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SOLE MANUFACTURERS
COLD-AIR-CIRCULATION SYSTEM.

Over 3,200 Machines Sold.
Special Machines for DAIRIES, BUTCHERS, Etc.
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THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol. 55. No. 7.
NEW SERIES.

MONTREAL, FRIDAY, AUGUST 15, 1902.

M. S. FOLEY,
EDITOR AND PROPRIETOR

McINTYRE SON & Co.,

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DRESS GOODS,
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SMALL WARES,
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An old established (1828) and highly respectable House in the

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

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ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
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Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

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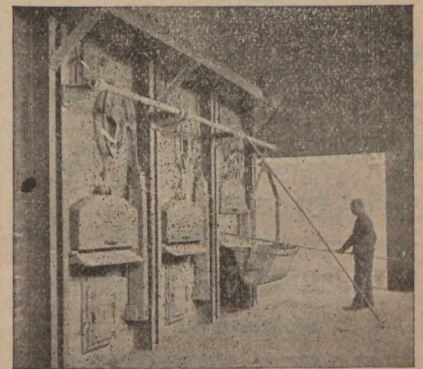
X X

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The Finest Train in Canada.

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

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

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International Expositions.

SPECIAL PRIZE,
GOLD MEDAL,
AT ATLANTA, 1895.

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

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

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

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

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Seigneurs St. Branch.
Point St. Charles Branch.
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Brantford, " Picton, " Sydney, N.S.
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Alex. Lang, Man.

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Chicago-Bank of Montreal, J. W. de C. O'Grady, manager.

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The Union Bank of London.
The London and Westminster Bank.
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Liverpool-The Bank of Liverpool, Ltd.
Scotland-The British Linen Company Bank, and Branches.

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

Montreal, 30th April, 1902.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

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

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Robert Reford, Esq., Charles Stuart, Esq.,
William George Gooderham, Esq.
John Waldie, John J. Long.

DUNCAN COULSON, - General Manager.

Joseph Henderson, - Assistant General Manager

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

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New York-National Bank of Commerce.
Chicago-First National Bank.
Careful attention given to the collection of Commercial Paper and Securities.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
Incorporated by Royal Charter in 1840.

Paid up Capital, - £1,000,000 stg.
Reserve Fund, - 365,000 stg.
London Office, - 5 Gracechurch St., E.C.

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

Secretary A. G. Wallis.

Head Office in Canada, St. James street, Montreal

H. STIKEMAN, General Manager.

J. ELMSLY, Inspector.

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Hamilton, St. John, N.B., Victoria,
Toronto, Fredericton, Vancouver,
Kingston, Yukon District, Rossland,
Midland, Dawson City, Eslo.
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Montreal, Que., Brandon.

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

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Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Capital (all paid-up) - \$2,500,000
Reserve Fund, - 2,150,000

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H. Markland Melson, Lt.-Col. F. C. Henshaw.
JAMES KLLIOT, General Manager.

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

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Aylmer, " Montreal, P.Q. St. Thomas, Ont.
Montreal, St. Catherine St. Branch.
Montreal, "Market and Harbour" Branch, Jacques Cartier Sq.

Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, Alberta, " Norwich, " Toronto, "
Chesterville, Ont. Ottawa, " Trenton, "
Clinton, " Owen Sound, " Vancouver, B. C.
Exeter, " Port Arthur, " Victoria, B. C.
Fraserville, Que. Quebec, P.Q., " Waterloo, Ont.
Hamilton, Ont. "Rivestoke, B.C. Winnipeg, Man.
Hensall, " "Ridgetown, Ont. Woodstock, Ont.
Kingsville, " "
Knowlton, Que. "Smith's Falls, Ont.
London, Ont. " "

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Liverpool-The Bank of Liverpool, Limited.
Ireland-Munster and Leinster Bank, Ltd.
France-Societe Generale, Credit Lyonnais.
Germany-Deutsche Bank.
Belgium, Antwerp-La Banque d'Anvers.
China and Japan - Heng Kong and Shanghai Banking Corporation.

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The Chartered Banks.

THE ROYAL BANK OF CANADA.

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

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Thomas Ritchie, Esq., Vice-President.
Wiley Smith, Esq., M. G. Baud, Esq.,
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Bathurst, N.B. Ottawa, Ont.
Bridgewater, N.S. Picton, N.S.
Caraquet, N.B. Fort Hawkesbury, N.S.
Charlottetown, P.E.I. Rexton, N.B.
Dalhousie, N.B. Rossland, B.C.
Dorchester, N.B. Sackville, N.B.
Fredericton, N.B. St. John, N.B.
Grand Forks, B.C. Shubenacadie, N.S.
Guysboro, N.S. St. John's, Nfld.
Halifax, N.S. Summerdale, P.E.I.
Londonderry, N.S. Sydney, C.E.
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Lunenburg, N.S. Vancouver, B.C.
Maitland, N.S. Vancouver, East End, B.C.
Moncton, N.B. Victoria, B.C.
Montreal, Que. Westmount, P.Q.
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Nanaimo, B.C. Woodstock, N.B.
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Incorporated 1836.

St. Stephen, N.B.

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

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Drafts issued on any branch of the Bank of Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

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

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Reuben S. Hamlin, Esq., Vice-President.
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Correspondents at New York and in Canada-Merchants Bank of Canada. London, England-Royal Bank of Scotland.

THE ONTARIO BANK.

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

HEAD OFFICE: TORONTO.

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Donald Mackay, Esq., Vice-President.
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A. S. Irving, Esq., Hon. R. Harcourt, R. Grass.
CHARLES MCGILL, General Manager.

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Bowmanville, Lindsay, Port Arthur,
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Toronto: Queen and Portland "
Yonge and Richmond "

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France and Europe-Credit Lyonnais.
New York-Fourth National Bank and The Agents Bank of Montreal.
Boston-First National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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

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Cranbrook Kamloops, New Westminster, Vancouver
Fernie Nanaimo, Victoria.

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Traders Bank of Canada

(Incorporated by Act of Parliament 1885).
Capital Paid Up, .. . 1,350,000
Reserve Fund, .. . 250,000

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W. J. SHEPPARD, Waubesaushene.

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Ingersoll, Sault Ste. Marie,
Burlington, Leamington, Strathroy,
Drayton, Newcastle, St. Mary's,
Dutton, North Bay, Sturgeon Falls,
Elmira, Orillia, Sudbury,
Glencoe, Port Hope, Tilsonburg,
Grand Valley, Ridgeway Windsor

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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

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C. A. GIROUX, .. Assistant Manager
O. E. DORAIS, .. Inspector

Head Office, Montreal.
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Sorel, P. Q., 1756 " "
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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
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H. S. STEVEN, Asst. General Manager.

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Blyth, Jarvis, Port Rowan,
Brantford, Ont., Listowel, Simcoe,
Brandon, Man., Lucknow, Stonewall, M.,
Carman, Man., Manitou, Man Southamton,
Chesley, Milton, Teeswater,
Delhi, Mitchell, Toronto,
Dundalk, Moose Jaw, Vancouver, B.C.
Georgetown, N. W.T. Wincham,
Gorrie, Morden, Man. Winkler, Man.
Grimsby, Niagara Falls, Winnipeg, Man.
Hagersville, Ont. Owen Sound,
Hamilton, E. End Palmerston,
Hamilton, Pilot Mound.
Barton St Man.

British Correspondents:—National Provincial Bank of England [Ltd.] London.
American Correspondents:—New York—Fourth National Bk. and Hanover National Bk. 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

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Wm. Ince, Timothy Eaton, W. R. Brock, M. P. A. W. Austin, James J. Foy, K. C., M. P. P.

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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 Europa, China, Japan and the West Indies.

Eastern Townships Bank.

(Established 1859)
Capital Authorized.....\$300,000
Capital paid up.....\$1,955,225
Reserve Fund.....1,200,000

BOARD OF DIRECTORS:
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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, SHERBROOKE, Que.
JAS. MACKINNON, General Manager.
Branches: Province of Quebec—Montreal, Waterloo, Cowansville, Rock Island, Coatcook, Richmond, Granby, Huntingdon, Bedford, Magog, St. Hyacinthe, Ormstown, Windsor Mills, Province of B. C.—Grand Forks, Phoenix.

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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:
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GEORGE HAY, .. . Vice-President
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David MacLaren, Denis Murphy.

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Geo. BURN, Gen. Mgr. — D. M. FINNIE, Ottawa Mgr.
L. C. OWEN, Inspecting Officer.

