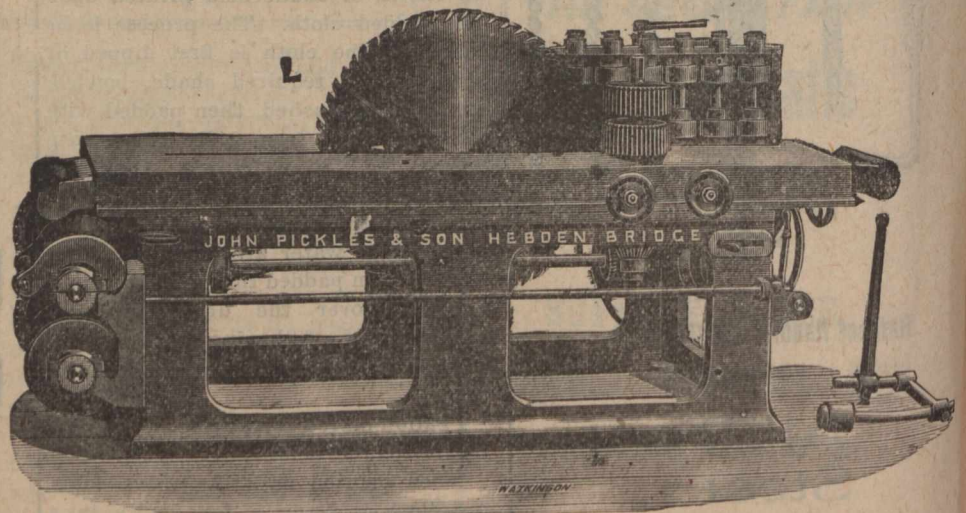
HEBDEN BRIDGE, ENGLAND.

Makers of Every Description of

Wood-Working Machinery, Cooperage Machinery, Wood-Pulp Machinery, Saw Mill Machinery . . .

FOR HOME, FOREIGN and COLONIAL REQUIREMENTS.

CARRIAGE, WAGGON and SHIPBUILDING MACHINERY.



Engines, Boilers, Shafting, Saws, &c.

Large Illustrated Catalogue on Application.

Complete Saw Mill or Woodworking Plants quoted for and supplied to any country.

Complete Plants of Latest Machinery for Cask and Barrel Making.

Three Gold Medals Awarded, 1899.
Silver Medal, Highest Award, Al-
trincham Show, 1900.



Telegrams :
"CHALLINER," Manchester.
"INAUDIBLE," London.

THE Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS OF

INDIA RUBBER CARRIAGEAND..... MOTOR CAR TYRES EVERY OF DESCRIPTION.



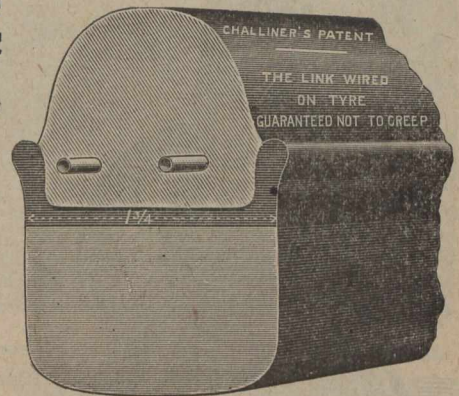
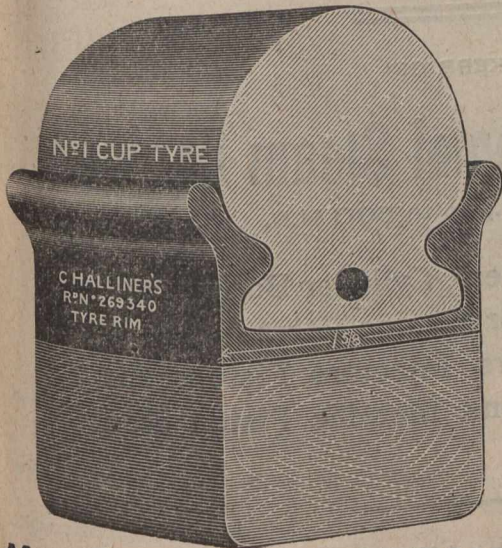
INCLUDING THE

CUP TYRE

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

NOTED FOR

Comfort, Combined with
Strength and Durability.



The King of the Wired-on Tyres.

Manchester, Eng: Registered Office and Works, Kay St., Ardwick Green.
London, Eng: Office and Works, 24 Page Street, Westminster, S. W.

WRITE FOR DESCRIPTIVE PRICE LIST.

insurance, with interest. This verdict was rendered in June 6, 1873.

Twenty-four days afterwards, Udderzook, learning that the companies had made motions for a new trial, contending that Goss was alive, arrived at the little village of Fennerville, Chester County, Pa. It was 9 o'clock at night. He was accompanied by a man whom he spoke of as his friend, but did not mention his name.

The next morning he drove away in a buggy with his friend. He returned alone at midnight. A week afterward the body of a man was found in the woods in the neighborhood. The body was that of Udderbrook's friend. A dirk knife or other sharp instrument had caused the man's death, the coroner's jury decided. Udderzook was arrested and put on trial for murder.

In the course of the trial it came out that Goss, following his "death" at the cottage fire, arrived at the Central Hotel, Philadelphia, where he registered as "A. C. Wilson." He then went to Cooperstown, Pa., where he boarded some months and afterward to Newark, N.J., where he lived till June 25, 1873. On that day he went to Philadelphia, where in the William Penn Hotel, he met Udderbrook. The two then went to Fennerville.

A. C. Wilson's body, found in the woods a week afterwards, was fully identified as that of Goss by Baltimore

citizens. So Goss lost his life in his effort to secure that \$25,000 insurance. His brother-in-law, Udderzook, lost his life, too, for doing away with "A. C. Wilson." He was convicted of the murder of Goss and was hanged on November 12, 1874.

William Radloff, a young married man, was living alone in 1892 in a house near Seattle, when it was burned to the ground. In the ruins were the charred remains of a man. It was decided that it was Radloff's. A portion of his trousers that had escaped destruction was identified by neighbors who knew him well. His wife was visiting her parents at Tacoma.

A handsome young man who had boarded with the Radloffs was absent, too. It was known by the neighbors that Kostrach was devoted to Mrs. Radloff. The authorities came to the conclusion that Kostrach had murdered Radloff. He was arrested. He had a love letter in his pocket from Mrs. Radloff, also a money order made out for her by her husband. The police searched no further. But other people did.

It was discovered that within two months Radloff had taken out \$53,000 in life assurance, \$20,000 in the New York Life, \$20,000 in the Equitable, and \$15,000 in the Mutual Life. Kostrach, squeezed to the wall by certain discoveries, confessed that a few days

before Radloff had passed the medical examination he and Radloff went into the dead of night to a cemetery and dug up the body of R. D. Lewin, a neighbor of about the same age as Radloff, who had died a month before. The body was then stripped, a pair of Radloff's trousers were drawn over the limbs and the body was laid in Radloff's bed. The house was then set on fire. Radloff started the same night for San Francisco. Kostrach said that it was the intention of Radloff and himself, after they had got the \$55,000, to meet in Germany, where they would enjoy the life insurance money.

COST OF LIVING.

There is not a housewife in the land who does not know that the cost of living has increased in the past few years, and that the increase has been at a higher ratio than any increase of wages. When the Republican Congressional Campaign Committee affirms, says an Eastern U. S. paper, that the cost of living is not greater than formerly, it evidently refers to the necessities of the Trust magnates or millionaires. Perhaps if we consider automobiles, diamonds, Paris dresses, divorces, hot birds and cold bottles, and the like, as among the things

Alexander Oldham & Sons,

Johnson Brook Patent Piston Works,
and Engineering Works

DUKINFIELD,
ENGLAND.

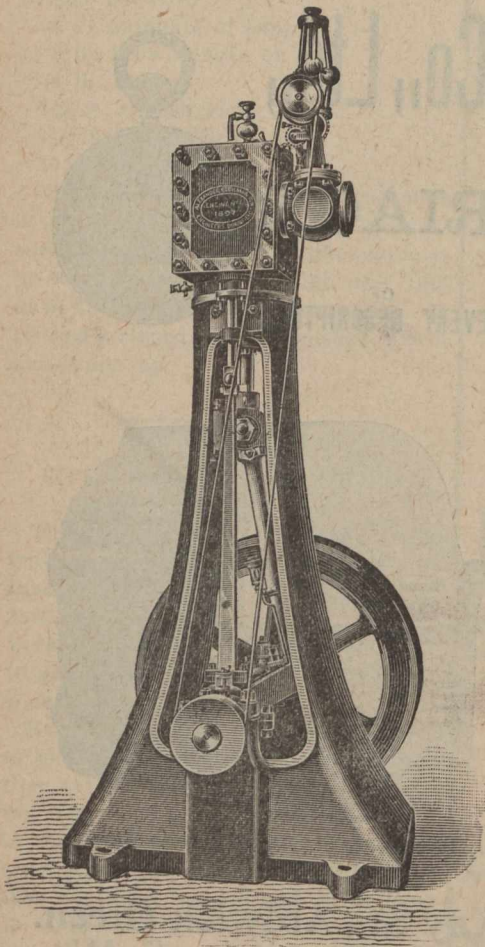
MAKERS OF

Vertical & Horizontal Steam Engines,

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

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

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



ONTARIO WHOLESALE PRICES CURRENT.
THURSDAY, SEPT. 25, 1902.

Name of Article.	Wholesale		
	\$	c.	¢
Drugs & Chemicals			
Acid Carbolic Cryst medf.	0 25	0 30	
Aloes, Caps.	0 16	0 18	
Alum	1 40	1 75	
Borax, xtl	0 04	0 06	
Brom. Potass	0 70	0 80	
Camphor. Ref Rings	0 00	0 75	
" Ref oz. Ck.	0 75	0 80	
Citric Acid	0 35	0 40	
Citrate Magnesia lb.	0 25	0 45	
Cocaine Hyd. (oz)	4 50	5 00	
Copperas, per 100 lbs	0 75	0 80	
Cream Tartar	0 20	0 25	
Epsom Salts	1 25	1 75	
Glycerine	0 17	0 20	
Gum Arabic per lb.	0 20	0 40	
" Trag.	0 50	1 00	
Insect Powder lb	0 25	0 40	
do per keg, lb.	0 22	0 30	
Menthol, lb	7 50	8 00	
Morphia	1 35	1 45	
Oil Peppermint lb.	2 75	3 00	
Oil Lemon	1 15	1 25	
Opium	3 50	4 00	
Oxalic Acid	0 06	0 09	
Phosphorus	0 50	0 75	
Potash Bichromate	0 08	0 10	
Potash Iodide	3 00	3 40	
Quinine	0 80	0 40	
Strychnine	0 65	0 80	
Tartaric Acid	0 28	0 33	
Licorice.			
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes,	2 00	0 00	
Acme Licorice Pellets, cans.	2 00	0 00	
Licorice Lozenges, 1 5 lb. cans.	1 50	0 00	
Heavy Chemicals.			
Bleaching Powder	1 75	2 50	
Blue Vitriol	4 75	5 75	
Brimstone	2 00	2 50	
Caustic Soda	2 00	3 00	
" " "	0 00	0 00	
Soda Ash	1 25	1 50	
Soda Bicarb.	1 75	2 25	
Sal. Soda	0 75	0 85	
" Concentrated	1 50	2 00	
Dyestuffs.			
Archil. con.	0 27	0 29	
Cutch	0 08	0 09	
Ex. Logwood	0 09	0 11	

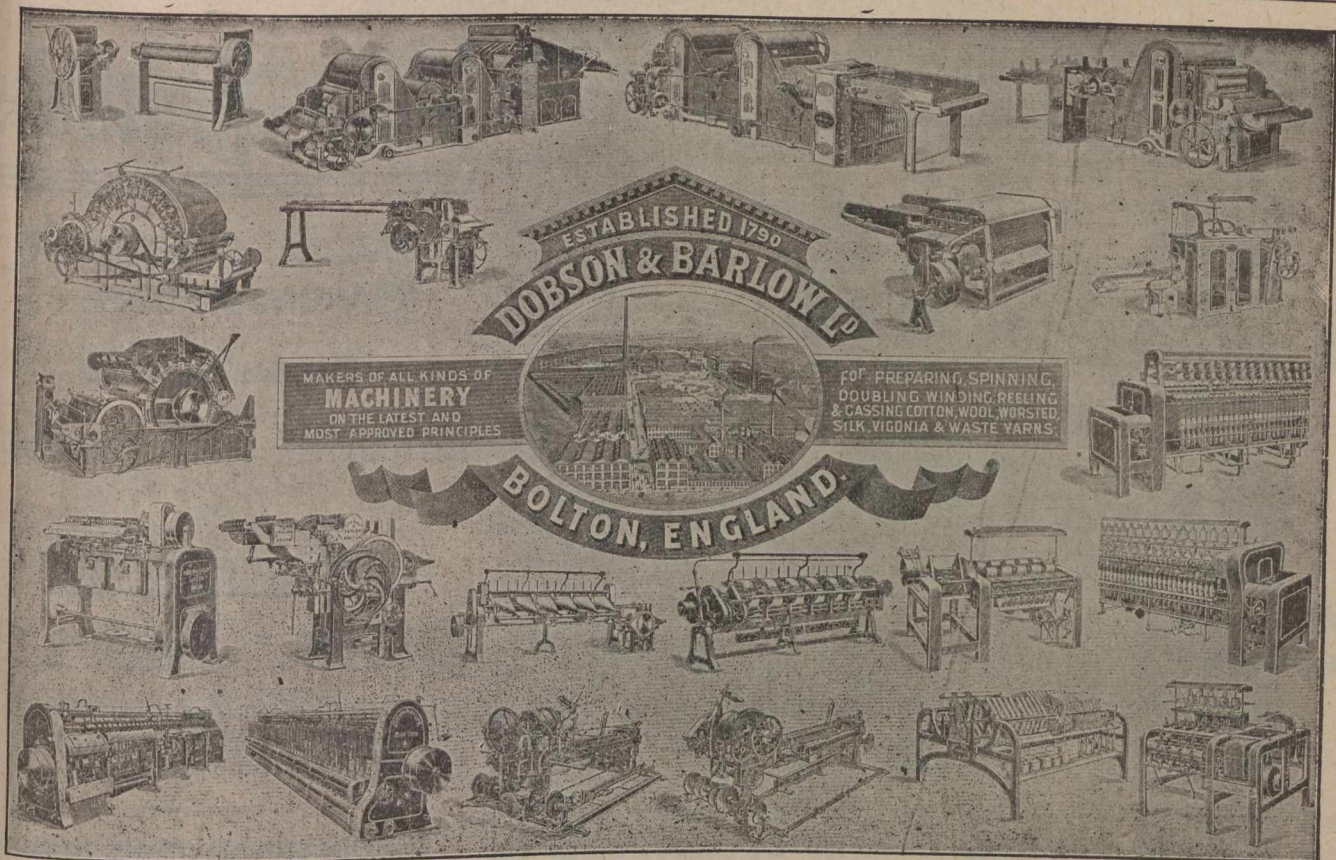
which people must have, the aggregate cost is not greater than formerly. When, however, the question is limited to the needs of people of moderate incomes, it is found that the chances of saving something out of the wages or salary have been diminished. This is the conclusion of the Bureau of Statistics of Massachusetts which has made a practical and thorough examination of the subject. It is unfortunate for the Republican Committee that the report could not be suppressed, for it will go far toward blocking the Trust-defending campaign.

A great majority of the people of Massachusetts have an average income of less than \$1,000 a year and it is the cost of living of these people on which the Bureau presents statistics. It is these people who are most concerned about the question. It finds that the average yearly expenditure of a representative family is \$797. Of this more than half, or \$428 goes for food, \$109 for clothing, \$100 for rent, \$46 for fuel and light and \$114 for all other purposes. From this it is obvious that the cost of food is a matter of the first importance, clothing being comparatively insignificant. When the prices of meat and its substitutes and other food articles go up, no decline in the cost of clothing or railway fares or jewellery or even automobiles and art wares can compensate for the exaction.

That the cost of living has increased since 1897 is shown by an appeal to the

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, SEPT. 25, 1902.

Name of Article.	Wholesale.		
	\$	c.	¢
Chip Logwood			
Chip Logwood	1 75	2 50	
Indigo (Bengal)	1 50	1 75	
Indigo Madras	0 70	1 00	
Gambier	0 07	0 07	
Madder	0 09	0 12	
Sumac	50 00	55 00	
Tin Crystals	0 22	0 28	
Fish.			
Bloaters, per box	1 00	1 25	
Labrador Herrings, N.F.	0 00	0 00	
Herrings, Nova Scotia	0 00	4 50	
Macarel No. 2, brls.	0 00	12 50	
" " 1/4 barrel	6 00	6 50	
Green Cod, No. 1	5 25	5 00	
Green " large	0 00	5 25	
No. 2	4 00	0 00	
Large dry Gaspe per qntl.	5 00	5 25	
Salmon, brls Lab. No. 1	0 00	14 00	
Salmon, (half brls)	0 00	0 00	
" Brit. Col brls	0 00	0 00	
Boneless Fish	0 04	0 00	
" Cod	0 05	0 06	
Skinless Cod, case	5 00	5 50	
N. S. Salt Herrings, in half-barrels	0 00	3 00	
Loch Fyne Herrings, keg	1 10	1 15	
Flour.			
Ogilvie's Hungarian	0 00	4 20	
Ogilvie's Glenora Patent	0 00	3 90	
Manitoba patents	4 00	4 20	
Strong Bakers	3 70	3 90	
Winter Wheat patents	4 00	4 10	
Straight roller	3 65	3 80	
do bags	1 75	1 85	
Superfine	0 00	0 00	
Rolled Oats	4 75	0 00	
Corn meal, bag	1 50	1 55	
Bran bulk	14 00	15 00	
Shorts	21 00	23 00	
Mouille	26 00	29 00	
Farm Products.			
BUTTER; Choicest Cr.	0 20	0 21	
Eastern do	0 00	0 00	
Under Grades Cr.	0 19	0 20	
Townships Dairy	0 00	0 00	
Western Dairy	0 15	0 15	
Good to choice	0 14	0 16	
Fresh Rolls	0 16	0 17	



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

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, SEPT. 25, 1902.