Branches: Ontario—Alexandria, Arnprior, Avonmore, Bracebridge, Carleton Place, Cobden, Hawkesbury, Keewatin, Kemptonville, Lanark, Mattawa, Ottawa, Wellington Street, Bank Street, Rideau St., Somerset Street, Parry Sound, Pembroke, Rat-Portage, Renfrew, Smith's Falls, Toronto, Vankleek Hill, Winchester, Quebec—Granby, Hull, La chute, Montreal, Shawinigan Falls, Manitoba—Dauphin, Portage la Prairie, Winnipeg.

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The Chartered Banks.

BANK OF NOVA SCOTIA.

INCORPORATED 1882.
Capital Paid-up.....\$2,000,000.00
Reserve Fund.....2,800,000.00
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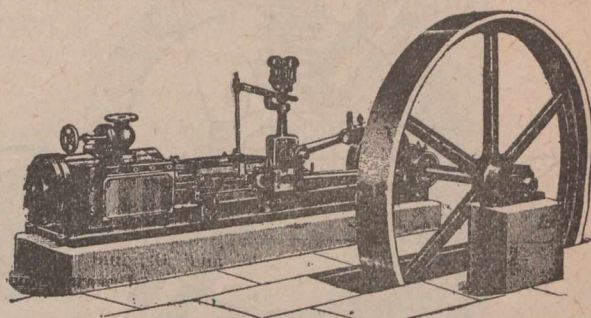
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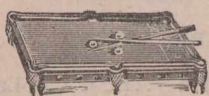
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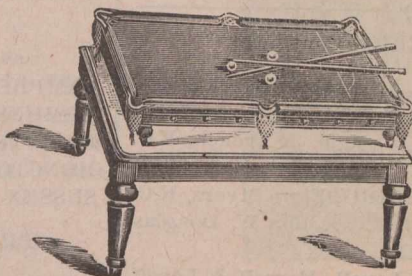