Name of Article.	Who lesale
Farm Products.—Con.	
CHEESE:	\$ c. \$ c.
Ont. New.....	0 10 1/2 0 16 1/2
Eastern.....	0 10 1/2 0 16 1/2
Eggs: New laid (shipped).....	0 19 0 20
Straight gathered.....	0 15 1/2 0 16
Straight fall.....	0 00 0 00
No. 3.....	0 18 1/2 0 14
Maritime Prov.....	0 00 0 00
SUNDRIES:—	
Potatoes, per bag of 90 lbs.....	0 60 0 75
Honey, White Clov., Comb.....	0 10 0 11
“ Extracted.....	0 07 0 08
Beeswax.....	0 25 0 30
BEANS: prime.....	1 40 1 45
do. Best hand-picked.....	0 00 00 0
Groceries.	
Sugars: Factory.	
Ex Granulated, brls.....	0 00 3 65
Acadia gran'd.....	0 00 3 60
Ex Ground, in brls.....	0 00 4 40
“ in bxs.....	0 00 4 60
Powdered, in brls.....	0 00 4 15
“ boxes.....	0 00 4 30
Paris Lumps, in brls.....	0 00 4 40
“ half brls.....	0 00 4 40
“ 100-lb bxs.....	0 00 4 40
“ 50-lb bxs.....	0 00 4 50
Branded Yellows.....	3 00 3 40
Molasses (Barbados).....	0 23 0 27
do brls. & 1/4.....	0 26 1/2 0 30 1/2
Evaporated Apples.....	0 09 1/2 0 11
Raisins:	
Sultanas.....	6 09 0 12
Loose Musc. Malaga.....	0 08 1/2 0 10
Layers, London.....	0 00 2 00
Con. Cluster.....	0 00 2 75
Extra Dessert.....	0 00 3 25
Royal Bucking'm.....	0 05 0 08
Valencia.....	0 08 0 08 1/2
“ Selected.....	0 08 1/2 0 07
“ Layers.....	0 05 0 05 1/2
Currants, Provincials.....	0 00 0 08 1/2
Philtras.....	0 00 0 00
Patras.....	0 00 0 07
Vostizzas.....	0 07 0 09 1/2
Prunes, Cal.....	0 04 0 05
do French.....	0 08 1/2 0 00
Figs in bags.....	0 08 0 13
“ new layers.....	2 82 1/2 2 92 1/2
Rica, C. C.....	2 03 8 02 1/2
standard B.....	4 25 4 75
Patna..... 100 lb.....	4 00 4 10
Burmah.....	4 00 4 00
Crystal Japan.....	0 00 3 07 1/2
Carolina..... Java.....	0 00 2 00
Pot Barley, bag vs lbs.....	0 08 0 05
Pearl “ per lb.....	0 02 1/2 0 00
Tapioca, Pearl.....	0 02 1/2 0 00
Flake.....	0 80 0 90
Corn, 2 lb. tins.....	0 80 1 00
Peas, 2-lb tins.....	3 60 5 00
Salmon, 4 doz. case.....	0 90 0 95
Tomatoes, 2s. per doz.....	0 80 0 85
String Beans.....	

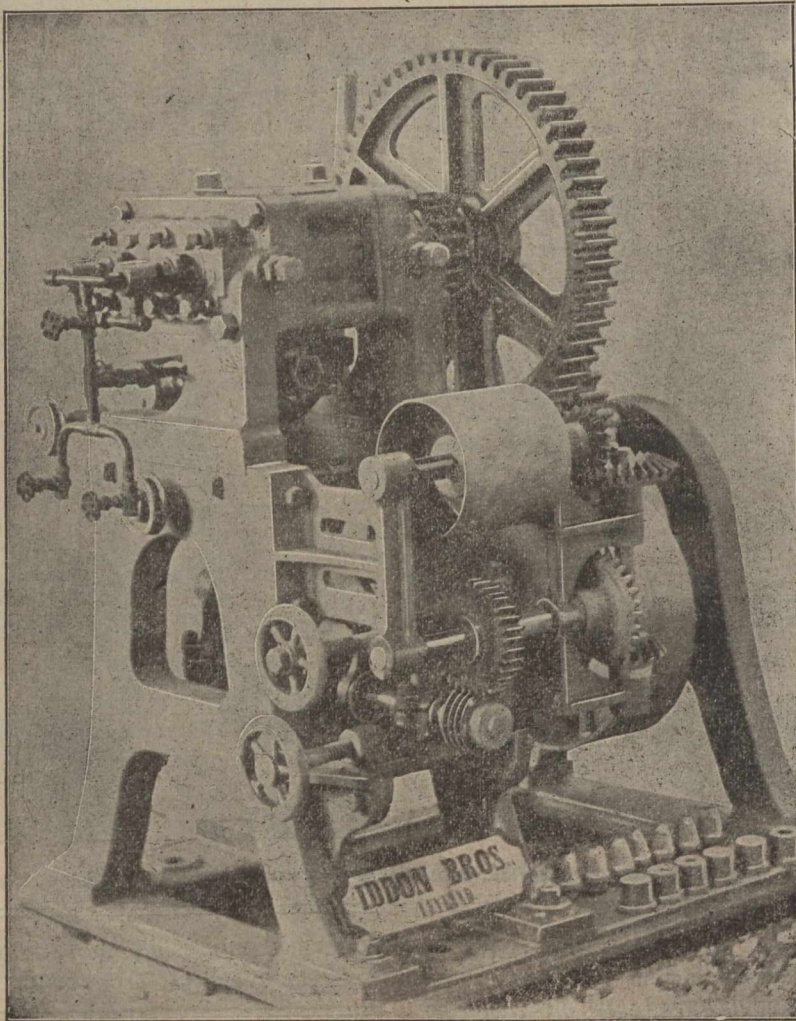
markets. The Bureau reports that on all foods the increase has been 1.16 per cent.; on dry goods and shoes 16.07 per cent., and on fuel (before the anthracite coal strike), 9.78 per cent. Food, clothing, rent and fuel which cost now \$683.34 would have cost only \$586.90 in 1897. From present appearances the cost of fuel the coming winter will be enough higher to make it an item of considerable importance. Of course, when wages advance in the same ratio as the cost of living the condition of the wage earner remains the same. That there has been an advance of wages here and there is known, but there is no reason to think that in the case of the majority the advance has kept pace with the rise in prices. That there has been an increase in the cost of the items which are enumerated by the Bureau indicates that certain of the Trusts have not reduced the cost of their products to the consumers, although such an effect has been promised and held to be the main reason for the toleration of Trusts. How far wages have been increased will be the next inquiry of the Bureau and there is cause to believe the Republican campaign will not profit by the report.

ALUMINUM BRONZE.

Among the first uses of aluminum bronze was in the manufacture of valves and fittings for the paper industry, says Erwin S. Sperry, in the Aluminum World. In the sulphite process of making wood pulp the following method is employed: The fumes of burning sulphur are drawn through slacked lime until supersaturated. This solution, called sulphite liquor, is mixed

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, SEPT 25, 1902.

Name of Article.	Wholesale
Hardware.	
Antimony.....	\$ c \$ c.
7/16. Block, L & F, W D.....	0 09 1/2 0 10
“ Straits.....	0 00 0 83
“ Strip.....	0 00 0 00
Copper: Ingot.....	0 00 0 83
CUT NAIL SCHEDULE.....	0 00 0 80
Base Price, per Keg, car lots.....	2 37 1/2 0 00
Less quantity.....	2 45 0 00
Extras—Over and above 30d., 40d., 50d., 60d and 70d Nails.....	
Cut and Fence Nails—	
16 and 20d Hot Cut, per 100 lbs.....	0 05 0 00
10 and 12d “.....	0 10 0 00
8 and 9d “.....	0 15 0 00
6 and 7d “.....	0 20 0 00
4 and 5d “.....	0 40 0 00
3d “.....	0 65 0 00
2d “.....	1 00 0 00
Out spikes 10c, per Keg advance.....	
Fine blued nails—	
2d per 100 lbs.....	1 00 0 00
3d “.....	1 50 0 00
Casing, Box, Tobacco Box and	
Flooring Nails—	
80 to 30d per 100 lbs.....	0 55 0 00
10 to 16d “.....	0 60 0 00
8 and 9d “.....	0 65 0 00
6 and 7d “.....	0 70 0 00
4 to 5d “.....	0 95 0 00
3d “.....	1 20 0 00
Finishing nails—	
3/4 inch and longer per 100 lbs.....	0 60 0 00
2 3/4 and 2 1/2 inch.....	0 65 0 00
2 and 2 1/4 “.....	0 70 0 00
1 3/4 and 1 1/2 “.....	0 95 0 00
1 1/2 “.....	1 20 0 00
1 “.....	1 50 0 00
Slatting nails—	
1 1/4 and 1 1/2 inch per 100 lbs.....	0 95 0 00
1 1/2 “.....	1 20 0 00
1 “.....	1 50 0 00
Common barrel nails—	
1 1/2 inch per 100 lbs.....	1 00 0 00
1 “.....	1 00 0 00
3/4 “.....	1 25 0 00
1/2 “.....	1 50 0 00
Clinch nails—	
3/4 inch and longer per 100 lbs.....	0 60 0 00
2 3/4 and 2 1/2 inch.....	0 65 0 00
2 and 2 1/4 inch.....	0 70 0 00
1 3/4 and 1 1/2 inch.....	0 95 0 00
1 1/2 inch.....	1 20 0 00
1 inch.....	1 50 0 00
Sharp and flat pressed nails	
3/4 inch and longer per 100 lbs.....	1 35 0 00
2 3/4 and 2 1/2 inch.....	1 50 0 00
2 and 2 1/4 “.....	1 65 0 00
1 3/4 and 1 1/2 “.....	1 85 0 00
1 1/2 “.....	2 50 0 00
1 “.....	3 00 0 00
Coil Chain—No. 5.....	0 11 1/2 0 00
“ 5.....	0 10 0 00
“ 4.....	0 09 1/2 0 00
“ 3.....	0 09 0 00
1/2 inch.....	0 07 1/2 0 00
3/8.....	4 35 0 00
7/16.....	4 25 0 00
“.....	4 00 0 00



Iddon Brothers,

INDIA RUBBER ENGINEERS.

Brookfield Iron Works,

LEYLAND, ^{Near} PRESTON, England.

Engineers and Rubber • Machinists,

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

Specialties : All kinds of Rubber Machinery.

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

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, SEPT. 25, 1902.

Name of Article.	Wholesale.
Hardware.—Con.	
Coil Chain—No. 1/4	3 85 0 00
9-16	3 75 0 00
1/2	3 65 0 00
3/4	3 76 0 00
1	3 60 0 00
1 & 1 in.	3 60 0 00
Galvanised Staples—	
100 lb. box, 1 1/4 to 1 1/2	3 25 0 00
Bright, 1 1/4 to 1 1/2	2 90 0 00
Galvanised Iron:	
Queen's Head, } gauge 28	4 40 4 65
or equal. } gauge 28	4 10 4 35
Comet do 23 gauge	4 10 4 35
Iron Horse Shoes:	
No. 2 and larger	0 00 3 35
No. 1 and smaller	0 00 3 60
Bar Iron, per 100 lbs.	1 90 1 95
Car lots	0 00 0 00
Norway, base	0 00 4 25
Am. Sh. St'l, 6 ft. x 2 1/4 in., 18	0 00 3 20
" " " 20	0 00 3 20
" " " 22	0 00 3 30
" " " 24	0 00 3 40
" " " 26	0 00 3 50
" " " 28	0 00 3 50
Boiler plates, iron, 1/4 in.	0 00 2 10
" " " 3-16 in.	0 00 2 10
Hoop Iron, base for 2 in. and larger.	0 00 2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.	
Canada Plates:	
Full Polish	4 00
Ord. 52 sheets	2 65
" 60 do	2 70
" 75 do	2 75
Black Iron pipe, 1/2 in.	2 22
1 in.	2 45
1 1/4 in.	2 65
1 in.	3 40
1 in.	4 80
1 1/4 in.	6 90
1 1/2 in.	8 30
2 in.	11 60
per 100 ft. nett.	
Steel, cast p.lb., Blk Diam'd	0 08 base
" Spring, 100 lbs	3 00 0 00
" Tire, "	2 30 base
" Sleigh shoe, 100 lbs	2 30 base
" Toe Calk, "	2 90
" Machinery	2 78 base
" Harrow Tooth	2 50
Tin Plates:	
10 Coks, 14 x 20	4 25
10 Charcoal, 14 x 20	4 50
10 Charcoal	5 50
10 "	6 60

with wood chips and the whole mass cooked or digested.

It is the so-called sulphite liquor which troubles the pulp manufacturer, and early in the history of this important industry its corrosive action was fully appreciated. The valves used were, of course, those made of the usual steam metal, and their life was quite short. In seeking a substitute, for this material aluminum bronze suggested itself, was tried, and found to be quite a success. The sulphite liquor does not appear to corrode this alloy nearly as rapidly as copper tin zinc alloys, although there is a slight action which, sooner or later, of course, destroys the valve. The action is so slow and, moreover, so uniform that aluminum bronze appears to be well suited for the purpose.

While aluminum bronze resists the action of the sulphite liquor in such a manner that a large consumption was expected, the technical obstacles which appeared in the manufacture of valves and fittings retarded its use to such an extent and increased the cost so that, in spite of its value, little if any is used in the paper industry at the present time.

The difficulty is the one always encountered in aluminum alloys, viz., leakage when pressure is applied. This phenomenon is caused by the film of oxide of aluminum intermingling with the metal and being drawn into the mould along with it. When pressure is applied the liquid finds its way out through this oxide; indeed, it actually seems to act as a channel through

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, SEPT. 25, 1902.

Name of Article.	Wholesale.
Terne Plate IC, 20x28	
Russ. Sheet Iron	7 50 0 00
Lion & Crown tin'd sh'ts	0 10 0 00
22 and 24 gauge case lots	0 70 7 75
26 gauge	0 00 7 75
Lead: Pig, per 100 lbs;	3 25 3 35
Sheet, "	0 00 0 04
Shot, 100 lb., less 2 1/4 p.c.	0 00 6 50
Lead Pipe, per 100 lbs	7 00 0 00
	less 37 1/2 p.c.
Zinc:	
Spelter, per 100 lbs	0 00 5 25
Sheet, Zinc "	5 75 6 00
Black Sheet Iron.	
Per 100 lbs.	
8 to 16 gauge	2 40 0 00
18 to 20 do	2 30 0 00
22 to 24 do	2 35 0 00
26 do	2 40 0 00
28 do	2 45 0 00
Wire:	
Plain galv'd, No. 5	3 95 0 00
do do No. 6, 7, 8	3 45 0 00
do do No. 9	2 80 0 00
do do No. 10	3 55 0 00
do do No. 11	3 65 0 00
do do No. 12	2 95 0 00
do do No. 13	3 05 0 00
do do No. 14	4 05 0 00
do do No. 15	4 55 0 00
do do No. 16	4 80 0 00
Barbed Wire—	
Spring Wire per 100, 1.25	3 00 f.o.b
net extra.	Montreal.
Iron and Steel Wire pl'n	
6 to 9	2 80 base
Rope.	
Steel, base	0 00
" 7-16 and up	0 12 1/2
" 3/4 "	0 13
" 5-16 "	0 13 1/2
" 1/2 "	0 13 1/2
" 3-16 "	0 14
Manilla, 7-16 & lgn.	0 15
" 3/4 "	0 15 1/2
" 5-16 "	0 16
" 1/2 "	0 16
" 3-16 "	0 16 1/2
Lath yarn	0 11 1/2

Telegraphic Address:—Musgrave, Bolton, England.

JOHN MUSGRAVE & SONS,

LIMITED,

Globe Iron Works,

BOLTON, England.

Makers of all classes of
BOILERS,

Up to 300 lbs. pressure
per square inch.

Musgrave's Patent
SUPERHEATERS.

Horizontal and Vertical ENGINES

Of Designs to Suit Purchasers for

Cotton Mills, Rolling Mills and Elec-
tric Light Stations, Winding Engines,
Mill Gearing and Cranes

Over....

70,000

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

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, SEPT. 25, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Wire Nails.		
Base Price carload	2 50	
Less than	2 55	
2d extra	1 00	
2d f	1 00	
3d	0 65	
4d and 5d	0 40	
6d and 7d	0 30	
8d and 9d	0 15	
10d and 12d	0 10	
16d and 20d	0 05	
30d to 60d	Base	
Building Paper.		
Dry Sheeting (roll)	0 35	0 00
Tarred	0 45	0 00
Hides.		
Montreal Green Hides	0 09	0 00
" No. 1	0 08	0 00
" No. 2	0 07	0 00
" No. 3		
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins.	0 00	0 00
Clips	0 00	0 50
Lambskins each	0 00	0 12
Calfskins, No. 1	0 00	0 10
" No. 2	1 50	2 00
Horse hides		
Leather		
No. 1 B. A. Sole	0 27	0 26
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 & heavy	0 28	0 27
" No. 2	0 26	0 27
Harness	0 24	0 26
Upper, heavy	0 34	0 35
Upper, light	0 35	0 38
Grained Upper	0 30	0 35
Scotch Grain	0 35	0 38
Kip Skins, French	0 60	0 65
English	0 45	0 55
Canada Kip	0 50	0 60
Hemlock Oalf	0 50	0 70
" Light	0 50	0 60
French Calf	0 85	1 10
Splits, light and medium	0 22	0 25
" heavy	0 17	0 20
" small	0 18	0 20
Leather Board, Canada	0 06	0 10
Rameled Cow, per ft.	0 16	0 19
Knabe Grain	0 12	0 14
Glove Grain	0 12	0 13
B. Calf	0 15	0 20
Brush (Cow) Kid	0 11	0 13
Buf.	0 13	0 16
Ruseetts, light	0 35	0 40
" heavy	0 25	0 30
" No. 2	0 35	0 40
Saddlers' doz.	7 50	9 00
Int. French Calf	0 05	0 05
English Oak lb	0 30	0 35
Dongola, extra	0 38	0 42
" No. 1	0 20	0 22
" ordinary	0 14	0 16
Colored Pebbles	0 13	0 16
Calf	0 16	0 22

which the liquid can flow. Were it not for this one difficulty aluminum bronze valves would probably be extensively used.

The early attempts to cast an aluminum bronze valve were conducted in the manner of making a steam metal valve. A small gate, no risers, and hot pouring all tended to produce a casting of no value at all. The valve was found to be dirty, full of blowholes, cracked and drawn in the corners, and it invariably leaked like a sieve under a slight pressure.

It was soon found that aluminum bronze had remarkable running properties, and that it could be poured quite "dull." This procedure partially eliminated the difficulties, but not all. The dross or oxide was yet present, and blowholes existed; the same cracks and rawholes also appeared. Risers placed on the heavy portions (and large ones they must be) rendered the castings free from draws and cracks. Suitable skim gates and castings with a horn sprue gave much sounder castings, but as yet no way has been found to entirely eliminate this oxide film. Blowholes may be avoided by carefully melting in the fire, and as soon as melted pouring into the mould. "Soaking" in the fire and overheating invariably produces them.

In attempting to market an aluminum bronze valve the writer was obliged to use a pattern giving a very thick body in order to prevent leakage, and even then a large percentage were "wasters."

Another feature which militated against their use is the necessarily slow speed of the machines which finish the valves. Unlike steam metal valves lead cannot be used for rendering the alloy free cutting, and consequently the machine must be run at a slow speed. The cost of machining is therefore expensive. From the experience of the writer the same speed should be used

MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, SEPT. 25, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils		
Cod Oil	0 85	0 40
S. R. Pale Seal	0 52	0 55
Straw Seal	0 40	0 50
Cod Liver Oil, Nfd. Norw		
Process	1 40	1 60
" " Norwegian	2 00	2 25
Castor Oil	0 08	0 10
Castor Oil brls	0 07	0 08
Lard Oil, Extra	0 80	0 80
" "	0 70	0 80
Linseed, raw, nett	0 74	0 75
" boiled, nett	0 77	0 78
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 89	0 70
Petroleum:		
Benzine	0 22	0 30
Glass.		
Jointed inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.	5 00	5 25
do No. 1	4 62	4 87
do No. 2	4 25	4 0
do No. 3	4 37	4 62
do No. 4	4 37	4 62
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	3 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris, do	0 85	1 00
English Cement, cask	2 15	2 25
Belgian do	1 65	1 90
German do	2 25	2 45
American do	2 00	2 40
Fire Bricks per 1000	16 00	22 00
Fire Clay	1 50	1 75
Rosin	2 75	5 50
Glue:		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11	0 12
do brls	0 00	0 14
American White, brls.	0 16	0 20
Coopers' Glue	0 20	0 28
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
No. 1 Furnit's Varn'h. pr.gl.	0 65	0 70
a do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
Putty Bulk 100 lb. brl	0 00	2 00
Parisgreen in drum 1 lb pk.	0 18	0 19
Kalsomine, 5 lb pkgs.	0 00	0 08
Wool.		
Canadian Washed	0 00	0 14
North West	0 00	0 00
Unwashed	0 08	0 00
B. A. Scoured	0 35	0 87
Natal	0 16	0 17
Cape, greasy	0 16	0 17
Australian greasy	0 16	0 20

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE



LARD.

Manufactured in England and packed in 28 lb. Galvanized IRON PAILS, and numerous other packages to suit all tastes. Choicest quality and full weight,

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.

Under New Canadian Tariff Law.

in machining aluminum bronze that would be used for soft steel or iron. One can readily understand, therefore, the high cost of finishing these articles.

On account of the high tensile strength of aluminum bronze (over twice that of steam metal) a valve could be made, were it not for the intermingling of the oxide, quite thin; even thinner than the cheap steam metal valves now found on the market

The fact that aluminum bronze is a valuable material in the sulphite industry is not generally known, and undoubtedly someone will eventually succeed in solving the casting problem and reap the harvest which he should. At present the cost is the main feature against its adoption.

A sulphite manufacturer who was one of the pioneers in the use of aluminum bronze in the sulphite industry writes the following unsolicited testimonial:

"We have used cast aluminum bronze in our sulphite mill with excellent re-

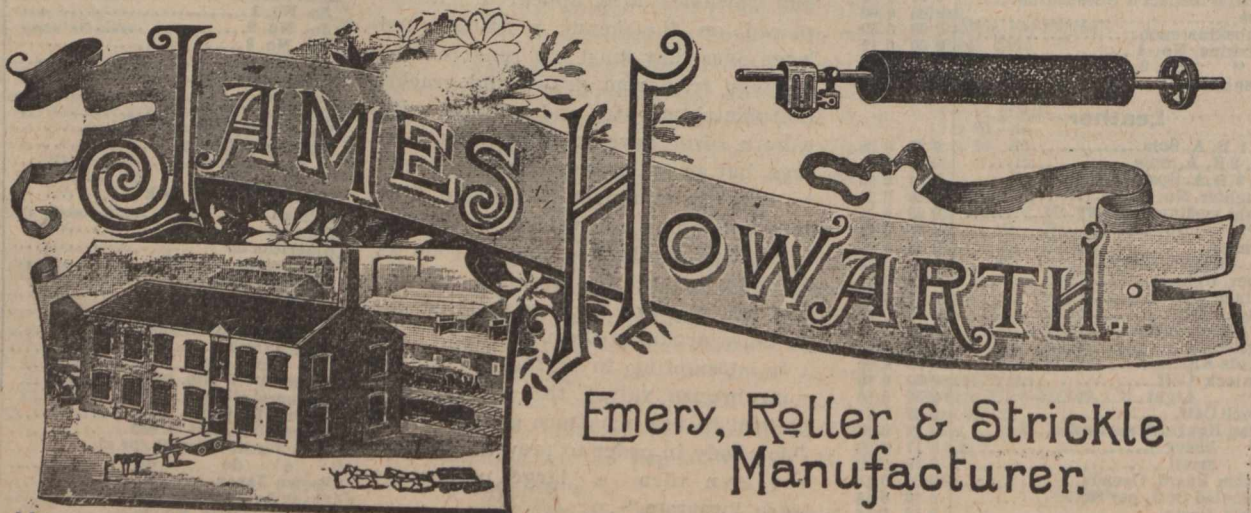
R. J. Ward & Sons,



Military Musical Instrument Manufacturers.

Wholesale Importers and Exporters of—

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



MILKSTONE EMERY ROLLERWORKS. ROCHDALE, ENGLAND.

Improved ROLLER GRINDING FRAMES of all descriptions.

ROLLERS RE-COVERED with COMPOSITION and EMERY manufactured on an Improved Principle by our own Patent Machinery.

The Emery is very angular and requires only a light touch on the Card and is guaranteed true, being especially adapted for tempered Steel Cards.

EMERY FILLETING.

WOOD and IMPROVED FLEXIBLE CLOTH STRICKLES made to Order, any size or shape.



Steel Moulders' Composition for Castings of every description.
 Ground Ganister for Cupolas, Bessemers, Crucible Steel Melting Holes, etc.
 Patent Non-Conducting Cement for Steam Pipes and Boilers superior to Felt and Compositions
 for preventing the radiation of Heat, Saving Fuel, etc.
 Special Terms to Canadians under the New Preferential Tariff.

"PIONEER"
GOLDEN FLAKE
CAVENDISH TOBACCO.

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE :

1/2 lb. tins.....	\$1.20
3/4 lb. tins.....	\$1.25
1 lb. package.....	\$1.30
1-16 lb. package.....	\$1.30

Per lb.

"Order direct or through your jobber."

Manufactured by The
Richmond Cavendish Co., Ltd.,
Liverpool, England.

Special prices to Canadians under the
 new Tariff.

sults. Beginning with a single salve, we have extended its use until all the valves about our digesters and some of our gas pipes are of this material. We propose to adopt it for our digester connections. Its cost, however (is so excessive that it is an open question whether the ordinary bronze fittings are not cheaper, although they require constant replacing. Were the cost not so high it would certainly be expedient to use the entire fittings of this material."

The writer has repeatedly made castings weighing some 1,500 pounds for the above manufacturer, but under exceptionally trying auspices.

For the alloy the usual 10 per cent. aluminum bronze was invariably employed, and no difference in casting properties can be detected in any of the mixtures. For the reason that it is the strangest alloy the 10 per cent. mixture is used. This is made by melt-

ing 90 pounds of copper under charcoal and adding 10 pounds of aluminum. The whole mixture is stirred with a plumbago stirrer so as to thoroughly mix the metals.

One interesting feature of the leakage of aluminum bronze valves, when pressure is applied, has been noticed. In case a valve does not show a leakage at a low pressure, say, 150 to 300 pounds per square inch, it will stand an enormous one, i. e., 10,000 to 20,000 pounds per square inch, showing that the metal is like the child in the nursery rhyme, i. e., when it's good, it's very, very good; but when it's bad, it's horrid."

INSURANCE DECISIONS.

Waiver by agents.—A statement to assured by defendant's adjuster that if

Balata
Belting

ESTABLISHED 1856.

T. H. Haagen, Son & Co.,

65, 67, 69 St. Mary Axe,
 LONDON, E.C., Eng.

Specialties:

Leather Link, Balata Cotton & Hair Belts,
HOSE, PUMP and HYDRAULIC BUTTS.

Only manufacturers of the Original Genuine **Helvetia**
Leather, for Laces, Belting, &c.

PRICES AND SAMPLES FREE ON APPLICATION.

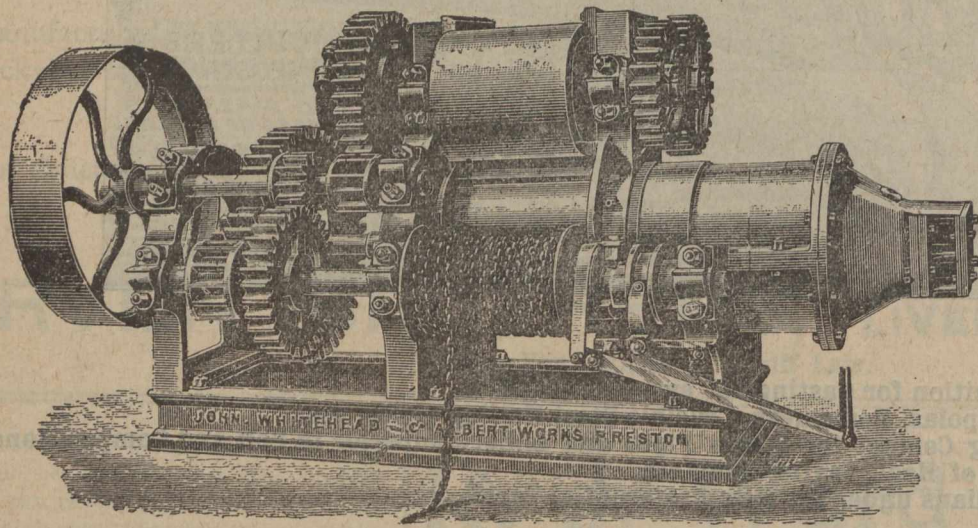
(Cut will be inserted as soon as received.)

Telegraphic Address:
"BRICKTILE, PRESTON."

The End-delivery Four-process
Brickmaking Machine

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

JOHN WHITEHEAD & CO., LIMITED.



Albert Works,
PRESTON, ENGLAND.
Brickmaking Plant
"The Manchester."

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

the former would furnish him a list of the goods destroyed, nothing more would be required, waived the furnishing of the proofs of loss stipulated for by the policy.—German Ins. Co. vs. Norris (Tex. C. C. A.), 32 S. W. R. 727. There was also a waiver of such requirement where defendant's agent and adjuster requested and obtained from assured a written statement under oath in relation to the fire, and a list of the articles destroyed, with an estimate of the value of each, and then said there was nothing more for the insured to do.—Carey vs. Allemania Fire Ins. Co., 171 Pa., 204; 33 At. R. 185; 25 Ins. L. J. 137. Also, where the evidence showed that after the loss plaintiff called upon defendant's secretary for blanks upon which to make proofs of the loss and was told that such proofs were unnecessary, and that there was nothing for her to do.—Scott vs. Security Fire Ins. Co. (Ia. S. C.), 66 N. W. R. 1054; 25 Ins. L. J. 581.

The policy stipulated that an examination of the assured, after notice of loss, should not constitute a waiver of

GOVERNMENT CONTRACTORS.

GIRDERS, BRIDGES, ROOFS.
STAGES, WROG. IRON
AND STEEL
PIPES,
HAY AND
CORN
SHEDS.

IRON BUILDINGS, FLOORING
BUILDERS IRON
AND STEEL
WORK,
PIERS,
BARGES,
TANKS.

AREA 10 1/2 ACRES.

FRANCIS MORTON & CO. LTD
HAMILTON IRON WORKS
GARSTON NEAR LIVERPOOL.

PETROLEUM TANK.

RICK
COVERS,
GRANARIES,
WIRAILINGS,
GATES, WIRE
AND UNCLIMBABLE
FENCING OF ALL

LONDON OFFICE
12, VICTORIA STREET
WESTMINSTER S.W.

LI. TANK.

RADIAL DRILLS
FOR
BRIDGE WORK

LIGHT
& HEAVY
CASTINGS
BLAST
FURNACE CASINGS
HOT BLAST STOVES.

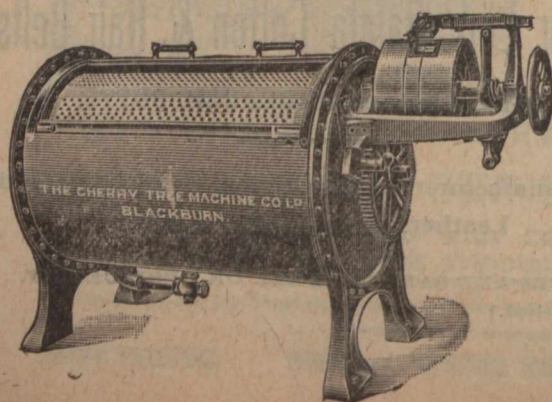
VALVES & RADIAL DRILLS.

CAPACITY OF OUTPUT
30,000 TONS ANNUALLY.

DESCRIPTIONS.

The Cherry Tree Machine Co., LIMITED

MAKERS OF HIGH-CLASS MODERN



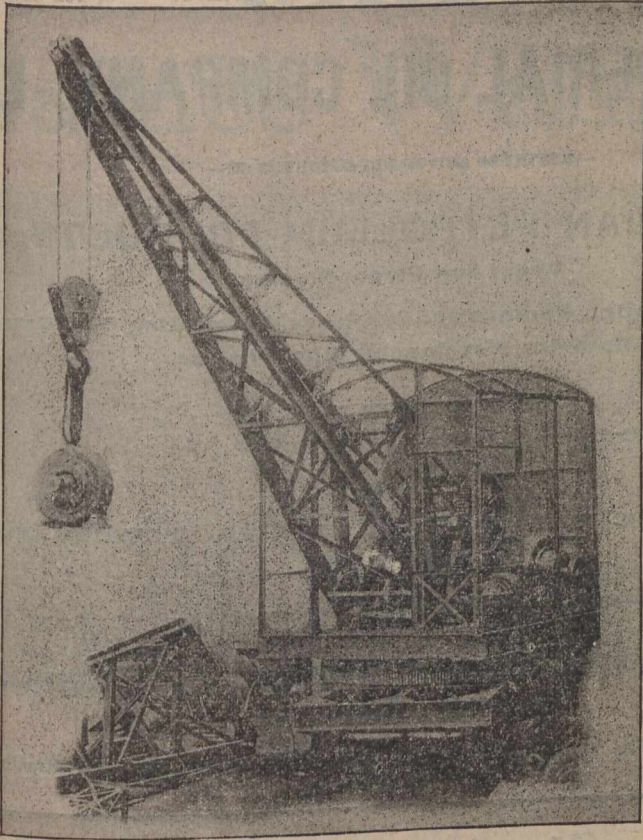
Laundry • Machinery,

Rotary Washing Machines; Metal and Wood
Shirt and Collar Ironing Machines.
Drying Closets and Drying Rooms on Hot-
Blast System.

IT WILL PAY YOU GET OUR PRICES.

CHERRY TREE, near Blackburn, Eng.

Telegrams :— "CLUNCH, LONDON."



THE
International Electrical
Engineering Company,

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

MANUFACTURERS OF

Electric Lighting Traction and
Power Transmission Plant.

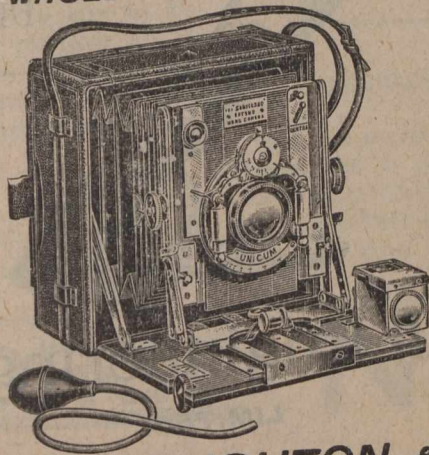
Continuous Current Dynamos and Motors, Single and Multiphase Alternators and Motors, Transformers, Motor-Generators, Balancers, Boosters, Motor Controllers and Switchboards, Electric Cranes, Overhead Travellers, Hoists, Electric Mining Machinery, Haulers, Pumps, Complete Equipments for Tramways and Railways, Arc Lamps, Open or Enclosed, High Quality Arc Lamp, Carbons, &c., &c. Send for Price Lists.