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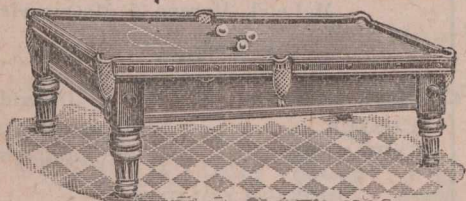
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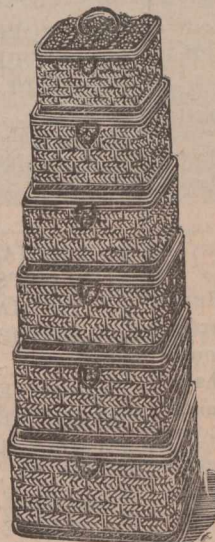
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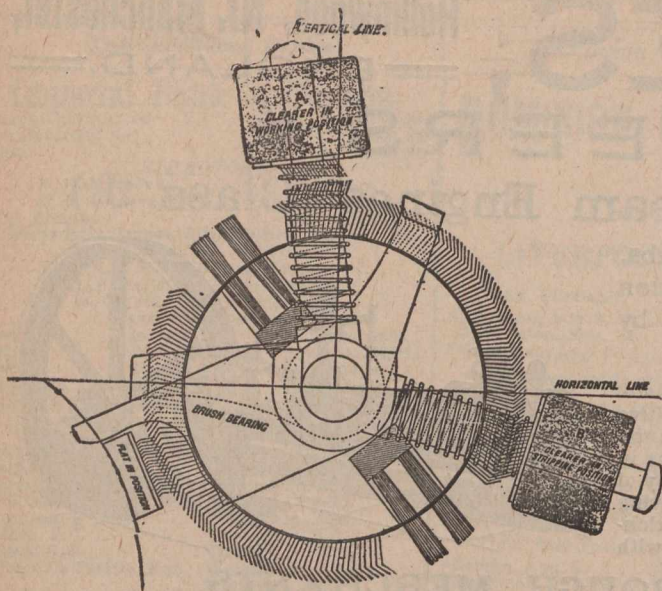
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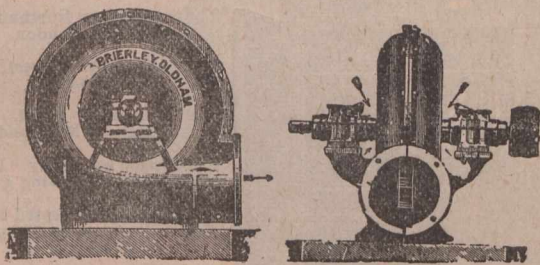
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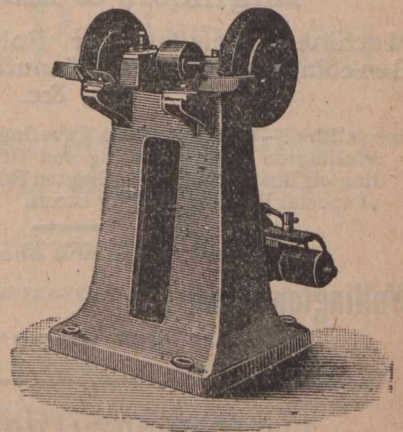
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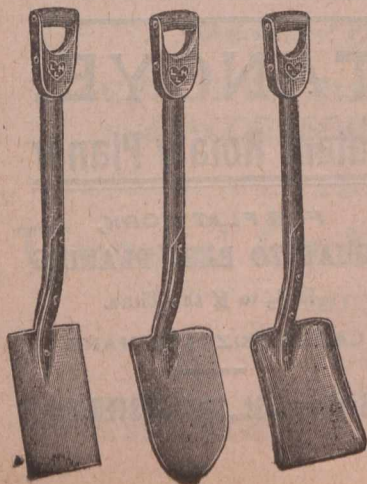
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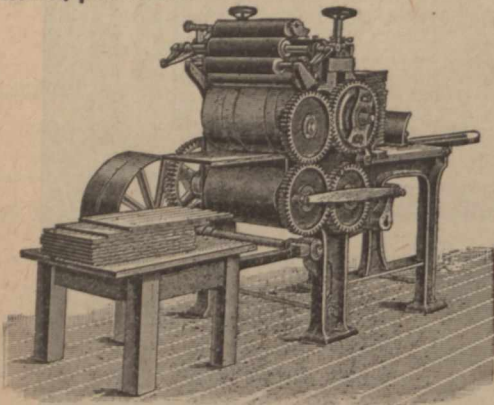
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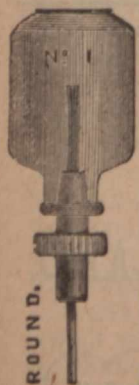
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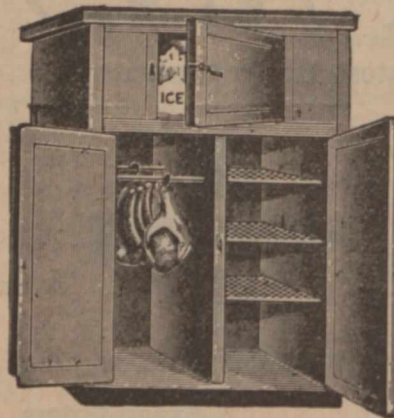
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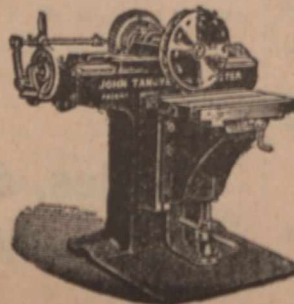
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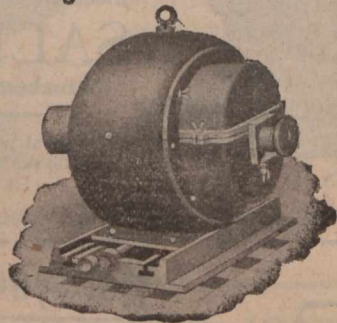
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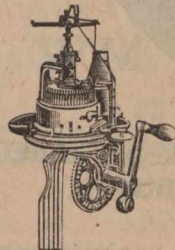
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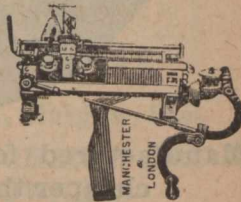
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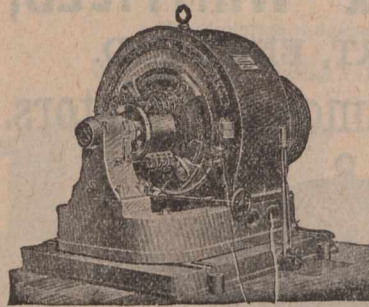
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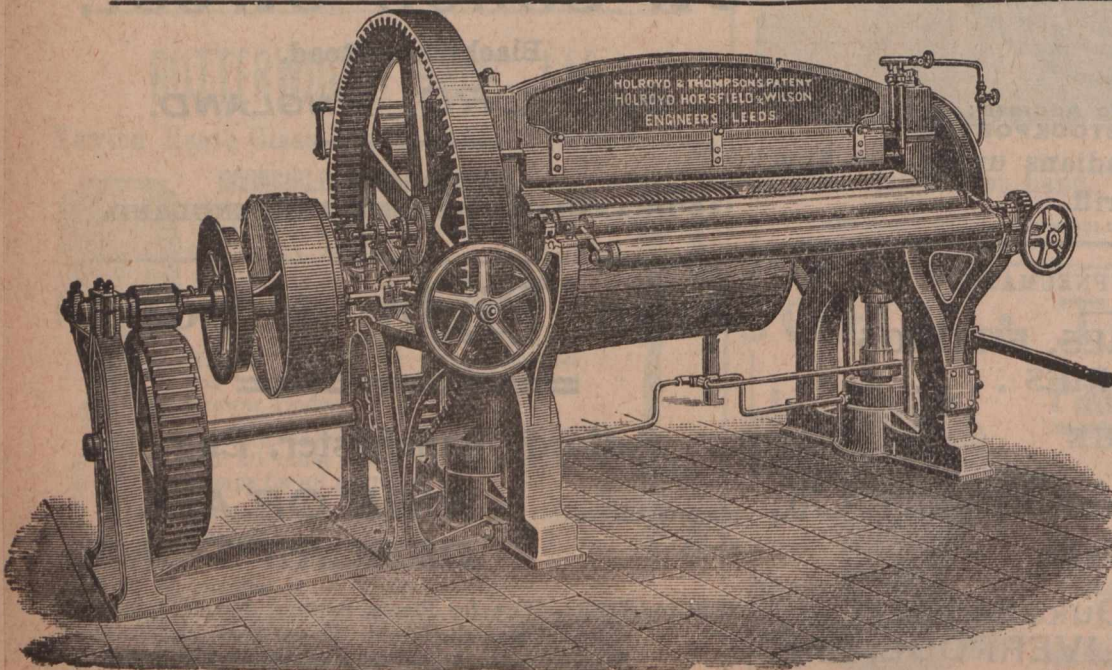
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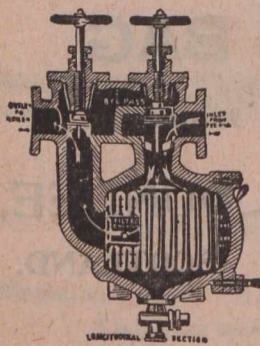
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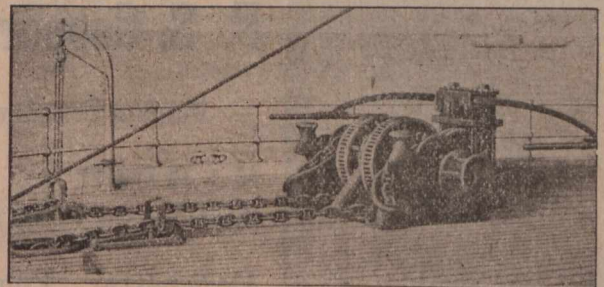
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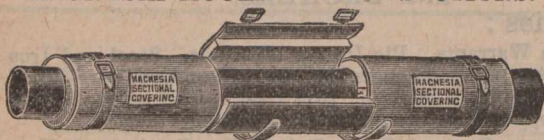
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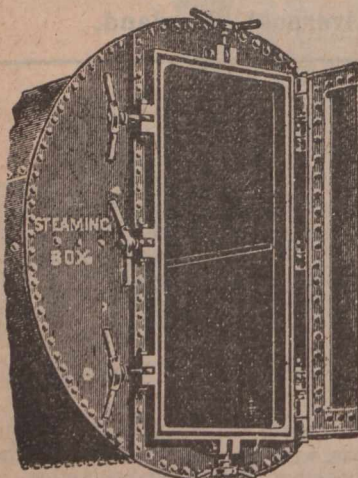
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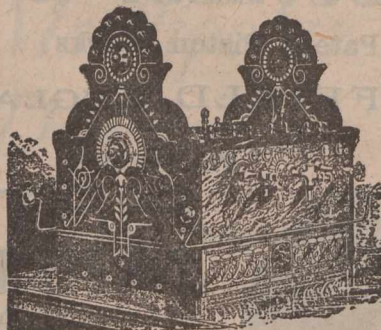
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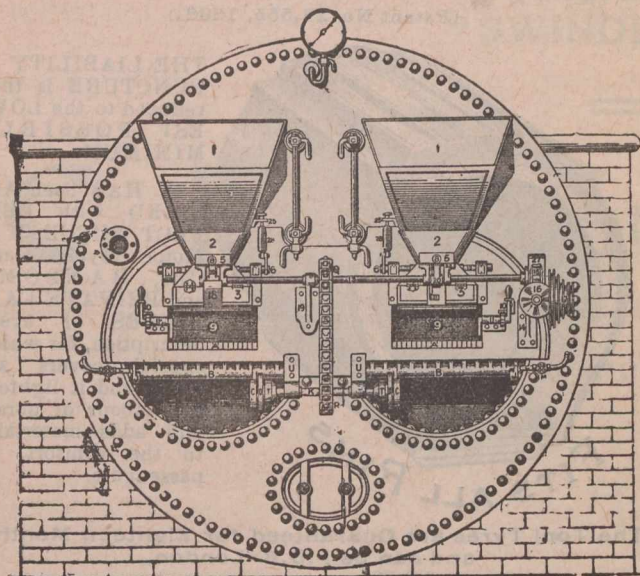
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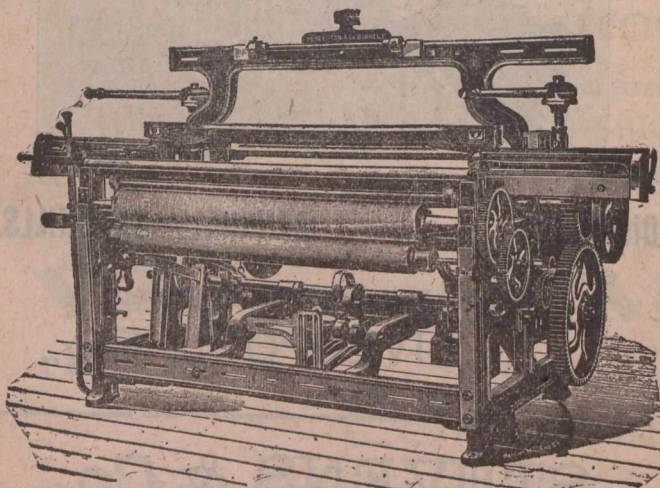
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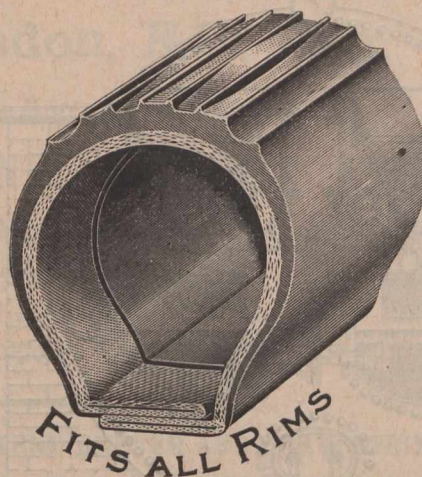
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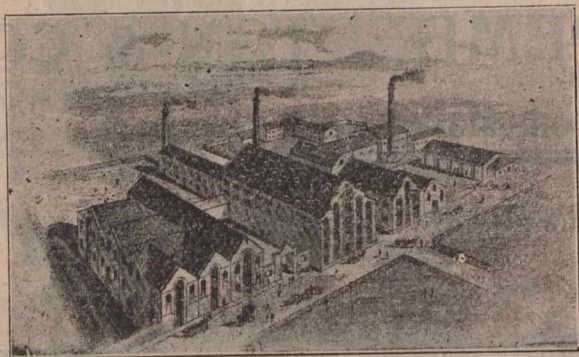
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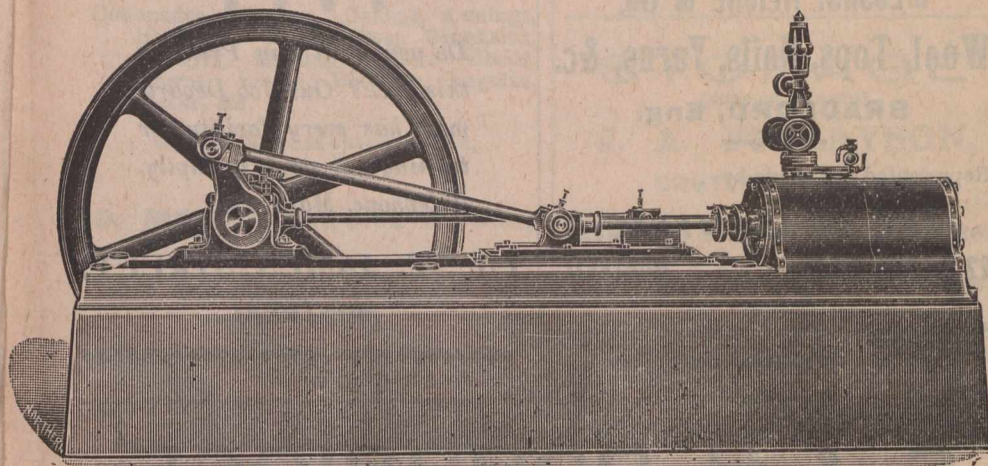
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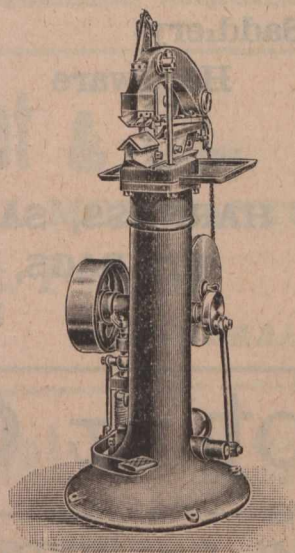
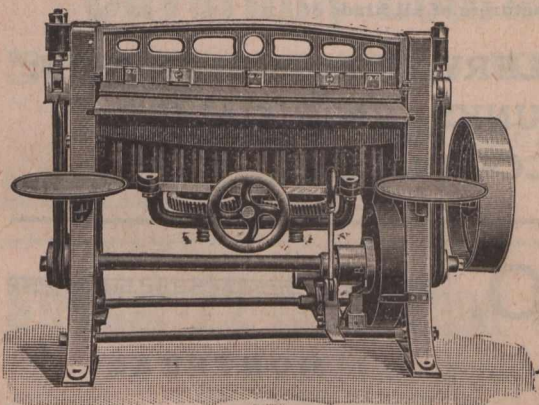
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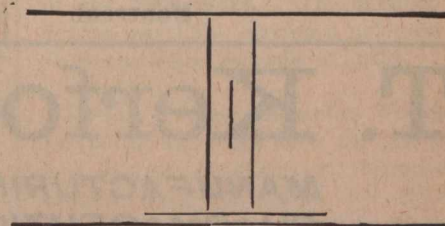
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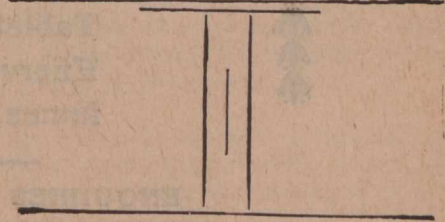
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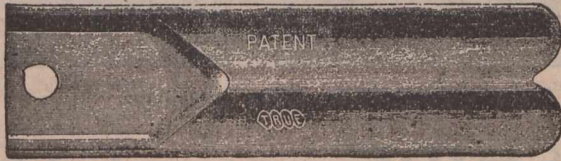
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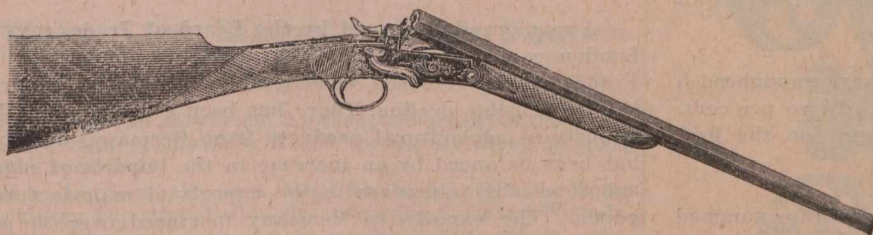
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Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the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