Special prices to Canadians under the New Tariff.

Works : TOOTING.

Cable Address : "BROMIDE, London."

Photographic Apparatus & Materials
WHOLESALE AND EXPORT.



Complete
Price
List,
800
Pages,
Post
Free.

Plates
Papers
Chemicals
Cameras
Mounts
Albums
and all
Sundries.

GEORGE HOUGHTON & SON,
Manufacturers and Dealers

88 & 89 High Holborn, London, W.C., England.
F.O.B. London, Eng.

Special prices to Canadians under the New Preferential Tariff.

the breach of any policy stipulation or condition. Held that an examination of assured as to the loss by defendant's agent after proofs of the loss had been submitted did not effect a waiver of plaintiff's breach of a policy condition. —Oshkosh Mach. Co. vs. Manchester Fire Ins. Co. (Wis. S. C.), 66 N. W. R. 525.

Where defendant after a loss, sent an agent to investigate the same, and he, falsely representing himself as the company's adjuster, made a compromise agreement of settlement with the insured, and the plaintiff testified that defendant's secretary had afterwards said that the agent was its adjuster, which statement the secretary denied, the court submitted to the jury the question whether or not the agent had been authorized to act as defendant's adjuster, with instructions that if they so found, the company was bound by the agreement of settlement. On appeal a verdict for the plaintiff was affirmed.—Flannery vs. State Mut. Fire Ins. Co., 175 Pa. 387; 34 At. R. 798; 38 W. N. C. 227

Eclectic Steel Co., Limited,

Princess Street Works,
SHEFFIELD, Eng.

MANUFACTURERS OF

CRUCIBLE CAST STEEL

FOR ALL PURPOSES.

Special Miners Drill Steel
Ground and Polished Steel for Shafting.

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

The application stated that the property insured was owned by a well-known business man, when it was in fact owned by the plaintiff, a woman, who, however, exercised no supervision over the property, which was in the possession of the business man named as owner. After a loss defendant's adjuster, with knowledge of the misstatement of ownership, offered a compromise settlement, which was refused. He then told plaintiff's husband to go on and make out proofs of loss. Subsequently the adjuster, by letter, called attention to a formal defect in the proofs, closing the letter with the sentence, "The company does not waive any of its rights or conditions under said policy." Subsequent letters from him, in which plaintiff was addressed as "Madam," asked for the production of bills or duplicates thereof. The trial court submitted the question whether there had been a waiver of the forfeiture for misrepresentation as to ownership to the jury, which found for plaintiff. On appeal the judgment was reversed, and it was held that there was no evidence of a waiver, since the adjuster had not specified any particular ground of defence, and had done nothing to place assured in a worse position or cause her to incur expense.—*Friedman vs. Providence-Washington Ins. Co.*, 175 Pa. 350.

The fact that the company had power to cancel the policy on account of a breach of a condition by the assured, raised no obligation on its part to cancel the same and return a part of the unearned premium when its local agent acquired knowledge of the violation, and its failure to cancel did not waive its right to assert the forfeiture.—*West End Hotel & Land Co. vs. Am. Fire Ins. Co.* (supra).

The defendant's general agent gave credit to the assured for the premium, making himself, and not the company, the creditor, by advancing for assured the amount of the premium and forwarding same to defendant. The policy was forfeited by an assignment for creditors of the property insured. Subsequently to the assignment, and with knowledge of the the forfeiture, the agent made a demand on assured for the payment of the premium. Held that this was not a waiver by the company of the forfeiture.—*Orr vs. Hart-*

OILS.

The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS, Under New Patent Process

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

Refineries: SARNIA and PETROLIA, Ont.

Branches:

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

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

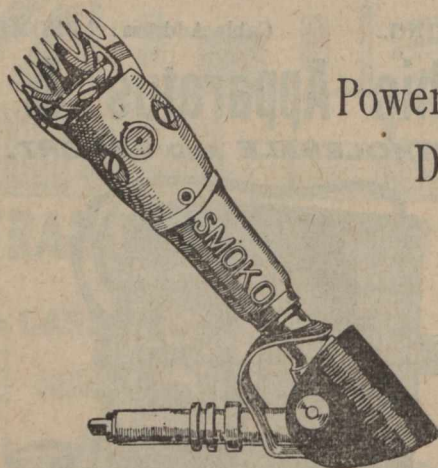
The QUEEN CITY OIL COMPANY, Limited, Head Office: TORONTO, Ont.

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

Sheep Shearing Machines

For
Power and Hand
Driving.

"SMOKO"
Brand are
the most
Reliable.

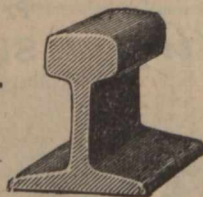


Newall Engineering Co., LIMITED.

36 Featherstone St., . . . LONDON, England.

R. WHITE & SON, WIDNES, ENGLAND.

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



Cable Address:
"Ralls," Widnes, England.
A.B.C. & Universal Mining
Codes.
Engineering Telegraph
Code.
Moreing & Neal's Code.
A1 Code.



GALVANIZED
SHEETS, BAR IRON.
AERIAL WIRE
ROPEWAYS.



Steel Rails of all Sections. Fish Plates. Bolts.
Spikes. Points and Crossings. Steel Sleepers.
Wagons for all purposes. Wire Ropes. Pit
Headings. Screens. Mining Steel Pulsating
Pumps.



Tel. Address, "Abbey," Accrington.

Established over 50 years.

James Walmsley & Sons,

Accrington, Eng.

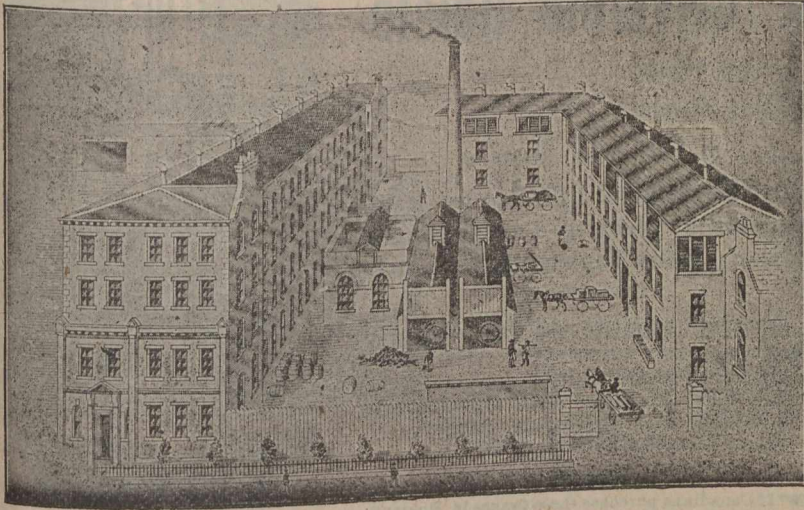
**Leather Curriers,
Strapping Manufacturers
and Mill Furnishers.**

SPECIALITIES:

SINGLE & DOUBLE BELTING

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

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



ford Fire Ins. Co. (Ill. S. C.), 43 N. E. R. 866.

Failure of defendant's agent issuing a policy on an oral application to make inquiry concerning incumbrances, does not effect a waiver of a stipulation in its policy, making it void in case the property is or becomes encumbered.—Aetna Ins. Co. vs. Holcomb (Tex. S. C.), 34 S. W. R. 915.

Policy conditions requiring consent or waiver to be in writing may be dispensed with by the company and its agents, so that, notwithstanding such provision, oral waivers are binding upon it.—Burnham vs. Greenwish Fire Ins. Co. (Kansas City C. A.), 1 Mo. App. R. 616.

The limitation clause in the policy was held waived where the evidence showed that after the death of assur-

ed defendant's agent had taken plaintiff's proofs of death and the policy and sent them, with other papers pertaining to the claim, to the company, which retained them until after the six months' limitation, within which suit could be brought, had expired, and then gave notice of rejection of the claim.—Dougherty vs. Metropolitan Life Ins. Co. (N. Y. S. C.), 38 N. Y. Supp. 258.

INSURANCE FACTS.

That "to prevent the Conflagration hazard, and to secure the safe and steady improvement of every town and village, the State should pass a law allowing no town or village to permit

the construction of inflammable roofs within its limits, nor the construction of wooden or other inflammable buildings, except when detached from the next building a distance equal to the height of the building to be erected."

That "to suppose that fees and taxes imposed upon fire insurance companies are paid from the capital and earnings of the insuring companies is an absurd business fallacy. To doubt that they are paid by the insured and are an element of the cost of insurance to each and every one who buys it in a policy contract is to question an axiomatic business proposition."

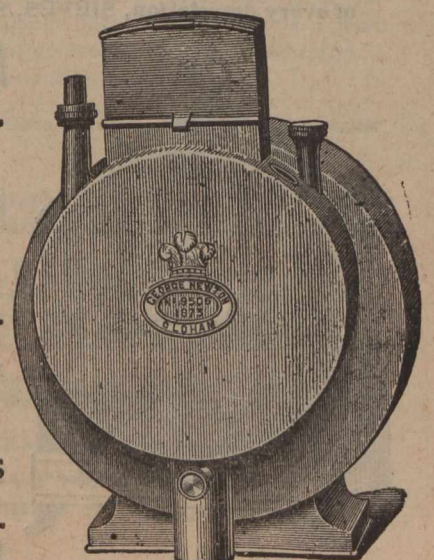
That "were there no changes in physical conditions, the ascertainment of proper rates for the various risks would be less of a problem, but the succession of years has seen modifica-

GEORGE NEWTON, LTD.

**GAS METER =
MANUFACTURERS.**

**OLDHAM,
ENGLAND.**

Special quotations
under the new Canadian
Preferential Tariff.



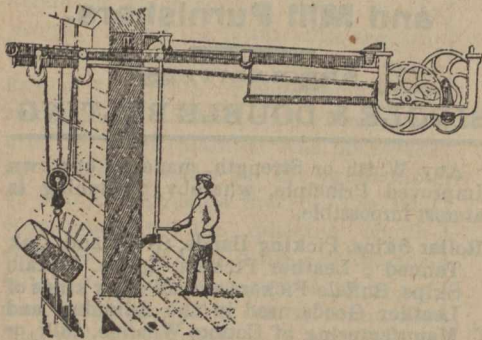
JOHN BARKER & SONS, LIMITED.

Park Street Iron Works, - OLDHAM, Eng.

Original Inventors, Patentees and
Sole Makers of

Barker's Self-Landing & Delivering Hoists

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



Barker's Patent Self Landing and
Self Delivering Hoist.

Makers of all kinds of

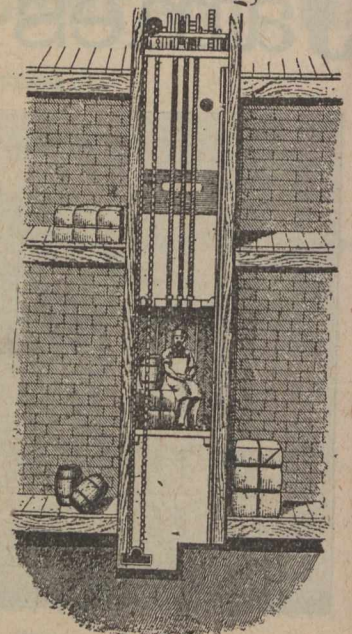
CAGE HOISTS and **LIFTS** to work by
Hydraulic, Electric, Gas or Steam
Power. Many Thousands Supplied.

....ALSO OF....

.. OVERHEAD TRAVELLING and Other CRANES ..

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

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



Cage Hoist.

tions which have entirely changed the hazard of many risks.

That "there is a widespread conviction that there is a strong combination on the part of the fire insurance companies through unions, boards and underwriters' associations to fix and maintain rates, and that the panacea for this evil is the anti-compact law. In no State in which such a law has been adopted has it promoted competition or reduced rates. Associations, boards and unions, under the present methods of conducting the business of fire insurance, are really a necessity; without them, and the interchange of experience and the adoption of correct methods and uniform practices, the whole business of fire underwriting would become demoralized, and the policy of fire insurance become a mere gambling contract."

That "the theory of a fire insurance contract, from the standpoint of both of the contracting parties, is that the one, for a stipulated consideration, shall make good the loss occurring to the other from specified causes, for the occurrence of which he is not responsible. A departure from this principle creates injustice, promotes dishonesty and encourages crime."

That adequate equipment for the extinguishment of fires cannot be too strongly insisted upon. It is an expense which the city can well afford and may save it untold thousands of dollars. Preparedness to cope with fires is an essential to every city."

That "the element of mutuality of interest is the basic principle of all insurance; and sound indemnity is the commodity which the insurant should

aim to secure, by the payment of his premium."

That "it is a matter of easy demonstration that the National Board of Fire Underwriters has accomplished more in the way of rate reductions than all mercantile, mechanical and political associations of the entire country. And it takes no direct hand in making rates."

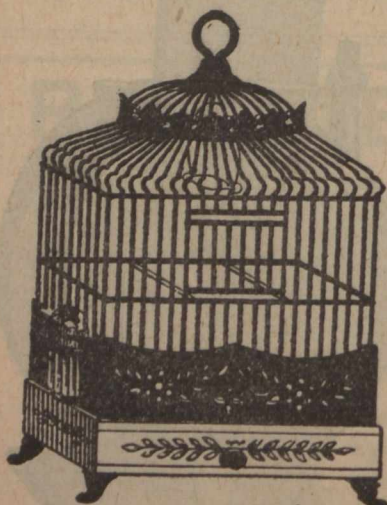
That "friction matches, which will ignite anywhere, should be generally prohibited in dwellings, stores and wherever combustible goods are kept, and gross carelessness in the use of combustibles or inflammable articles should be punishable with fines and imprisonment."

That "if everybody carried insurance, then there might be some justice in the present method of taxing the companies, but since it is not contended

S. RAMSEY & Co.,

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

Telegraphic :
"Methodical, London."



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

Illustrated Catalogues
Mailed Free on Application.

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

33% in favour of Canadians, under the New Tariff,

JAMES NORTH & SONS,

Chamois and Gloves

...AND...

Athletic Goods Manufacturers.

Harvest Gloves, Driving and Dress Gloves, House-
maids' Gloves, Gardening Gloves, White Cow-Hide
and Seal and Tan Mitts. Cricket, Tennis, Foot-
balls, Boxing Gloves.

**CASH
BAGS,**

DRESSERS AND MANUFACTURERS.

Godley Mills,
and Tower Street Works,

HYDE^d Manchester, Eng.

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

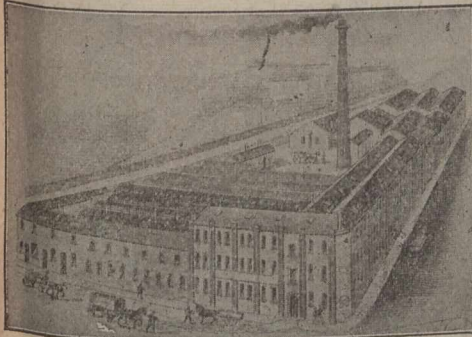
MILLS BROTHERS LTD.

Registered Office: Lowermoor Leather Works.
OLDHAM. ENGLAND.

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

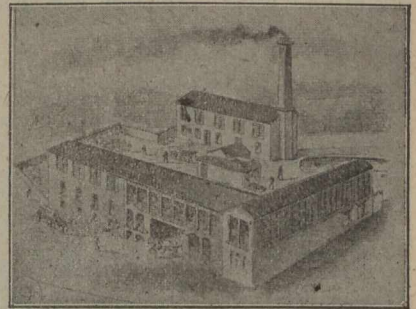
MANUFACTURERS
OF

Oak Tanned and Helvetia Strapping.



Lowermoor Works: Oldham.

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

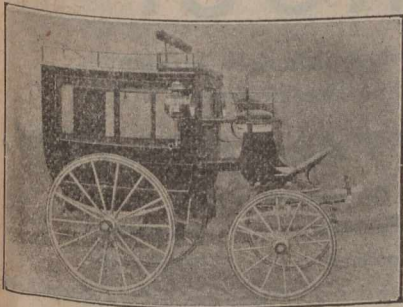


Tannery: Blackley.

Established 1779.

Telegraphic Address: "ANNE COWBURN."

ANNE COWBURN,



Carriage Builder
AND
Harness
Manufacturer.

MOTOR CARS A SPECIALITY.

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

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

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

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

that perhaps more than half the people carry insurance, the inequality of the tax is manifest."

That the "tax paid by the insured, as a class, for their sole benefit and protection, must in justice be limited to the actual cost of maintenance and disbursements of insurance departments. To go beyond this in the taxation of insurance companies as a source of State or local revenue becomes at once unequal and unjust taxation, alike repugnant to the constitution and to reason."

That "authority should be given every chief of police to order the removal of all dangerous accumulation of rubbish or inflammable materials, and in case of neglect to comply with such order, he should be obliged to obtain an order from the court to enforce such removal."

That "the State, in this legislation hostile to fire insurance companies, does not touch any class except its own citizens."

That "in its importance, insurance is pre-eminently at the head of all our great business enterprises. In finance, in commerce, it ranks among the first. In its territorial relations, it is national and international. It is a most potential factor in our homes and in the counting-room."

Established 1838.

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

Exchange, Tuesday and Friday, 1-30 to 3, N. Pillar.

Abel Lees & Sons,

**ROLLER AND
SHAFTING MAKERS.**

Makers of all kinds of FLUTED AND PLAIN BOTTOM AND TOP ROLLERS for Cotton, Woollen and Silk Machinery.