The Grand Trunk Railway has made a contract with the Logansport Coal Co. of Pennsylvania for half the output of its mines until April next.

The revenue of Canada for the month of July was \$4,272,587, compared with \$3,800,367 for July last year, or an increase of \$472,000. There was an increase in all the branches of the service.

The increase of the population of Manitoba for the first half of the present year, by births, was within six of the 3,000 mark. The number of deaths was 1,235, leaving a net gain on vital statistics records of 1,759.

Prof. Prince, Dominion Fisheries Inspector, has fixed upon the site of a new lobster hatchery in Gloucester County, N.B. He states that district is booming through the large catch of cod and the price this fish is bringing.

Winnipeg reports total immigrant arrivals last month in the West as 5,761, as against 2,721 for the same period last year. Of the July, 1902, arrivals 2,721 are Americans. This is a very conservative estimate, as 25 per cent. do not register.

It is reported at London that there is a strong probability that the embargo against the landing of Canadian cattle at British ports will be removed when Parliament reassembles in October. The negotiations of the colonial Premiers here have been most favorable to that end.

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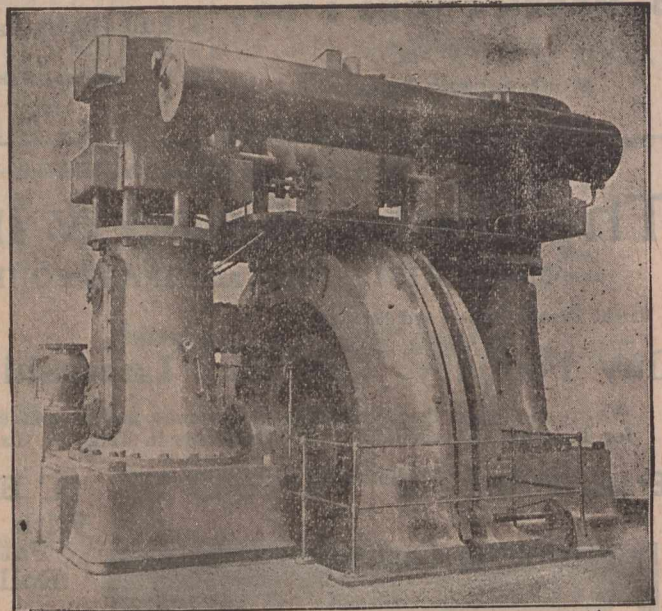
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—Work of dredging the excavation for the water power canal at Sault Ste. Marie is completed.

—The total capital stock of the St. Lawrence River Steamboat Company, Limited, is increased from the sum of \$25,000 to the sum of \$60,000.

—The directors of the Bank of British North America have declared a half-yearly dividend of thirty shillings per share, being at the rate of 6 per cent. per annum.

—Facts have been laid before the United States Secretary of the Treasury indicating frauds in the importation of pottery into the United States, by which the Customs have been robbed of between \$20,000,000 and \$30,000,000.

—From Hamilton we learn that the H. G. & B. Electric Railway Co. has accepted the by-law for a right of way through Beamsville, and the extension of the line to Vinemount, about four and one-half miles, will be begun shortly.

—The Grand Trunk Railway Company have announced a dividend for the half year ended June 30, of two per cent. on the guaranteed stock and 2½ per cent. on the first and second preference stocks.

—The United States coal strike situation is thus summed up at the end of the thirteenth week. Strike fund from soft coal miners expected on August 15. Union officers holding meetings to hold strikers together. Operators planning to resume work at several mines this week. Strikers leaving region at rate of three hundred a day. Locals distributing supplies and relief money only to those in greatest need; others told to wait. Estimated number of workers mining and washing coal, 2,500.

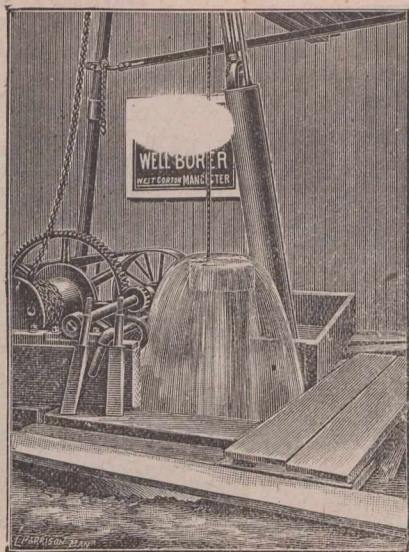
—The prospects are that 5,000 persons will leave the northern part of New York State during the next year to

settle on the prairies of the northwest. A Kingston, Ont., letter refers to the presence there recently on an excursion, of over 700 New York farmers, wives and daughters, who sought information as to the mode of securing land as well as the quickest way of reaching the favored territory. The question of removal is being widely discussed by the farmers of northern New York.