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

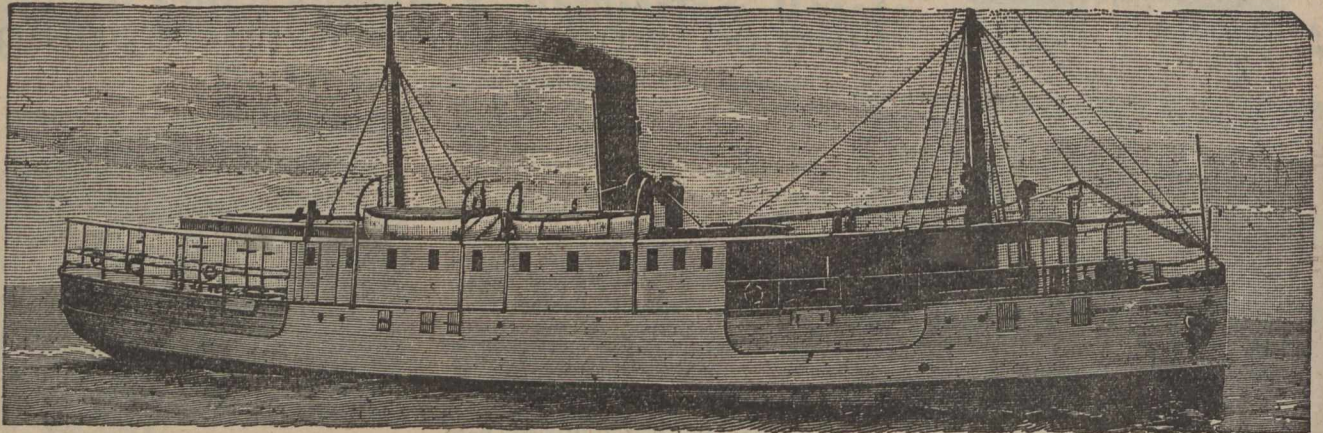


Boss Shells or Spindles Supplied. Centre Shafts—Steel, Case-Hardened or Ordinary. Prices on Application.

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

Lytham Shipbuilding & Engineering Co.

LYTHAM ENGLAND.



Builders of Light Draft Twin-Screw Steel River Passenger Steamers as supplied for
H. M. Indian Government.

**STEAM LAUNCHES UNDER CONSTRUCTION FOR SALE. STEEL STEAM BARGES. TWIN & SINGLE SCREW
STEAM TUG BOATS. Telegraphic Address: Sternwheel; Lytham.**

That "the business of insurance has so grown and developed in the last decade that it is the greatest and most extensive of all the industries or pursuits in which mankind is engaged. It not only employs more capital; but its influence and operations are more widely extended; it is truly cosmopolitan, because it is a citizen of no one community, but of the wide world."

THE "NIGGER" IN THE PHILIPPINE TARIFF.

When the U. S. Congress in its wisdom insisted upon taxing imports from the Philippines at 75 per cent. of the Dingley tariff rates, says a Philadel-

== BUTTERCUP ==

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

BUTTERCUP METAL POLISH.

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

Army and Navy Stores.	J. Barker's.	Harrod's.
Junior Army and Navy.	Shoolbred's.	Whiteley's.

And all Leading Stores, Grocers and Oilmen everywhere.

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

METAL POLISH.

Marion & Co's "Folding Imperial" Cameras

No. 20 Folding Imperial

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

Cut will be inserted as soon as received.

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

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

No. 21 Folding Imperial.

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

Extra Plate-Holders, 7 by 5 or 1/2-plateseach 5 0

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

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

TASKER, SONS & CO.

Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

Government Contractors.



TASKER SONS & CO.
MANUFACTURERS
SHEFFIELD, ENG.

THIS IS AN ILLUSTRATION OF BELTING SUPPLIED BY US TO A CONTINENTAL GOVERNMENT.

SHEFFIELD, England
32 ANGEL STREET,

Leather Merchants and Mill Strap Manufacturers.

phia paper, the expectation was that the revenues from this source would amount to \$500,000 per annum. Since the whole amount of the tax, less cost of collection, was to be turned into the Philippine Treasury, the Protectionists who favored this benevolent legislation doubtless credited themselves with an astonishing act of liberality. The islands produce sugar, which might come into competition with American beet; tobacco, too, grows there of a quality inferior only to that of Cuba. Now, was it not taking a great risk to reduce the duties so that these articles might come into the United States on payment of only cent per cent. of their cost in taxes and freight? And all this generosity was extended merely to increase the poor Filipinos' national income.

The returns for the five months which have elapsed since this beneficial law went into operation put the matter in quite a different light. The total receipts for the period from du-

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 22, 1902.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3 1/4-6mos.	350	350	97
Canada Life.....	2,500	4 6mos.	400	400	160
Confederation Life.....	10,000	7 1/2 6mos.	100	10	46 1/2
Western Assurance.....	25,000	5-6mos.	40	20	95 1/2
Guarante. Co. of North America.....	13,372	6	50	50	....

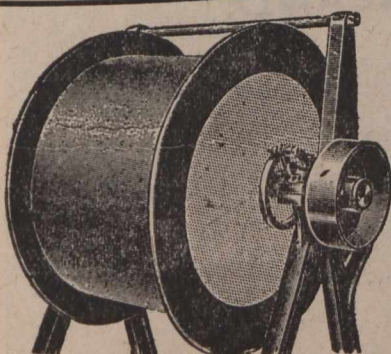
BRITISH AND FOREIGN —Quotations on the London Market, Sept. 13, 1902 Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	4 1/2	9 1/2
Atlas.....	24,000	24 p.s.	50	6	26 1/2	426 1/2
British and Foreign Marine.....	67,000	25	20	4	19	20
Caledonian.....	21,500	12s. p.s.	35	5	19	28 1/2
Commercial U. Fire, Life and Marine.....	50,000	27 1/2	50	6	44 1/2	46 1/2
Guardian Fire and Life.....	200,000	9	10	5	9	9 1/2
Imperial Fire.....	60,000	25	20	5	5	5
Lancashire Fire.....	126,493	5	20	2	2	2
Lion Fire.....	100,000	3	25	1 1/2	1 1/2	1 1/2
London and Lancashire Fire.....	85,100	22	25	2 1/2	16 1/2	18 1/2
London Assurance Corporation.....	25,862	20	25	12 1/2	5 1/2	5 1/2
London & Lancashire Life.....	10,000	10	10	2	8	8 1/2
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	28	29
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	76
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/2	35 1/2	37 1/2
Norwich Union Fire.....	11,000	*23 1/2	100	12	10 1/2	10 1/2
Phoenix Fire.....	58,776	35	50	5	43 1/2	32 1/2
Royal Insurance Fire and Life.....	125,214	58 1/2	20	10	47 1/2	48 1/2
Sun Fire.....	240,000	3s 6d p.s.	10	10	10	10 1/2
Union.....	45,000	12 p.s.	10	4	12 1/2	13 1/2

*Excluding periodical cash bonus.

The Patent Electro-Magnetic

SEPARATORS,

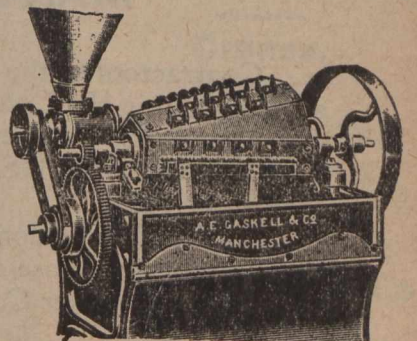


For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c

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

PRICES ON APPLICATION TO

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



Works: ROCHDALE, Eng.

Contractors to Admiralty.

Special Terms to Canadians under the New Canadian Tariff.

GOLD MEDAL LYONS EXHIBITION, 1872. SILVER MEDAL BARCELONA EXHIBITION, 1888.
TWO GOLD MEDALS TORONTO EXHIBITION, 1896. GOLD MEDAL PARIS EXHIBITION, 1900.

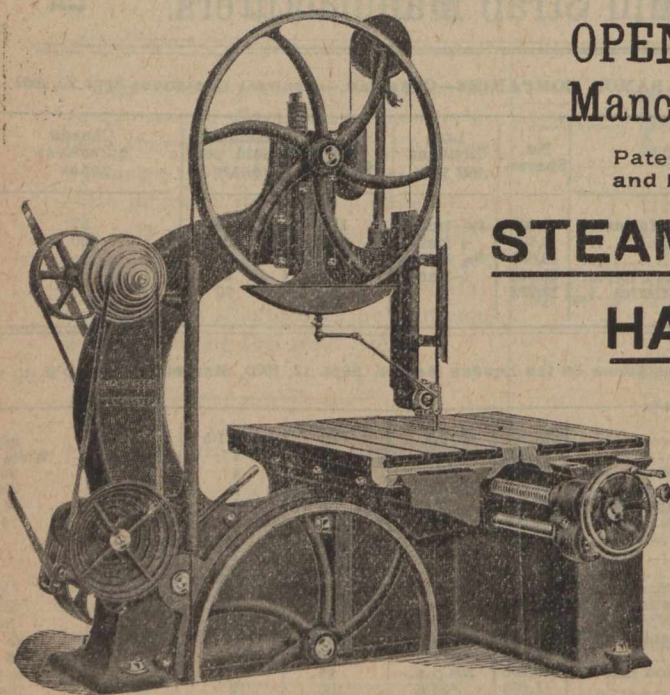
The Lancashire Felt Co., Ltd.,

DENTON, near MANCHESTER, ENG.

Manufacturers of **WOOL AND FUR BODIES.**

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

B. & S. MASSEY,



OPENSHAW,
Manchester, Eng.

Patentees
and Makers of

STEAM HAMMERS

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

More than 3000 sold
100 to 200 usually
under construction or
in stock.

Catalogues in English, French, German and Russian.

ties on imports from the Philippines amounted to only \$11,194—a sum so small that, in the opinion of Treasury officials, it will scarcely meet the cost of collection. Moreover, the shipments from the Philippines have diminished from month to month. What was accomplished by the action of Congress, therefore, was the all but total destruction of the trade with our Far Eastern possessions. The Filipinos have to pay for this benefit by being deprived of the right to impose an export tax on Manila hemp shipped to the United States, and the remission of this duty in effect constitutes a high protective advantage to the American rope and cordage industries. So far as appears from the surface the legislation referred to has resulted in conditions favorable to the resuscitation of the defunct Cordage Trust. The acts of Republican Congresses, when closely examined, nearly always disclose a “nigger in the woodpile” in the form of some favored interest.

THE IMPLEMENT DEALER'S AD-
VANTAGE.

To most classes of retail merchants the prevention of losses through ex-

Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

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

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

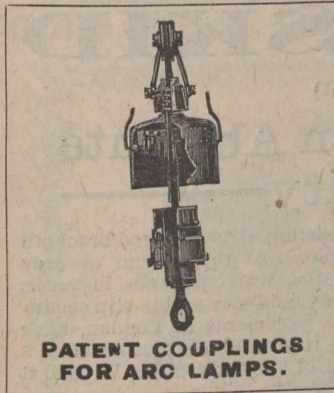
Solid and Insertion Sheets, Valves, Buffers, Washers for Steam and Water Joints, Rubber Belting, Hose of all kinds, Solid Rubber Tubings, Packings, of every description, Matting, Roller Covering, Fruit Jar Rings, &c., &c.

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

Special rates under the new Canadian Tariff. Enquiries invited.

Codes : A.B.C., Engineering.

Cable Address : "BRAULIK," London



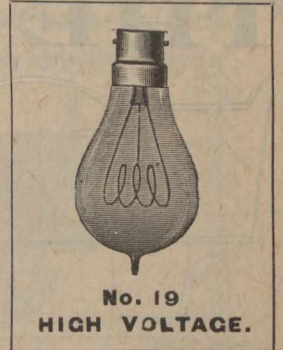
G. BRAULIK,

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

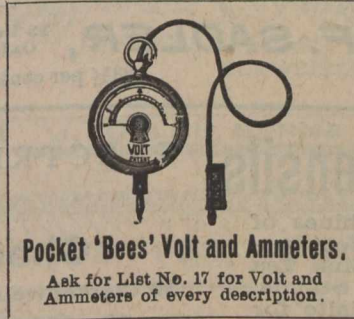
115 Bath Street, GLASGOW, Scotland.
And 39 Pitt Street, SYDNEY, N.S.W.

The Best and Cheapest House for all

ELECTRICAL SUPPLIES,



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



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

**STANDARDS,
BRACKETS,
ELECTROLIERS.**

Special terms to Canadian Houses under the
New Tariff Regulations.

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

The New "FLAME" Arc Lamps a Speciality.

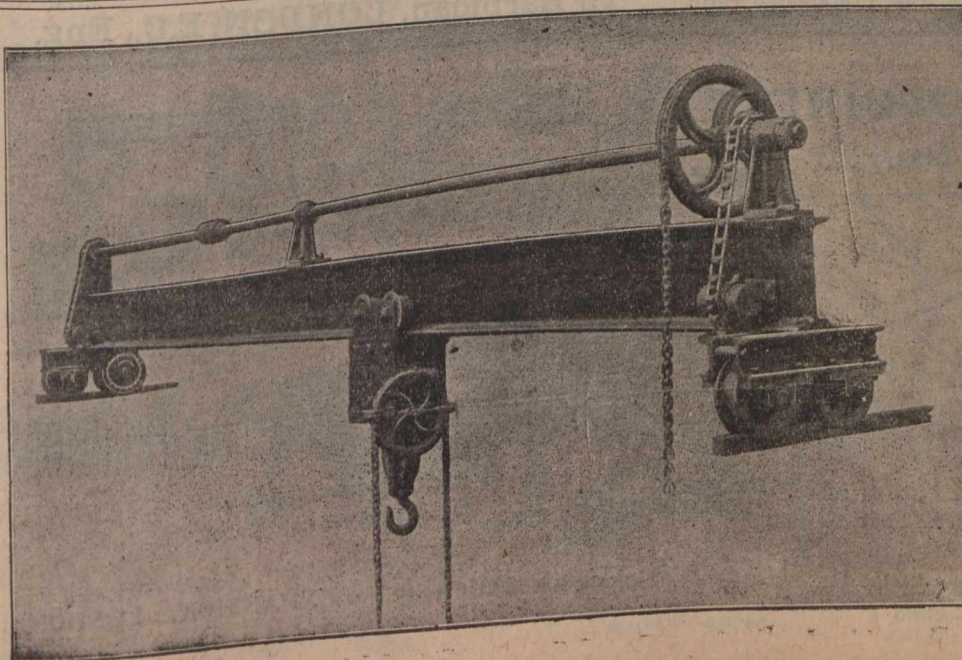
tension of credit is a more difficult problem than it is to the implement and vehicle dealer. The customs of trade do not prescribe that the grocer or drygoodsman shall require a settlement by note for a bill of goods, whether the purchaser be responsible or otherwise. But in the implement and vehicle trade it is invariably understood that time sales shall be settled by note. The fact that a note is given does not insure payment by any means, although it is doubtless true that open accounts are neglected where notes are paid. That, however, is not the point.

The note settlement in all cases, whether the debt is for money borrowed or good purchased, implies security in some form from those who are irresponsible financially. If the buyer is unable to secure a personal

guarantor a mortgage or lien upon the articles sold can always be obtained without objection. This is practically impossible with many other classes of merchandise and absolutely so with some. Unless the buyer pays a portion of the price in cash the security is not adequate, but it is something. In many cases, perhaps, a majority, buyers of this class will pay rather than suffer the ignominy of having the articles seized and taken from them, and if taking the goods is the only recourse the debt is not wholly lost. It would seem, therefore, that the implement dealer is in a position to safeguard to a certain extent every machine or vehicle sale he makes to persons of no financial strength and at the same time keep within the customs of his trade. Some of them do this and they are not often losers through extension of credit.

SUNFLOWER-OIL INDUSTRY IN THE CAUCASUS.

The Nachrichten fur Handel und Industrie, Berlin, June 20, 1892, says: The cultivation of the sunflower plant has been extensively adopted by the peasantry and farmers in the district of Novorossisk within the past three or four years. The manufacture of oil out of seeds of this plant is very remunerative, and the industry is rapidly increasing in proportions. The sale of the oil cake alone, it is claimed, covers all the working expenditure of the oil mills. The stalks of the plant are used as fuel for running the machinery, and from the ashes which remain 25 to 30 per cent. of potash is obtained.



Lifting Tackle

FOR
..ALL PURPOSES..

**Cranes.
Crabs.**

**SHEAVE BLOCKS.
PULLEY BLOCKS.**

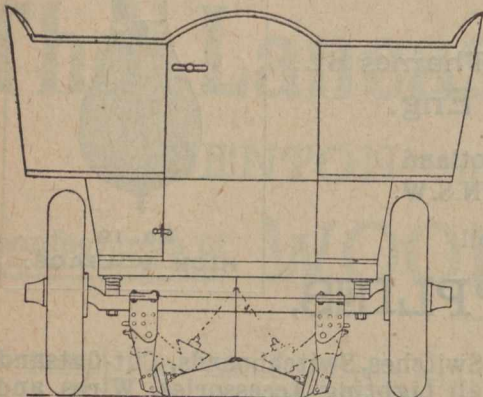
The Steel Rope
Pulley - Block Co.
LIMITED,
Washford Road,
SHEFFIELD, Eng.

LICENSES GRANTED TO MANUFACTURERS.

THE COUNTER-SKID

(Williams' Patent)

**Renders Side-Slip an Absolute
— Impossibility —**



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

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

F. SADLER, 13 Dering Street, Oxford Street, **LONDON, W. ENG.**
88 1/2 per cent. in favour of Canadians.

Store Fittings and Utensils.

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

Illustrated Catalogue and Prices Free.

F. E. & G. MAUND, Ltd., Store Fitters,
336 Old Street,
SHOREDITCH, LONDON, Eng.

FENLON & SON,
Heating Specialists, Inventors and Patentees.

Tudor Street, - **WHITEFRIARS, London, E.C., England.**

The only Perfect and Efficient GEYSER on the market.



Complete with Locking Gear, £3 3 0

Complete with Locking Gear, £3 3 0

Special Terms to Canadians under the New Preferential Tariff

ELECTRICIANS AND ENGINEERS.