—By-products have of recent years been shown to possess such value that we are not surprised at the following from the Oil Review:—Chemical Value of a man.—An ingenious chemist has made the claim that the average human being is worth about \$18,300 from the chemical standpoint. His calculations are based on the fact that the human body contains three pounds thirteen ounces of calcium, and calcium just now is worth \$300 an ounce. If this calcium could only be extracted what a lasting benefit some worthless individuals would become to their families.

—A memorandum issued by the Board of Trade, says a London cable, shows that Great Britain's imports from France have increased considerably, while the exports show a sensible decline. There has been a decrease in the imports of agricultural products from Germany, but this has been balanced by an increase in the imports of sugar and some slight increase in the imports of manufactured goods. The exports to Germany increased over 30 per cent. The imports from the United States show a very large increase, while the exports to that country exhibit a considerable decline.

—The Philippine Islands are claimed to be in the oil belt that is supposed to girdle the globe, and the indications are said to be as good, if not better, than in most of the countries where oil has heretofore been found in large quantities. Upon the bay and in the immediate vicinity of Cavite it is claimed that not only appearances of petroleum are to be found, but that at many points



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the oil is seen to bubble up from the water. It is claimed by experts that this is a sure sign that the oil sand is not far below the bed of the bay, and they have decided to test it. They will drill a number of wells in these islands, beginning their operations in the vicinity of Cavite, which is at present believed to be the most favorable locality.

—The vote on the by-law to bonus a furniture factory at Cornwall, Ont., was carried by a vote of 627 for to 21 against. The bonus grants \$15,000, a free site, and exemption from taxation for ten years. The company propose to begin operations immediately on a large brick factory, equipped with improved machinery, and to manufacture a general line of furniture. One hundred hands will be employed. The promoters of the company, Mr. T. S. Aspinall, Mr. Andrew Edwards, and Mr. Jas. E. Wilder, of Montreal, will form a joint stock company, to be known as the Cornwall Furniture Co., Ltd., with a capital of \$50,000.

—Windsor, Ont., advices state that the plant of the United Gas and Oil Company, of Windsor, established some 10 years ago at a cost of \$150,000, is practically worthless and the company is losing money as a result of the failure of the natural gas supply in the Essex fields. Secretary

Kennedy testified that since the gas was prevented from going to Detroit the revenue of the company was less than the expenditures. While the fuel was being exported, the annual receipts averaged \$268,000, of which \$160,000 was received from Detroit. The expenses exceeded the revenue last June, and it was said that the loss for July would amount to about \$1,000

—At the convention of the National Apple Shippers' Association, at Rochester, U. S., recently, the subject of a paper prepared and read by Prof. W. A. Taylor, Pomologist, in charge of field investigation in the United States Department of Agriculture, Washington, was "The commercial apple areas of the United States." In part, he said:—"The total trees of bearing age in the commercial orchard areas of the United States up to June 1, 1900, according to the twelfth census, is 210,000,000, an increase of 75,000,000, or more than 40 per cent. of the apple area of 1890. The statistics show in the great Ben Davis-Wine Sap section of the country there are to-day nearly twice as many trees as in the famous Baldwin-Northern

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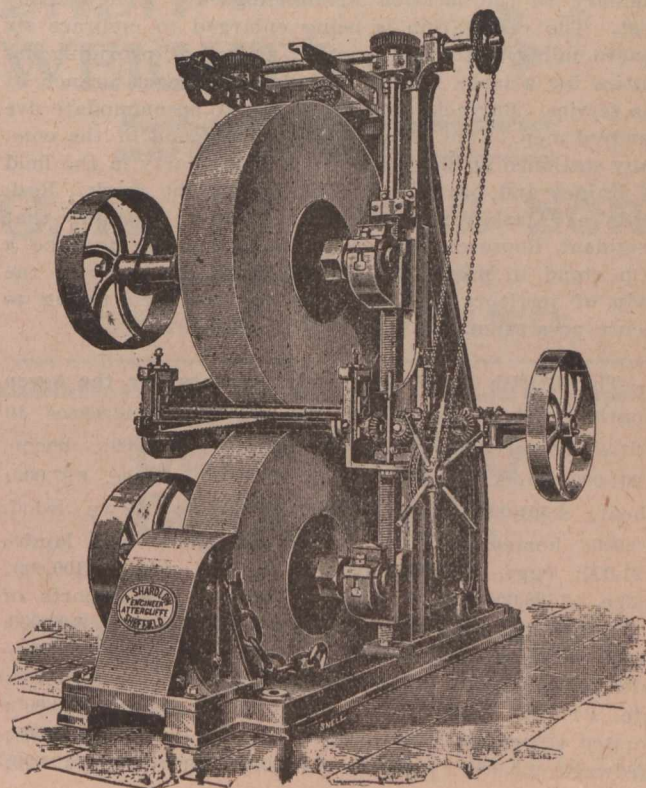
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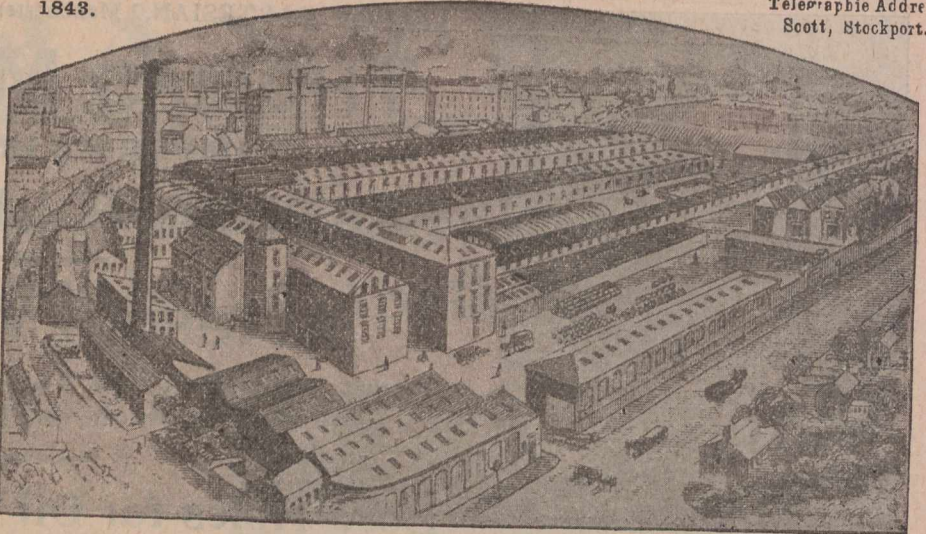
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Spy regions. It is now assured true," said Prof. Taylor, "as has often been remarked of late, that the great apple bin of the United States has been shifted to the west of the Alleghenys."

—Industry requires not the start which so many wait for, but is shown to spring from unexpected sources and to be carried forward by unsuspected individuals. John Potter of Charlotte, Mich., has about 1,000 acres of the Old Maid swamp between Potterville and Lansing, Mich. This year, it is reported, he has eight acres of peppermint under cultivation, and in two years hopes to have 400. In the beginning he bought a cartload of sets which planted two acres. These plants perpetuate themselves, but if cultivated multiply in the ratio of 10 to 1. His plants are all on low ground, but they grow very well on higher ground. This peppermint is distilled into oil, but further distillation reduces the oil to the form of a crystal. This crystal is called menthol and is used in various inhalers. Mr. Potter has cleared his entire 1,000 acres and cultivates the more moist portions by putting boards on the feet of the horses.

—Skagway advices are to the effect that the U. S. Government has started the work of establishing the largest military post in Alaska, at Haines' Mission, contiguous to disputed Alaskan territory. Rund, an engineer, has gone to Haines to survey the military reservation there preliminary to the location of buildings for a new army post. The reservation is being enlarged to embrace six square miles, with the apparent object of providing facilities for a large number of soldiers of each branch of the service. Barracks are to be built to accommodate five hundred men. Capt. Summerall, in command of the company stationed at Skagway, will join the party in the field at Haines and have general charge of the work. Residents of Alaska interpret this action as meaning that President Roosevelt and his advisers purpose to take a firm stand in protecting United States interests in the strip of territory of which Canada has been trying to secure possession.