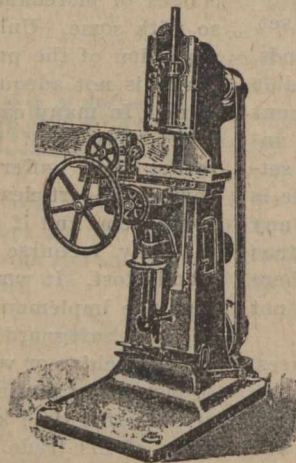
Chas. Peacock & Co.,

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

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

Liberal Commission to the trade. Telephone: "No. 159 HOLBORN."

— THE IMPROVED EXPERT —



CHAIN MORTISER

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

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

Richard Moreland & Son,

LIMITED

3 Old St.,

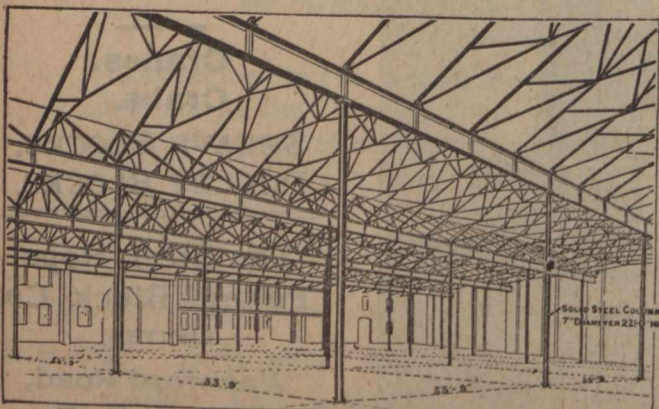
LONDON, E.C.,
— **ENG.** —

Manufacturers of

SOLID STEEL COLUMNS & CONSTRUCTIONS

For Canadians under the New Preferential Tariff.

Telegraphic Address: "EXPANSION. LONDON."



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

MILK CHOCOLATE.
GOLD MEDAL.—Highest Award at the GERMAN CONFECTIONERS' EXHIBITION, MANNHEIM (first time Exhibited)

J. Tobler's
 Real and delicious
SWISS MILK CHOCOLATE
 CHOCOLAT AU LAIT SUISSE
 SCHWEIZER - MILCHCHOCOLADE

J. TOBLER, BERNE SUISSE

MAISON FONDÉE 1845

Etiquette déposée

Also in CROQUETTES, BUNDLES, &c.

MACLURE BROS.,

60 Victoria Street
 LIVERPOOL, Eng.

Cable and Telegraphic Address:—"BUSINESS, LIVERPOOL." Codes used—A.B.C., A.I. and Western Union.

1 & 2 NEW STREET, BIS.

THE LOCO PACKING CO.

Boreham Wood Works,

ELSTREE, nr. LONDON, Eng

Sole Manufacturers of

"Colo" and Braithwaite's

"LOGO" TRADE MARK, PACKING,

Durable, Lubricative, Economical.

Used by over 100 British and Foreign Railways, Indian and Colonial Governments, Collieries, Waterworks, &c., for Locomotives, Steam Hammers, Mining Pumps, Stationary Engines, Hydraulics, &c.

LONDON OFFICE:

Moorgate Station Chambers, - LONDON, E C., Eng.

Special Tariff in Favor of England.

MOUNT BROS.,

Manufacturers and Dealers in . . .

Electrical Supplies.

Wiring and Electric Light Contractors.
 Bells, Annunciators Telephones, etc.

784 Craig St. - Montreal.

ARTHUR GAGNON
 Manager Estate
 Hon. Jean L. Beaudry

L. A. CARON
 Auditor Town of Maisonneuve and of la Chambre de Commerce du District de Montreal.

GAGNON & CARON,

Rooms 41 & 42 Montreal St. Ry. Bldg., Montreal.

Accountants, Curators, Liquidators and Commissioners. S. C. Bell Tel. Main 515

WANTED.

Active Agents wanted in every town and village in Canada, apply "Agent," JOURNAL OF COMMERCE, Montreal.

Telegraphic Address: "SPIRITS, DUNDEE."

B. BULLOCK LIMITED.
 EXCELSIOR CONFECTIONERY WORKS,
DEWSBURY, ENG.

EVERYBODY'S MIXTURES.

LOZENGES
 PAN-GOODS
 GELATINE
 GOODS
 BOILED-SUGARS



JELLY
 TIT-BITS

ORIGINAL & SOLE MAKERS OF THE NOTED REAL YORKSHIRE HONEY & BUTTER TOFFEE.

SWEETS
 ALL AND EVERY SORT
 MADE TO ORDER.

The Highest Point of Perfection

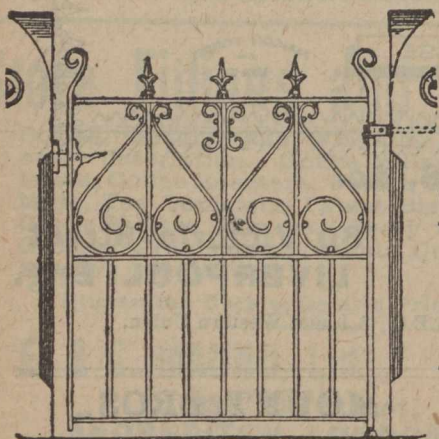
GEORGE MORTON & CO. DUNDEE
 SCOTLAND

WHOLESALE WHISKY 24 to 31 Dock St., and MERCHANTS DISTILLERS & BLENDEES. 26 to 39 North Lindsay St.
 All communications should be addressed to Head Office, Dock St.

J. & J. T. Mortimer,
 Iron Founders,
 Castings of Every Description for Engineers,
 F. O. B. at Manchester.
 Wicken Tree Foundry,
 Slater Street, • **FAILSWORTH,**
 Manchester, Eng.,

Special estimates to Canadians under the new Canadian Tariff.

Brookes & Co., Ltd.,



Owners and
 Sole
 Makers,

Gatesmiths

AND ...

Ironworkers.

Cateaton Street, - MANCHESTER, ENG.

Special prices under the New Tariff.

Established 1848.

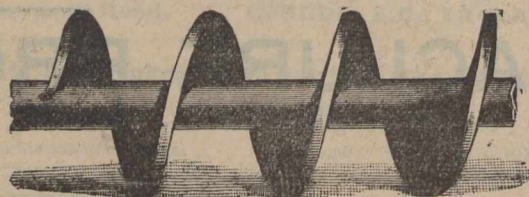
Francis Barker & Son,
 Sun-Dial and Mathematical
 Instrument Makers,
 12 Clarkenwell Road, - London, E.C., Eng.

HORIZONTAL SUN-DIALS, fixed on Pedestals, form a Beautiful, Useful and Ornamental addition to Gardens, Terraces, Parks, &c. **14-Inch Brass HORIZONTAL SUN-DIAL**, with Equation Table complete on Terra-Cotta Pedestal, as Illustration £10 subject. An assortment of Pedestals and Dials kept in stock. **SUN-DIALS** can be supplied without pedestals, in Brass, Gun-Metal or Slate, from £2 each subject. Suitable Mottoes, &c., can be Engraved, Special Designs can be submitted, or suggestions carried out. Full instructions sent for fixing Dials, or competent workmen sent to set them.

Illustrated Price List and Full Particulars sent Post Free upon Application.

AGENTS REQUIRED.

Wrigley's Automatic Conveying Co.
 85 Royal Exchange,
 MANCHESTER, Eng.



Wrigley's Patent Cast-Iron Worm.

ELEVATORS & CONVEYORS.

For Coal, Coke, Ashes, Grain, Malt
 and other Materials.

Special prices to Canadians under the New Tariff.

THE TURRELL CAR.

Specification.

Motor.—7 h. p. vibrationless, two cylinder motor.

Gear.—Patented system having the wheels always in mesh.

Wheels and Tyres.—

32in. tangent-spoked wheels, with 2½in. Michelin tyres.

34in. artillery wheels, with 2in. Connolly solid tyres.

32in. " " " 2½in. Michelin tyres, £8 10s. extra.

32in. " " " 3½in. " " £22 10s. "

Body.—Mall Phaeton, Tonneau, or Siamese Phaeton.

Brakes.—Powerful pedal brake on differential gear. Powerful lever brakes on driving wheels, compensated, and acting in both directions. Ratchet to hold the car on steep hills; this much facilitates starting on big gradients.

Pump.—Special slow-speed positive pump.

Radiator.—Of ample size.

Chains.—By the Coventry Chain Co.

Fitted with either a bonnet or
 basket in front,

300 Guineas net.

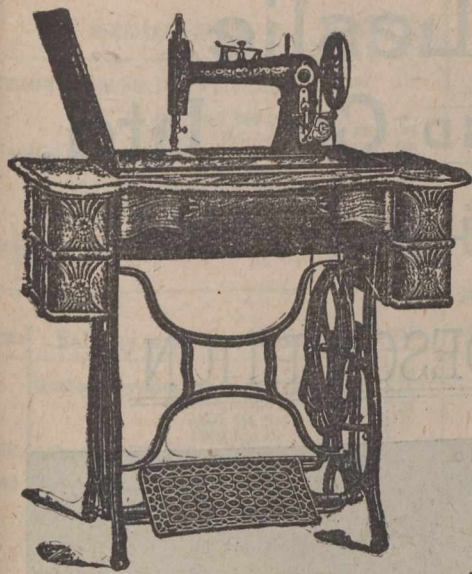
Special estimates to Canadians under
 the new Preferential Tariff.

Catalogues, giving drawings
 of detail parts, etc., etc.,
 from - - - - -

THE POLLOCK ENGINEERING CO.

ASHTON-UNDER-LYNE, ENGLAND.





We make High Grade Family
SEWING MACHINES

For the Merchant's Trade

Write us for Prices and Terms.

We can interest you.

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

Factory and General Office :

CHICAGO, Illinois.

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

Representatives for the Pacific Coast, Asia and Australia,
The Pacific Hardware & Steel Co., San Francisco., Cal.

Representatives for the West Indies, Mexico, Central and South America.
The New York & Java Trading Co., New York City, N.Y.

The only HV Switch

Which is passed by every
Central Station Engineer.

Sole Makers :

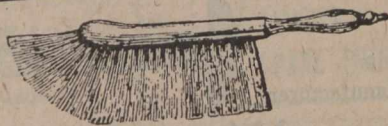
The International Electric Company,
55 Redcross Street, BARBICAN,
London E.C., Eng.

Cut will be inserted as soon as received.)

E. TAYLOR & CO.

Wholesale and Export

**Brush
Manufacturers.**



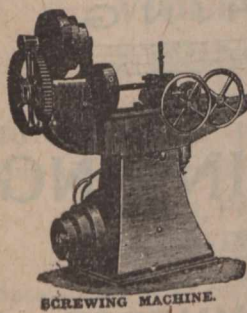
56 Hatton Wall, Hatton Garden,
LONDON, E.C., Eng.

Prices and Particulars on Application. Indents through Merchants

Established 1837. Telegraphic Address. "Wm. Heap, Ashton-Under-Lyne."
WILLIAM HEAP & Co., LTD,

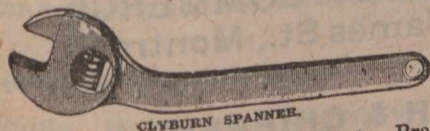
Oldham Road Engineers' Tool Works,
ASHTON-UNDER-LYNE, ENGLAND.

Engineers' and
General Tool Makers.

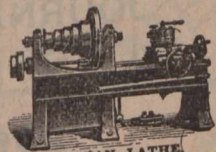


SCREWING MACHINE.

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



CLYBURN SPANNER.



CAPSTAN LATHE.

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

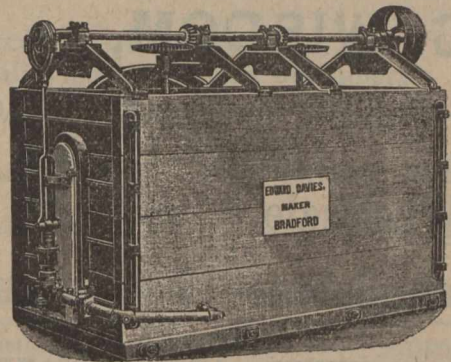
Note.—In all communications please address with
name in full.

EDWARD DAVIES & CO.,

Engineers, Millwrights
and Ironfounders.

Water Lane Works, Thornton Road,
BRADFORD, ENGLAND.

Flour and Farina Mixing Machine.



.....Makers of.....

Hydraulic Pumps, Horizontal and Vertical Steam Engines,
Improved Warp Steeping Motion, Dyeing, Sizing, Drying, and
B lling Machines, Indigo Vats, Crabs, Pads, Dolleys, and Hoists,
Cran es, Shafting, Wrought & Cast-Iron Pulleys, Plummer Blocks,
Couplings, Hingers, and Gearing Mortar Mills and Castings.

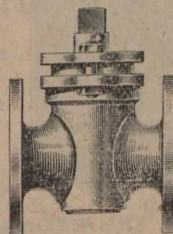
Repairs Promptly
Attended to.

Special prices to Canadians under
the NewTariff.

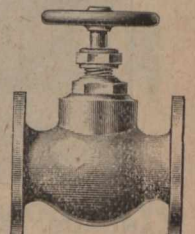
Telegraphic Address "COCKBRASS," London.

Thos. Noakes & Sons

MANUFACTURERS OF
LONDON-MADE



Mountings for
Steam Engines
and Boilers.



OFFIOES AND WAREHOUSE,

35 & 37 Brick Lane, WHITECHAPEL, London, Eng.
WORKS AND FOUNDRY,

12 & 14 HENEAGE STREET, E.

ENQUIRIES SOLICITED.

LONDON, ENGLAND.

TRADE **F&N** MARK.

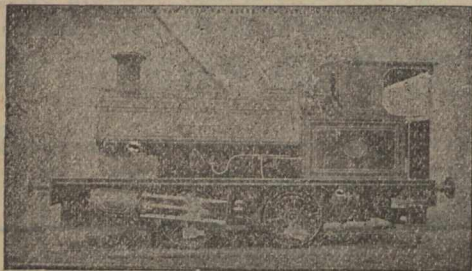
New Canadian Preferential Tariff, 33% in favour of English Goods.

R. & W. Hawthorn, Leslie ... AND Co., Ltd.

NEWCASTLE-ON-TYNE, ENGLAND.

Manufacturers of

LOCOMOTIVES OF EVERY DESCRIPTION

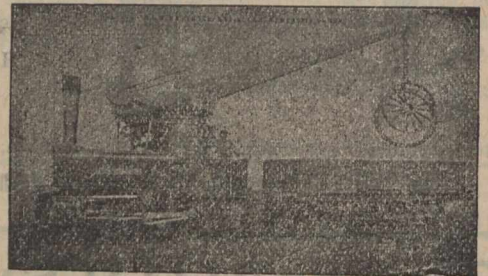


PHOTOGRAPHS and SPECIFICATIONS ON APPLICATION.

Standard Classes in Progress and in Stock

OO

Special prices to Canadians under the New Tariff.



SPECIALITIES. Combined Crane and Locomotive, Standard Tank Engines, 4 and 8 wheel coupled.

ENQUIRIES cordially invited which will have prompt and careful attention.

W. G. WISDOM,

98 & 100 Rosoman St., Clerkenwell, LONDON, E.C., Eng.

Wholesale Silversmith,
AND

.. Fancy Cabinet Manufacturer ..

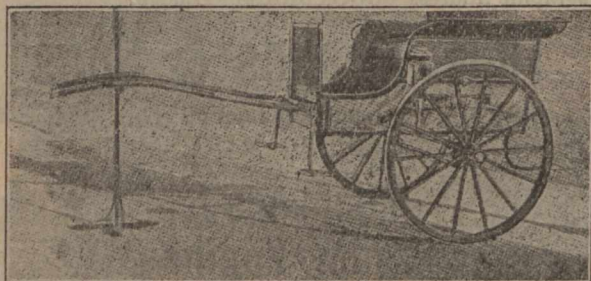
SALTS, SCENTS and SPIRIT STANDS.

Patronized by Royalty.

JAMES BLIGH & SON, LTD.

117, LONG ACRE, LONDON, W. O., England.

Numerous Gold Medals awarded for Excellence of Design and High Finish.
MISS MARIE CORELLI writes:—"The 'Thelma Car' I find most Charming and Comfortable."



LANDAUS, BROUGHAMS, VICTORIAS, PHÆTONS with Improved Step. Pony and Governess Cars in all sizes on view. Repairs a Specialty.

The "THELMA" is undoubtedly the most unique Cart of the new Century. A large and varied Stock of High-class New and Second-hand Carriages always on View.

Telegrams: "RUSSIANIZE, London." A.B.C. Code, 4th Edition used.

A. BECKMANN & CO,

Wine & Spirit Brokers,

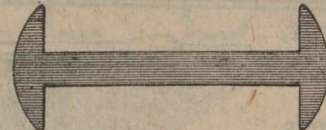
47 Mark Lane, - LONDON, E.C., Eng.

Every attention given to the Export Trade.

SPECIALITIES:

Cheap Cased Brandies, Clarets and Champagnes.

GREENE'S BELT FASTENERS



Established 1887.

Sole Manufacturer

Wm. H. Chase,

16 Little Trinity Lane Upper Thames Street, E.C., LONDON, ENGLAND.

AVOID IMITATIONS and insist on having

.. Greene's Genuine Belt Fasteners ..

As Manufactured by W. H. CHASE for upwards of Thirty Years.

To be obtained from all leading dealers in the United Kingdom.

EVERYTHING

in the line of ...

JOB PRINTING

executed promptly

at the office of the

JOURNAL OF COMMERCE
171 St. James St., Montreal.

GLAZIERS' DIAMONDS.



BUSH & CHIPPER,

Diamonds for Turning Emery Wheels, Circles, Shades, Pressure Tubes, Etc.

9 Percival St., Clerkenwell, London, E.C., Eng.

Illustrated Price List on Application.