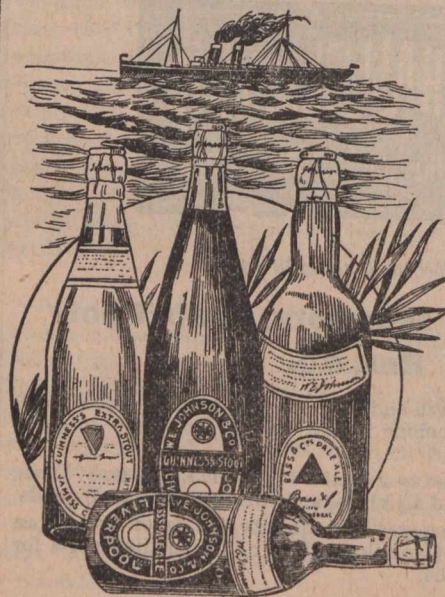
—The British Board of Trade returns for the seven months ending July show the following increases in British imports from Canada:—Cattle, £2,000; bacon, £201,000; hams, £91,000; butter, £132,000; cheese, £87,000; wheat, £501,000; wheat flour, £136,000; hewn wood, £3,000; horses, £17,000. Decreases—Sheep and lambs, £21,000; eggs, £14,000; oats, £188,000; peas, £100,000; maize, £238,000; sawn wood, £148,000. The imports of canned salmon totalled £971,000; canned lobster, £93,000. The exports to Canada which showed increases were:—Salt, £2,000; wool, £1,000; cotton piece goods, £110,000; jute, £11,000; linen, £7,000; silk woollen tissues, £53,000; worsted tissues, £77,000; carpets, £9,000; cutlery, £8,000; hardware, £5,000; pig-iron, £40,000; bar iron, £29,000;

sheets and boiler plates, £41,000; galvanized sheets, £40,000; tin plates, £38,000; cast wrought iron, £40,000; unwrought steel, £136,000; unwrought tin, £6,000; haberdashery, £31,000. The exports which decreased were:—Spirits, £7,000; cement, £16,000; earthenware, \$5,000; wearing apparel and slops, waterproofed, £17,000; not waterproofed, £153,000.

—From Windsor, Ont., we learn that a deal was recently closed whereby the Canadian Pacific Railway and the Windsor Salt Works, which is composed of directors of the C. P. R., secure over 150 feet frontage on the river, immediately adjoining the C. P. R. yards. The two companies will erect docks, deepen the river bed, erect warehouses, and otherwise improve the property to facilitate shipping both by rail and water. Among railway men there this purchase is taken to mean that the C. P. R. line of steamers will be plying to Windsor after the present year, and much of the traffic now being run through

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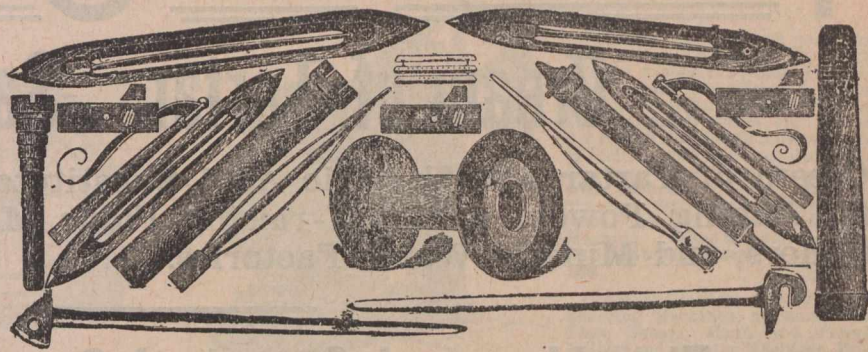
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Special Rates to Canadians under the New Preferential Tariff.

Owen Sound will be diverted to Windsor. It is also reported that the Canadian Pacific will erect a new grain elevator on this newly-acquired property to accommodate its northwestern lake shipments. The sale of the present site practically leaves the entire frontage of the Detroit River from Walkerville down to Sandwich in the hands of three railways, G. T. R., C. P. R., and M. C. R., save the city dock and the river front park.

—Life Pointers from the Press:—Before you start on your vacation oblige by looking these over.—If you want to force your heirs into bankruptcy, add to the income of legal sharps, and “get square,” die uninsured and draw your will so that a contest is certain.—Patrick Henry said: “I have but one lamp by which my feet are guided—the lamp of experience.” You have known relatives to die uninsured leaving their families unprotected? Are you going to do the same thing?—The life insurance cynic is one of the largest fools in existence—so great a one that he doesn’t know it himself.—The anti-life insurance individual is a good many things he doesn’t think he is, but when he comes to die, if he has time for reflection, he will acknowledge to himself that he has been all wrong on the subject. What good will that do his wife and children!—This is a dangerous time of the year. Bet-

ter insure your life at once.—Your friend and neighbor who died recently left \$10,000 in life insurance policies to his family. “A grain of fact is worth a bushel of theory.”—If you feel well enough to get your life insured get a policy before you are not well enough to get one.—You refuse to take \$1,000 or \$2,000 of life insurance “because you want to take more and can’t afford it.” Is that a fact? Think that over and see how ridiculous it is. Leave your family nothing because you can’t leave them all you imagine you want to. Fudge!—Will your epitaph read: “He dies uninsured” or “He left his family nothing”? Probably neither. The truth is seldom found on grave stones. But you know what you ought to do.

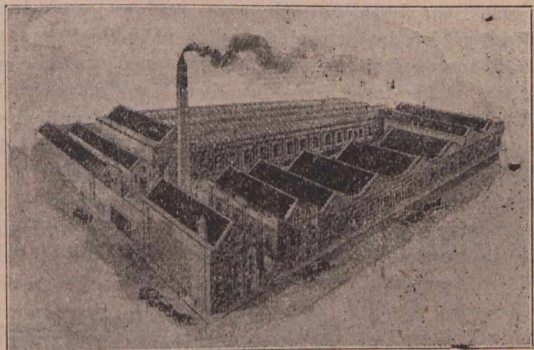
—A writ involving upwards of \$5,000,000 capital stock and bonds of the Nickel-Copper Company was filed at Toronto recently on behalf of C. H. Howland of Cuyahoga Falls, near Cleveland, against the Nickel-Copper Company, C. E. Ritchie of Akron, Ohio, John Paterson, John Moodie, Hon. A. T. Wood, J. Turnbull, R. Dewar and Fannie F. Moodie of Hamilton. The action is to set aside 10,000 shares in the defendant company, of the value of \$1,000,000, issued to the defendants Paterson and Ritchie in May, 1900; 20,000 shares, worth \$2,000,000, issued in June, 1900, to Paterson and Ritchie, out of which certain transfers are alleged to have been made in trust as follows:—To

Established 1861.

„ Bootle Jute Factory Co., Limited „

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AND...
MANUFACTURERS.

JUTE BAGS AND BAGGING.



JUTE SACKING & SHESSIAN'S

DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

SASH WEIGHTS



Manufactured for the Canadian Market
under the New Tariff, by

C. H. Taylor & Son,

CYCLOPS FOUNDRY.

LEEDS, ENGLAND.

Established 65 years.

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JOHN SHORE & SON,

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

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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.

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AGENTS :

JOHN W. BICKLE & GREENING, Hamilton, Canada.

J. Turnbull \$200,000; R. D. Dewar, \$200,000; J. Moodie, \$50,000; J. D. Cherrier, \$1,000; and Hon. A. T. Wood, \$100,000. The plaintiff alleges that these shares were issued by the directors of the company without any adequate consideration for them. He also asks to have certain shares of the preference stock, 1,750 shares, worth \$100 each, issued to the defendant Paterson, last December, 1900, to be declared to have been issued by the directors of the company without any consideration. He also states that these shares were issued to the directors themselves and their associates and other parties and for their benefit for certain interests of the directors or their associates in certain properties of little or no value, that the issue of such bonds and shares was unauthorized and fraudulent against the company and should be set aside. For this unauthorized issue the plaintiff asks damages and an injunction to prevent any transfer of the shares in question. In another writ Mr.

Howland claims \$3,500 for services rendered and moneys expended in securing option for the company on its mining properties.