SECURITIES.	London Sept 11
British Columbia, 1877 5 p.c.	107 110
1887, 4½ per cent	92 94
1891-4, 3 p.c.	104 106
Canada, 4 per cent. loan, 1880	102 104
3 per cent. loan, 1888-99	101 103
Debs. 1884, 3½ per cent	90 92
2½ p.c. loan, 1897	108 110
Manitoba, 1885-6, 5 p.c.	

Sizes	Railway and other Stocks.	Sept. 11
	Quebec Province, 5 p. c., 1874.....	102 107
	1876, 5 p.c.	102 107
	1880, 4½ p.c.	104 106
	1883, 5 p.c.	109 112
100	Atlantic & Nth. Western 5 p.c. Gns	120 123
	1st M. Bds	13½ 14
10	Buffalo & Lake Huron \$10 shr.....	137 141
	do 5½ p.c. bonds	
	Can. Central 6 p.c. M. Bds. Int.	
	guar. by Gov	
	Canadian Pacific \$100	148½ 148¾
	Grand Trunk, Georgian Bay, &c....	100 102
	1st M.	
100	Grand Trunk of Canada Ord. stock.	14% 1½
100	2nd equip. mtg. bds. 6 p.c.	126 129
100	1st pref. stock..... 5 p.c.	111½ 112
100	2nd pref. stock.....	97% 97¾
100	3rd pref. stock.....	43¾ 44¾
100	5 p.c. perp. deb. stock.....	137 140
100	4 p.c. perp. deb. stock.....	109 111
100	Great Western shares, 5 p.c.	134 137
100	Hamilton & N.W., 6 p.c.	105 107
100	M. of Canada Stg. 1st Mort. 5 p.c.	
100	Montreal & Champlain 5 p.c. 1st	
	mtg. bds	
	N. of Canada, 1st mtg., 5 p.c.	103 105
100	Quebec Central, 5 p.c. 1st Inc. Bds..	106 108
	T. G. & B. 4 p.c. bonds, 1st mort...	
100	Well., Grey & Bruce, 7 p.c. bds.	109 111
	1st Mort	107 109
100	St. Law. & Ott. 4 p.c. Bds.....	
	MUNICIPAL LOANS.	
100	City of London (Ont) 1st pref 5 p.c.	— —
100	City of Montreal stg. 5 p.c 1874	101 103
100	City of Ottawa, 4 p.c., stg.....	101 104
	redeem 1873	100 108
	redeem 1875	101 104
100	City of Quebec, op. c. redeem 1875..	105 107
	redeem 1878	110 112
100	City of Toronto, 4 p.c. 1889-93	99 101
	6 p.c. stg. con. deb. 1874-1876..	103 109
	5 p.c. gen. con. deb. 1879	109 111
	4 p.c. stg. bonds,	101 103
100	City of Winnipeg deb., 1884, 5 p.c.	106 108
	Deb. scrip. 1882, 5 p.c	— —
	MISCELLANEOUS COMPANIES.	
100	Canada Company	38 42
100	Canada North-West Land Co.....	35 40
100	Hudson Bay	34¾ 3½
	BANKS.	
	Bank of British North America.....	68 70
	" Montreal.....	518 515
	Canadian Bank of Commerce.....	15½ 16¾

VIOLIN STRINGS.

TO VIOLINISTS. Please send me your address for post free catalogue of

STRINGS, FITTINGS
And NOVELTIES.

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

W. EASTBURN,

Violin Maker and Repairer,
HALIFAX, Eng.

BOILER SHOP.

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

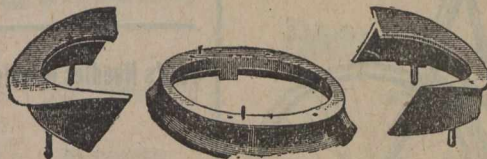
Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.

Thomas E. Whitworth,

HATTERS' MACHINIST,
DENTON, near MANCHESTER. Eng.



SPECIALITY

Improved Split Frames for
Curling and Shaping
FELT HAT BRIMS.

Accuracy Guaranteed.

Estimates for all Kinds of Hatting Machinery

SHIPPING ORDERS and ENQUIRIES Promptly Attended to

<p>WE CAN ALWAYS SPARE TIME</p>	<p>FOR customers who want a figure on their <i>Printing</i>. So don't be anyway bashful in asking for our price on your Bill Heads, Letter Heads, Visiting Cards, Business Cards, Statements, Envelopes, Tags, Note Heads, Catalogues or Posters.</p>	<p>JOURNAL OF COMMERCE 171 St. James St., MONTREAL.</p>
--	---	--

OIL Lubricating
Burning

In Casks, Barrels
or Drums.

Specially Prepared
for Export.



Cables to
"LIGHTHOUSE."

JAMES LIGHT & SON, LIMITED
LIVERPOOL, England.
LIADGO WORKS and 9 Rumford St.,

Cog,
Locomotive,
Antifriction,
Water-Wheel,

GREASE

W. H. PALMER & CO.

Contractors to H. M. Government.
Manufacturers of

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

VARNISHES FOR ALL PURPOSES.

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

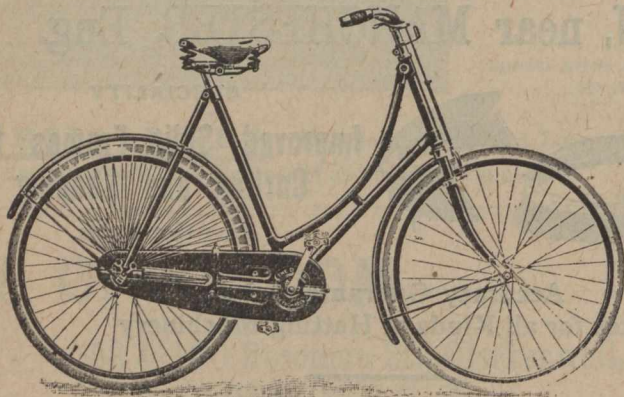
78 Old Street,

ESTABLISHED 1805.

LONDON, E. C., ENG.

The
LEANDER CYCLE

BEST ALL BRITISH MADE
CYCLES IN THE MARKET.
Made for Canadians under the new Can-
adian Preferential Tariff 33½ p c.
in their favour.



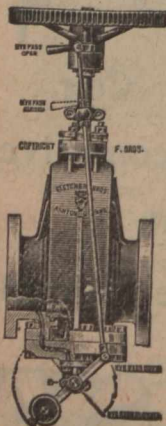
Leander Machine Company,
Ardwick Green, Manchester, Eng.

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

MANUFACTURERS AND MERCHANTS OF SHEFFIELD GOODS.

STEEL.—Best Crucible Cast Steel for Turning and Slotting Tools, Sates, Punches, Dies, and Chisels; also for Masons' Hammers, Chisels, Picks, Quarry and Miners' Drills, &c.; Bessemer and Siemens-Martin Steel in Bars, Sheets and Strips.
FILES AND RASPS of every description or made to any pattern.
HAMMERS for Engineers Smiths, Masons, Miners and Quarry Work.
CHISELS for Engineers, Masons, and other purposes.
Shoemakers' Knives, Hammers, Nippers, Rasps, and all descriptions of Shoemakers' Tools.
CUTLERY.—Cavvers, Table and Dessert Knives, Pen and Pocket Knives Razors, Scissors, Spoons and Forks.

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



NEW STEAM
"DIVERGENT"

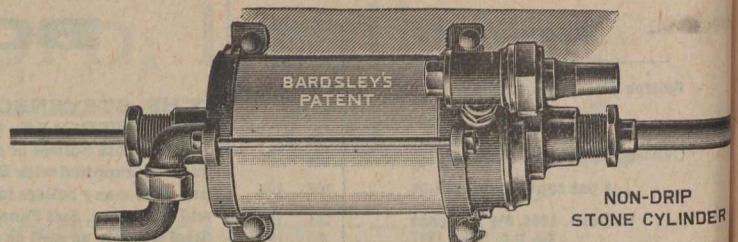
STOP VALVES

With Patent Removable Expan-
sive Seatings, Simple Bye-Pass
Arrangement.

SAFETY VALVES

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

Special rates to Canadians under the New Preferential Tariff.



A GREAT BOON to Publicans and the Public generally.

"BARDSLEY'S"

Patent NON-DRIP STONE
CYLINDER BEER PUMPS.

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

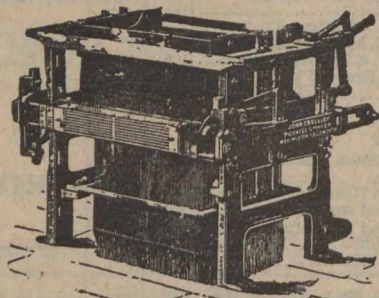
Can be fitted to any Machine.

Write for Particulars.

BARDSLEY & CO.,

39 UNION STREET,
OLDHAM, ENG.

400's Needles Double-Lift SINGLE CYLINDER JACQUARD MACHINE



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

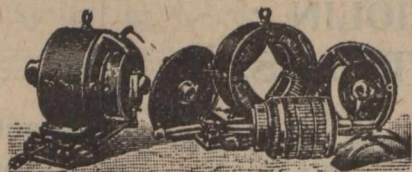
JOHN CROSSLEY,

INVENTOR OF THE

Double-Lift Jacquard,

NEW MOSTON, Failsforth, (Near Manchester,) ENGLAND.

ELECTRICAL PLANTS FOR
LIGHTING and MOTOR DRIVING.



"TURNER" D.P. TYPE ENCLOSED MOTORS.

TURNER, ATHERTON & CO., Ltd.,

Electrical Engineers, &c.,

Electrical
Accessories.

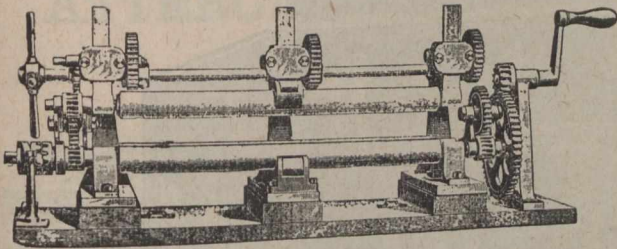
DENTON, Manchester, Eng.

These Motors are manufactured especially for the Canadian
market, under the new preferential tariff, 33½ per cent.
in favour in the English market.

JOHN HEALD,

ESTABLISHED
1842.

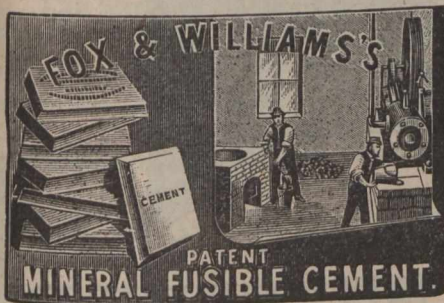
ENGINEER MILWRIGHT, IRON
AND BRASS FOUNDER, &c.



Chorley, Lancashire, Eng.

Sole Maker of JOHN HEALD'S Patented Doughing and Grinding Machine for Waterproofing. Maker of Mixing, Washing and other India Rubber Works Machinery. Vulcanizing Presses, Pans, Moulds, etc.

FOX & WILLIAMS'S Mineral Fusible Cement.



(The
Strongest,
Hardest,
Most
Effective
and
Economical)

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

For Prices and Particulars Apply to

FOX & WILLIAMS,
SOLE MAKERS,

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

Manchester, England.

Manchester Royal Exchange, Tuesdays & Fridays, Pillar 13, 1 to 2.

Telegrams: "MILLS," STOCKPORT.

JAMES E. MILLS,

Heapriding Hat Works,

STOCKPORT, ENGLAND.

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

Wholesale Manufacturer of

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

Specialities in EXTRA LIGHT HATS for the Colonial Markets.

Special attention paid to Packing of Goods for Export.

Made for the Canadian trade under the New Preferential Tariff.

Journal of Commerce Job
Department for Printing.

Hartley, Baxter & Co. LIMITED.

Electro-Plate and Cutlery Manufacturers.



C 120—Ivory.



C 122—Xylonite.

Tenter Street, . . SHEFFIELD, England
Catalogue on Application.

Richard Robinson, BRASS and IRON FOUNDER,

Manufacturer of all kinds of
Extra Strong Gun Metal

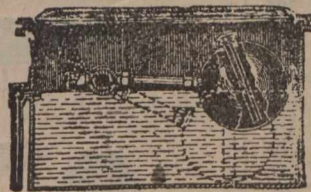
Steam Fittings,

ENGINEERS' AND MILLWRIGHTS' BRASS WORK.

WILLIAM ROBINSON'S Patent Improved

Syphon Box or Steam Trap

Over 50,000 have been sold.



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

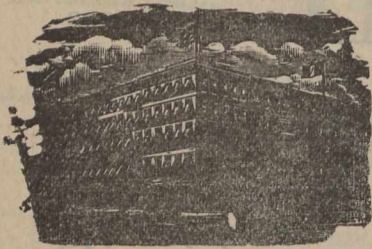
SAYNOR, COOKE & RIDAL,

Manufacturers of every description of

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

Paxton Works, . . SHEFFIELD, ENG.

Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

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

A. NELSON, Proprietor.

**THE RUSSELL,
OTTAWA.**

THE PALACE HOTEL OF CANADA

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

F. X. ST. JACQUES, Propr.

**POLICYHOLDERS AND AGENTS ALIKE PROFIT BY
A GOOD SELECTION.**

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

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

THE NORTH AMERICAN LIFE

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

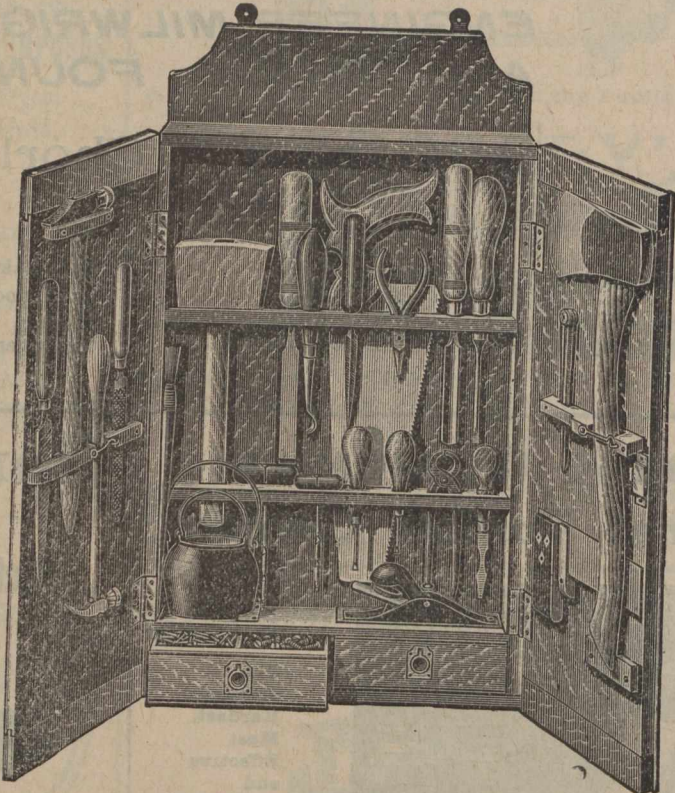
L. GOLDMAN, Secretary. Wm. McCABE, Managing Director.

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

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

James Needham

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



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

THIS LITTLE TRADE MARK

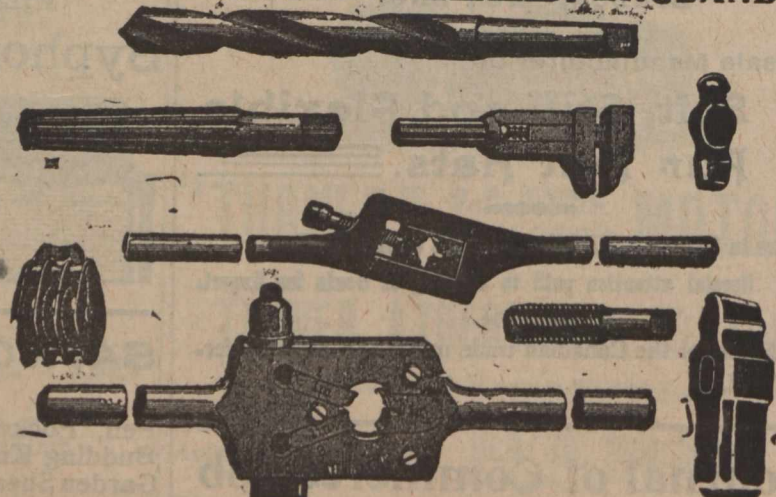


ON A SAW GUMMER

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

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

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



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

WILLIAM ATKINS & Co., LIMITED.

Telegraphic Address:
"RELIANCE, SHEFFIELD."

Corporate Trade Mark.



ATTERCLIFFE,

RELIANCE STEEL WORKS,

Sheffield, England.

Manufacturers of all kinds of Crucible

CAST STEEL

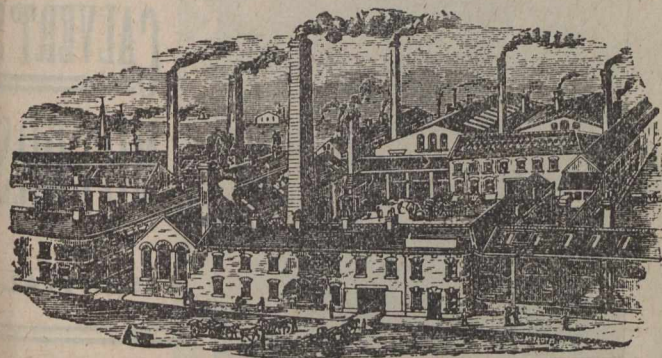
For Engineers, Shipbuilders, Boilermakers and other purposes.

SPECIAL DRILL STEEL

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

TOOL STEEL

For Turning Chilled Rolls, or any Hard Metals.



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

Special terms to Canadians under the New Tariff.

The Soundest Chains

ON THE MARKET

ARE

**HAN'S RENOLD
MANCHESTER
CYCLE CHAINS**

Lightest, Strongest, Best.

All the Leading British Agents Handle them.
MANCHESTER, Eng.

A Reliable and Practically Unbreakable Bicycle Frame.

THE BIRTWISLE HYDRAULIC JOINTING SYNDICATE, LD.,

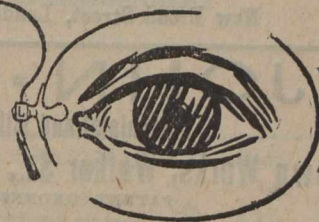
Worsley St.,

HULME, Manchester, Eng.

Are Prepared to arrange with a Factor
for the introduction and sale of their

UNBREAKABLE B.H.J. BICYCLE FRAME.

For description see "Canadian Journal of Commerce," March 28th, 1902.
Full particulars and prices on application.



A Good Line



Speaking of Printing
"KEYSTONE"
suggests itself at once.

For the progressive mer-
chant "KEYSTONE"
Stationery fills the bill.

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

Customers realize the ad-
vantage of the boxes.

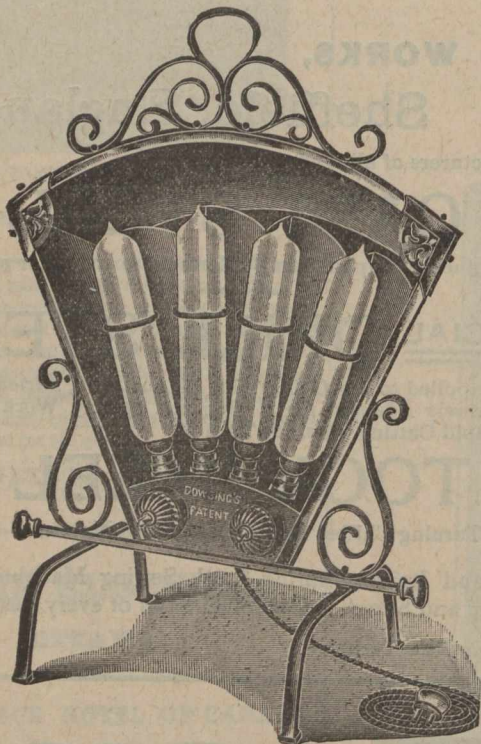
Send for figures
on your next lot.

Journal of Commerce Job Dept.

171 ST. JAMES ST.

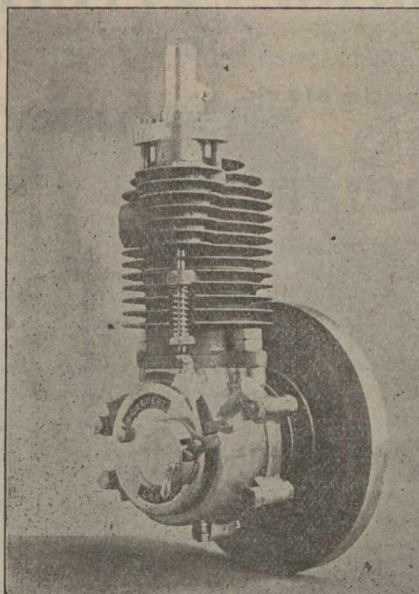
Contractors are invited to apply **Pure Air Radiator**
for particulars of the (ELECTRIC.)

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



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

For • Motor • Cycles



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

CALVERT'S
MOTORS

ARE
ESSENTIAL.

WORKS AND OFFICES:

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

Specially made for Canadians under the
New Preferential Tariff .

JOHN KAY,

Machinist and Mill Furnisher,
Crown Works, Walker St., - **ROCHDALE, EN**
PATENT CONDENSER BOBBIN.



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

Garnock, Bibby & Co.,

Limited.

Steel Wire and Hemp
Rope Manufacturers,



LIVERPOOL, - ENGLAND,

Contractors to the Admiralty and
War Office.

DRIVING ROPES.

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

ATKINSON BROTHERS, LTD.,

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



MINERS DRILL STEEL

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

... For

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

TELEGRAMS "RIVET SHEFFIELD" NATIONAL TELEPHONE 761.

HENRY COOPER & CO

MAKERS OF

RIVET MAKING MACHINES

AS SUPPLIED TO THE
RUSSIAN & JAPANESE GOVERNMENTS
DRAWINGS & PARTICULARS ON APPLICATION

ALSO
MAKERS
OF

STEEL & IRON RIVETS

TO STAND TESTS OF
ADMIRALTY, BOARD OF
TRADE, LLOYDS, INDIA
OFFICE & C.

WHEEL VALVES
SIGHT FEED LUBRICATORS
WATER GAUGE FITTINGS
MARINE LUBRICATORS
FUSIBLE PLUGS & C.

HEAVY & LIGHT CASTINGS
IN BRASS, GUN METAL,
PHOSPHOR BRONZE,
ANTI-FRICTION METALS & C.

STEAM & HYDRAULIC COCKS

VULCAN RIVET & BRASS WORKS
SHEFFIELD ENGLAND




T. J. HAYES,

Maker of every description
of



**Wire
Mattresses.**

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

35 Hood Street, Jersey Street, - ANOATS,
MANCHESTER, ENGLAND.

(Cut will be inserted as soon as made.)

Special Attention
paid to
Export Orders.

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

Rigby, Mainwright & Co.,
Manufacturers, Railway
...
...And **Government Contractors**

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



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

**Brass Founders, Coppersmiths,
Brass Finishers.**

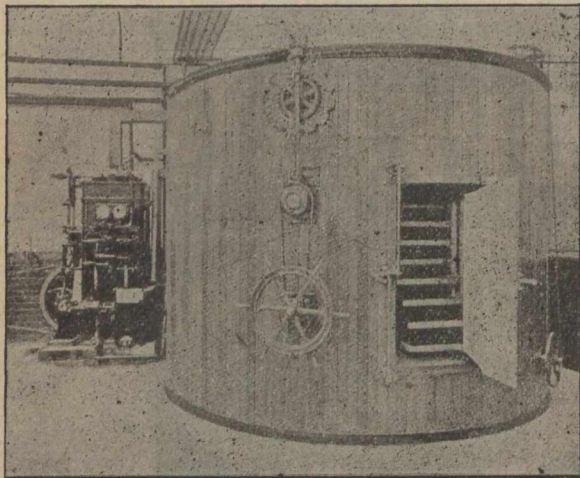
Hartcliffe, Lee & Malkin, Ltd.,
CHAIN MAKERS.
For Driving, Conveying, Elevating, & c.

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

Special quotations under the New
Preferential Tariff.

A Revolution In Refrigeration ...

No loss of cold.



No. 4 Cooler as used for Chocolate Cooling.

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

(McRae & Broadbent's Patents).

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

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

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

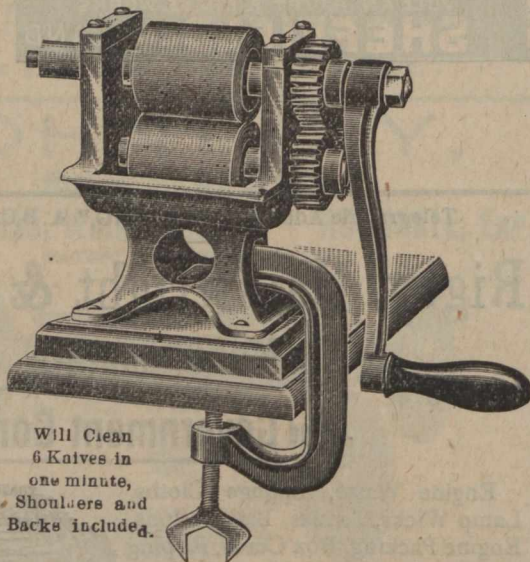
WORKS:
Forest Road, Dalston.

Special prices to Canadians under the new tariff.

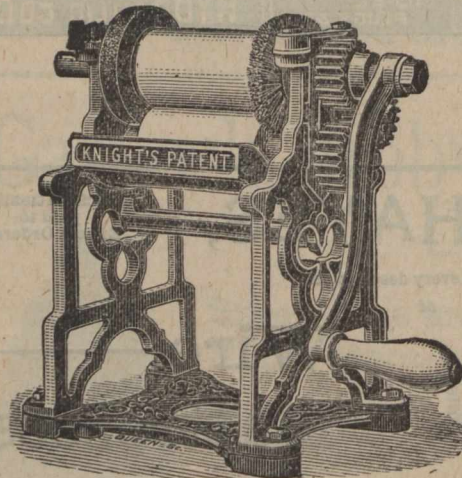
**ARE YOU WANTING
A REALLY GOOD KNIFE CLEANER?
TRY KNIGHTS PATENT.
THE BEST MACHINE TO USE OR SELL.**

Made in 5 Sizes for 12/6 to 30

**KNIVES
POLISHED
LIKE
SILVER.**



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



Will clean 6 Knives or 6 Forks in
one minute.

**NO
DAMAGE
TO
CUTLERY.**

SPLENDID VALUE. QUICK SELLING LINE.

MANUFACTURED SOLELY BY

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

Dermatine

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

SPECIALITIES:

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

ONLY ONE QUALITY—THE BEST.

The Dermatine Company, Limited,

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

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

Special rates to Canadians under the New Preferential Tariff.

Cut will be inserted when received.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

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

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,
 President and Managing Director.
 J. K. McCUTCHEON,
 Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

THE MANUFACTURERS LIFE INSURANCE COMPANY

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

Business in Force, over - \$27,000,000 00

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

Scottish Union and National INSURANCE COMPANY.
 Of Edinburgh, Scotland.
 ESTABLISHED 1844.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital \$30,000,000 | Invested Funds.....\$13,500,000
 Total Assets 84,472,705 | Deposited with Dom. Govt., 125,000
 (Market value.)
 WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

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

JUSTICE and SATISFACTION

In dealing with both Agents and Policy-holder — fairness coupled with invariable honesty of purpose. These are the endeavors of the management of the Union Mutual in all transactions. And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims. Always a place for reliable, capable Agents.

Union Mutual Life Insurance Co.,

Portland, Maine. INCORPORATED 1848.

FRED E. RICHARDS, President.
 ARTHUR L. BATES, Vice President.
 Address:—HENRI E. MORIN, Chief Agent for Canada,
 151 St. James St., Montreal, Canada.
 For Agencies in the Western Division, Province of Quebec and Eastern Ontario apply to WALTER I. JOSEPH, Manager, 151 St. James St., Montreal.

(FOUNDED 1825.)

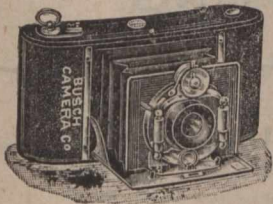
Law Union & Crown Ins. Co.,

(OF LONDON.)

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

Fire risks accepted on most every description of insurable property.
 Canadian Head Office: BEAVER HALL, MONTREAL
 J. E. E. DICKSON, Manager.
 Agents Wanted throughout Canada.

Before Buying a Camera



—SEND FOR OUR LIST OF—

CAMERAS for PLATES or ROLL FILMS

FITTED WITH LENSES WHICH ENABLE YOU TO TAKE

PHOTOGRAPHS IN ALL WEATHER.

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

HUMPHREYS LIMITED.
 ESTABLISHED 1834

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

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

Humphreys Ltd., Knightsbridge, London, S. W.
 Cables:—"Humphreys Knightsbridge, London." Code:—A.B.C.

Cuts will appear as soon as received.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President;

Gain in Insurance in force 1901
\$163,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory in experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CANADA BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 121 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

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

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,215

Funds Invested in Canada, - \$3,300,000

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

Canada Board of Directors:

A. F. GAULT, Chairman.
WENTWORTH J. BUCHANAN, Deputy Chairman.
SAML. FINLEY, E. S. CLOUSTON.
HON. SIR ALEXANDER LACOSTE, K.C.M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

CONFEDERATION LIFE ASSOCIATION.

Policies Issued on all Approved Plans.

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

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,
Managing Director.

Head Office, - TORONTO.

Montreal Office:
174 ST. JAMES ST.,

The Royal-Victoria

LIFE INSURANCE COMPANY.

CAPITAL, - - \$1,000,000.

Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS.

PRESIDENT: JAMES CRATHERN, Esq.

VICE-PRESIDENTS:

ANDREW F. GAULT, Esq., and HON. L. J. FORGET.

HON. JAMES O'BRIEN.
JONATHAN HODGSON, Esq.
SAMUEL FINLEY, Esq.
REV. R. H. WARDEN, D.D.

HON. ROBT. MACKAY.
DAVID MORRICE, Esq.
H. N. BATE, Esq.
GASPARD LEMOINE, Esq.

MEDICAL DIRECTOR:

T. G. RODDICK, Esq., M.D., M.P., F.R.C.S.

GENERAL MANAGER:

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

The new business for the first six months of 1902 shows a large increase over the same period of last year.

Securities deposited with the Dominion Government exceed all liabilities to policyholders.

Agents desiring to represent this Progressive Company with up-to-date plans of Insurance, are invited to correspond with the HEAD OFFICE, MONTREAL.

NATIONAL ASSURANCE COMPANY

OF IRELAND.

ESTABLISHED 1822.

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

Canadian Branch:

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

H. M. LAMBERT, - MANAGER.

Give the
JOURNAL OF COMMERCE
— A TRIAL FOR —
JOB PRINTING.

DISTINCTIVE QUALITIES
—OF—

**North Star, Crescent
and Pearl Battling.**

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices and far the best for the price.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over - - - - - \$3,260,000.00
Annual Income, - - - - - 3,380,000.0

Head Office, - Toronto, Ont.

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

Montreal Branch, - - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

ALLIANCE ASSURANCE CO., LIMITED,

(With which is united the IMPERIAL FIRE OFFICE,
established in 1803.)

Capital, \$25,000,000.

Head Office for Canada, - IMPERIAL BUILDING, MONTREAL.

P. M. WICKHAM,
Manager.

G. R. KEARLEY,
Asst. Manager.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES MCGREGOR, Manager.

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

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

1380 a

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

McINTYRE SON & Co.,

MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
SILKS,
LINENS,
SMALL WARES,

TREFOUSSE KID GLOVES,
ROUILLON KID GLOVES.

13 VICTORIA SQUARE.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,
MONTREAL.

Manufacturers and Importers of

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

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

AGENTS FOR

BERLIN ANILINE CO.,
Berlin, Germany.

Manufacturers of Aniline, Colors and
other Coal Tar Products.

JAMES CORISTINE & CO.,
Limited.

Manufacturers and
Importers of

**HATS
CAPS
AND FURS**

MONTREAL.

ALFRED T. HOLLAND.

Accountant and General Agent,

TEMPLE BUILDING,

185 ST. JAMES STREET,
MONTREAL, Que.

REPRESENTING

The North American Mercantile
Agency Co., New York.
The Ottawa Trust & Deposit Co.,
Ottawa.

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

ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneu-
matic System of conveying Mill Stock.

GEO. W. REED & CO.,

MONTREAL.

X The following Brands Manufactured by . . . X

THE American Tobacco Co.
OF CANADA, Limited,

Are sold by all the Leading Wholesale
Houses . . .

CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
Old Gold.

CIGARETTES

Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

X X

PROPERTY FOR SALE

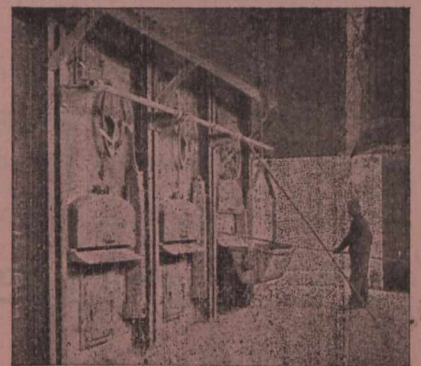
FOR SALE IN CANADA (ABOUT 5
MILES West of Niagara Falls) in the
Garden of the Dominion, that First-Class
Grain Pasture and Fruit Farm known as
"BEECHLANDS," near Thorold and St.
Catharines; about ½ mile from Market,
Churches, Schools, etc., about 90 acres
fertile loam clay; Fishing Stream, Barns,
Stables and other Outhouses, all for £1,500.
Contains large Stone House, Orchard,
Grove and Lawn, Gothic Stone Lodge.
Easy Terms. Produces also Grapes, Pears,
Peaches, Plums, Cherries, Quinces, Straw-
berries, etc. Steam railway to the Falls
has been replaced by electric tram through
the place.

Address the owner

M. S. FOLEY,

"Journal of Commerce," Montreal, Canada.

"Destructors for Town Garbage"



Horsfall Destructor Co., Ltd., Leeds, Eng.

Canadians can purchase these furnaces at
33% p.c. cheaper than any other Country.

**BLACK DIAMOND
FILE WORKS.**

EST. 1863.

INC. 1895.

TRADE MARK



HIGHEST AWARDS at TWELVE
International Expositions.

SPECIAL PRIZE,
GOLD MEDAL;
AT ATLANTA, 1895.

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

Telegraphic Address:
 "SWINDEN, LONDON."

C. F. E. Swinden & Co.,

MANUFACTURERS
 OF

And
Mining Contractors
Plant
Specialities.



London, E.C., - England.

We don't mention minor successes. These are international events.

Paris-Berlin.
 Paris-Bordeaux.
 Circuit du Nord.
 Paris-Vienna.

All won on WERNER'S.

THE

WERNER

MOTOCYCLETTE.

We were the first people to build a practical MOTOR BICYCLE, and we have had years more experience than any other firm.

We are about to appoint Sale Agents in all the chief towns in Canada, and will quote to

Cycle

Agents

very special terms, under the New Preferential Tariff.

Werner Motors, Ltd.,

19 Woodstock St., Oxford St.,
 LONDON, ENGLAND.

Fast Metal-Edging ^{AND} Studding Machines

(PATENTED.)

(Endless Roll System.)

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

Every Machine Guaranteed.
 Popular Prices and Terms.

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

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

These Box Machines, which are made in England for the Canadian Market, are sold 33% p.c. less