—Fire Insurance Decisions.—Where a fire insurance policy contained the warranty that gasoline should not be kept, used or allowed on the premises, but a gallon was brought on the premises during an afternoon for use thereon, and fire resulted therefrom on the night of the same day, the warranty was not broken, and the insurance company was liable, as the terms employed did not include a temporary keeping and using. *Springfield Fire & Marine Ins. Co. vs. Wade*, 68 S. W. Rep. (Tex.), 977.—Where a fire insurance policy provides that the insurer shall not be liable for an amount greater than three-fourths of the value of the property insured, not to exceed the amount of the policy, and the insuring clause provides for insurance against all direct loss by fire to an amount not to exceed the amount of the policy, the first clause limits the latter, making the insurer liable for only three-fourths of the value of the property up to the face value of the policy. *Millis et al. vs. Scottish Union & National Ins. Co.*, 68 S. W. Rep. (Mo.), 1066.—In an action on a fire insurance policy covering property destroyed in November, 1899, an averment that plaintiff was, on June 7, 1899 (the date of the policy), "and now is," the owner of a dwelling house on a certain street and another averment that he was on such date, "and now is," the owner of a lot together with the buildings thereon, and on such lot was a dwelling, which he occupied and used as his home until the loss, is insufficient to show that insured was the owner at the time of the loss. *Prussian Nat. Ins. Co. vs. Paterson* 64 N. E., Rep. (Ind.), 102.—Plaintiff held a policy of insurance, issued by defendant company, which provided that it might be cancelled by either party by giving the other five days' notice. Defendant's agent telegraphed plaintiff's authorized representative to cancel the policy, confirming the notice by letter, stating that the defendant insisted on immediate cancellation. Plaintiff's representative delayed acting, and entered into correspondence with defendant and its agent, in an attempt to induce them to continue the policy in force; but the notice of cancellation was at no time withdrawn or modified, and a few days later defendant's agent again telegraphed imperative instructions to cancel immediately. Thereupon plaintiff's representative notified it of the cancellation and procured other insurance, but before the policy had been returned to defendant the property was destroyed by fire. Held, that under the notice of the policy the first

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"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

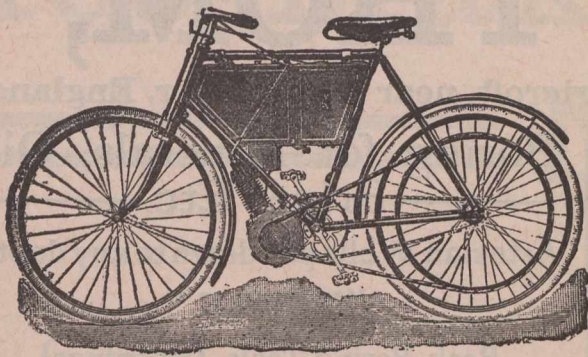
"S.C." (Separate Cells) AUTOMATIC
Acetylene Gas Generators



ESTABLISHED 1887.

Telegrams:—"PNEUMATIC, Leeds."

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



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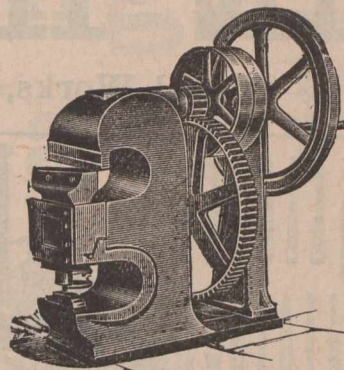
MANUFACTURED BY THE

LEEDS MOTOR EXPERTS,

WALKER BROS., "PRIMO" WORKS.

Meanwood Road, LEEDS, Eng.

HOW'RE YOU FIXED FOR PUNCHING and SHEARING MACHINES?



Single Ended Punching and Shearing Machines.

This one would do you good, and does not cost a fortune to own it. Our No. 4 latest is suitable for General Jobbing and Machine Shops, Blacksmiths, Fence Makers, Carriage and Waggon Builders, etc. Shears 4 x 3/4, and Punches 3/4 holes through 3/4 Iron. Depth of Punch Gap, 9 in.; Depth of Shear Gap, 3 in. Fitted with Back Stand, Steel Pinion and Tumbler Stop Motion. Complete with Punch and Die. A First-class Machine. Packed and delivered free on board at Manchester or Liverpool, £38.

Other Specialties: Punching and Shearing Machines, all sizes, Tin Plate Shears, Hand and Power, Rollers and Drilling Machines, Edging Machines, &c., &c.

A. KINGHORN & CO.,

TODMORDEN, ENGLAND.

PHOENIX IRON WORKS,

Canadians have 83 1/2 per cent. in their favor by purchasing these machines under the New Canadian Tariff.

notice operated as a cancellation, and the policy ceased to be in force five days after its receipt. Schwarzchild & Zulzberger Co. vs. Phoenix Ins. Co. of Hartford, 115 Fed. Rep. (U. S. C. C., N. Y.) 653

—The Government, says a recent report, is as yet without official advice from its agent at Kingston as to the extent of the reported movement in Jamaica for annexation of the island to the United States. An official of the Government who keeps in close touch with commercial condition in the British West Indies, is of the belief, however, that the movement is entirely confined to the sugar planters, and he does not think that when the situation has been fully threshed out, as apparently is now being done, the sentiment in favor of a change of allegiance will prove strong enough to lead to any serious results. "That the sugar planters of the West Indies are in desperate straits," he said, "is obvious. Our latest quotations of English prices show that to-day beet sugar is selling for six shillings, or less than 1 1/2 cents per pound, whereas two years ago the price was slightly over three cents. Cane sugar, 90 test, is selling also for about one-half the price obtained in 1900. This means next to ruination for the cane growers. The measure of relief proposed by the British Government has, I notice been misunderstood. The planters have been protesting against its inadequacy on the assumption that what Mr. Chamberlain proposed was a grant of \$50,000. The amount really intended to be given is \$1,500,000. This, I believe, if directly applied,

say in the way of a bounty, would afford a helpful measure of relief. But we have no authoritative outline of the scheme of application as yet; and until such comes to hand it will be impossible to estimate the benefit of the proposed Imperial assistance or its effect upon the reported annexation movement in Jamaica. The protection afforded to home-growers in the United States is considerable, even apart from the differential duties, in estimating which the bounty is added to the value for duty. The Customs duty upon cane sugar entering the United States is about 50 per cent. higher than the duty in Canada."

Casualty Insurane Decisions.—Failure of employers to forward to counsel of the insurer in employers' liability insurance policy, in compliance with his demand, the summons served on the employers in suit by employe, does not end the insurer's liability, the policy not making such failure a cause of forfeiture, though it may be evidence on the question whether the employers aided the insurer in obtaining information, as required by the policy. Ward et al. vs. Maryland Casualty Co., 51 At. Rep. (N. H.), 900.—When, in the trial of an action upon policy of accident insurance which contained a provision that the insurer would not be liable for injuries received as a result of "voluntary or unnecessary exposure to danger, or to obvious risk of injury," it appeared that the plaintiff was injured while attempting to board a moving train of cars propelled by steam, his right to recover depended upon whether under all the circumstances sur-

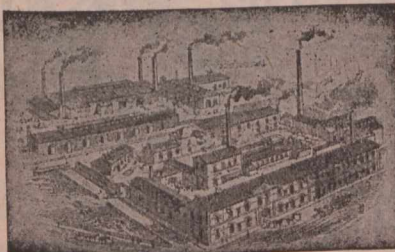
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Honourable Mention International Exhibition, 1862

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.

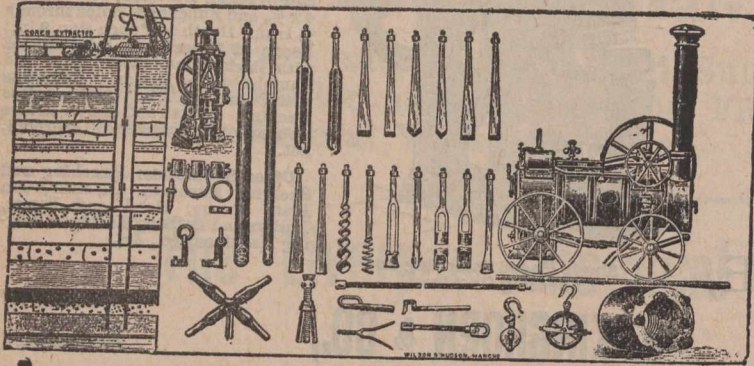
Special Prices to Canadian under the New Tariff.

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.

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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

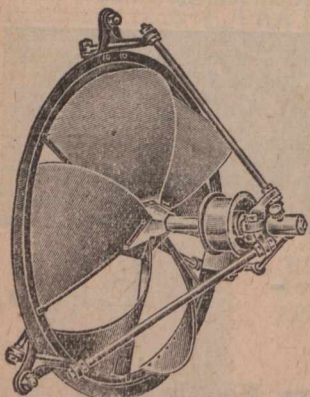
found him at the time the attempt was made, an ordinary prudent person would have made the attempt. If the attempt would not have been made by an ordinarily prudent person, and if there was no emergency at the time which required the plaintiff to board the train, except the inconvenience of delay or possible injury to business resulting therefrom, the attempt would be a voluntary and unnecessary exposure to danger, and an obvious risk of injury, within the meaning of the clause of the policy above quoted. Some of the instructions given in the trial of the present case were not in entire accord with what is above laid down, and a new trial should have been granted. Travellers' Protective Association of America vs. Small, 41 S. E. Rep. (Ga), 628.—Under an accident policy providing that no benefit is to accrue for any death or disability resulting from entering or attempting to enter a moving conveyance, where the insured is killed by relaxing his hold on the hand rails of a car, which has suddenly started after he had attempted to enter and after he had held on for the distance of about two blocks, his beneficiary is entitled to the insurance. Terwilliger vs. National Masonic Acc. Ass'n, 63 N. E. Rep. (Ill.), 1034.

—The official receiver, says a London cable, announces that he has issued summonses against Whitaker Wright and Robert Deman to recover \$750,000 in connection with share transactions between the British-America Corpora-

"Sun" Ventilating Fans

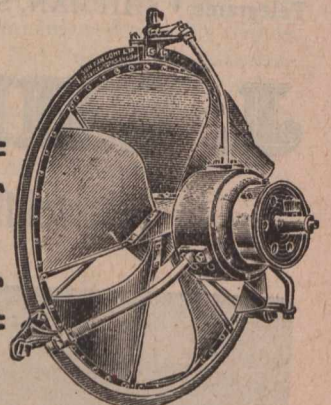
Highest Efficiency, Strength
and Lightness

MADE ENTIRELY OF WROUGHT
OR MALLEABLE IRON.



Belt Driven.

For Ventilating, Drying and
All Cooling Purposes . . .



Electrically Driven.

"Sun" Fan Co., Ltd.,

GENERAL BUYING
AGENTS WANTED.

Special prices to Canadians
under the New Tariff.

40a Thornton Road, BRADFORD, ENG.

Ice-Making Machinery

FOR ALL

Refrigerating Purposes.

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

Special estimates to Canadians under the New Tariff.

tion and the failed London and Globe Finance Corporation, Limited. In the same report the receiver says that for the present it is not proposed to prosecute the directors of the London and Globe Company for misfeasance. The city, however, is displaying the deepest interest in the London and Globe group of companies, and the demand that the public prosecutor act is increasingly insistent. A special petition has been circulating on the Stock Exchange, signed by many influential men, demanding the prosecution of Whitaker Wright, as it is considered that

the credit of the city and the Stock Exchange demands a thorough investigation of the London and Globe methods of finance. Probably the full extent of the money lost to the public by the company will never be known, but financial experts now estimate it at upwards of \$10,000,000. The flotations for which Wright was responsible aggregate 41, with the enormous capital of \$111,775,000, and with few exceptions all these companies are either in liquidation, have been absorbed, or are defunct. What the shareholders will recover from the crash may be

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

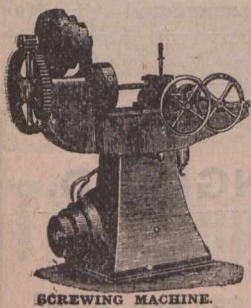
WILLIAM HEAP & Co., LTD,

Oldham Road Engineers' Tool Works,

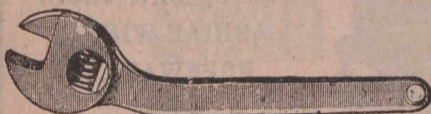
ASHTON-UNDER-LYNE, ENGLAND.

**Engineers' and
General Tool Makers.**

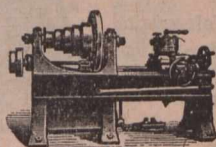
Makers of Lathes, Drilling Machines,
Shar'ng Machines, Slotting Machines,
Miling Machines, Screwing Machines,
Screwing Tackle, Clyburn Spanners, &c.



SCREWING MACHINE.



CLYBURN SPANNER.



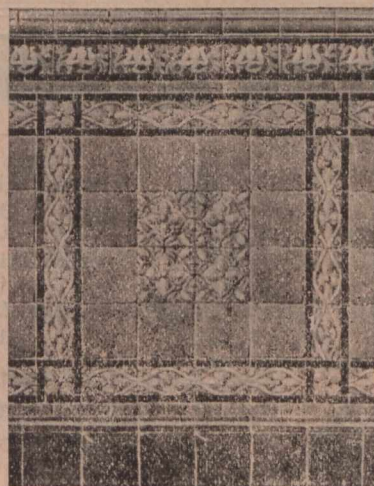
CAPSTAN LATHE.

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

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

GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall
Decorations, Mosaics
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Swan Tile Works,

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Special prices to Cana-
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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.

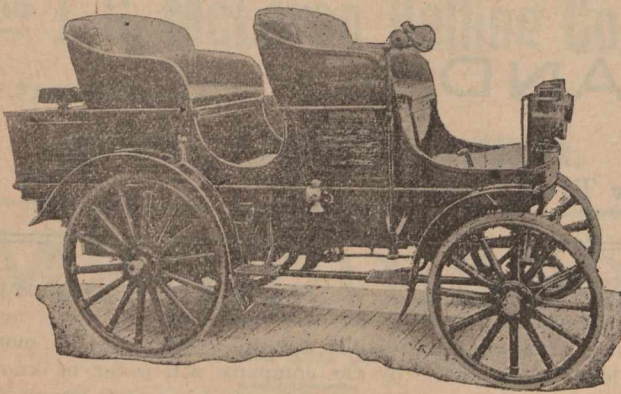
MINING TOOL STEEL.

Best CRUCIBLE Cast Steel FILES.

Cambria Works, SHEFFIELD, England.

LIGHT **LIFU** CARS.

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



FOUR-SEATED Double Phaeton.

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

LIGHT VANS
To carry up to one ton.

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

REGISTERED OFFICES :

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

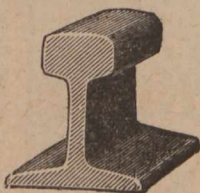
imagined from the announcement that the creditors of the London and Globe will receive only five per cent., and that nothing remains for the shareholders.

—Frequent inquiries are made, says an Ottawa letter, respecting the farm laborers' excursions to the west and the probabilities of obtaining sufficient help to move the magnificent crop with which Manitoba is blessed this year. At the C. P. R. office it is stated that the new plan of distribution of labor will doubtless be a success, and without any cause for complaint. Many undesirable men have obtained tickets in former years, and instead of working in the wheatfields have simply gone on an excursion. This year the company is taking the laborers simply to Winnipeg. At that point complete arrangements have been made by the Manitoba Government and the C. P. R. for handling the laborers expeditiously, and distributing them immediately to points where they are wanted to work. Artisans and clerks, unless strong and accustomed to manual labor, and able to work hard as farm laborers, are not wanted on these excursions, and anyone who is unable or unwilling to work at least one month as a farm laborer should remain at home. If these rules are carried out it is said that they will insure for Manitoba the best selection of laborers, and also enable good, honest men to see and value the country. In former years more men bought tickets to certain points than were required, and some dissatisfaction ensued from work not being secured immediately. This year a repetition will not occur, and it is hoped that there will be a large percentage of legitimate laborers.

—The most important development in steamboat service on the St. Lawrence River in recent years, says a Kingston letter, is about to be consummated when the New York Central Railroad Company will absorb the

R. WHITE & SON, WIDNES, ENGLAND.

LOCOMOTIVES.
CRANES of all kinds.
STEAM & WATER
PIPES & FITTINGS



Cable Address:
"Rails," Widnes, England.
A.B.C. & Universal Mining
Codes.
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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.



EDGAR ALLEN & CO., LTD.,

Imperial Steel Works,
MANUFACTURERS OF SHEFFIELD, Eng.

BEST TOOL STEEL,

Crusher Jaws, Cams, Tappets, Heads, Machine-Moulded Gearing, Truck and Skip Wheels and Axles,
Miners' Drill Steel, Steel Castings, Files, &c.

TURNER'S PATENT IRON-FIBRED STEEL.

Thousand Island and St. Lawrence River Steamboat Companies, now operated and owned by Folger Brothers of this city. These lines have been operated for many years as a link of the New York Central system and have han-

Telegrams : "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

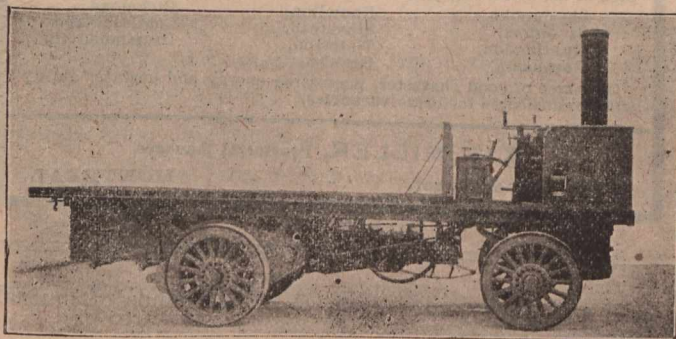
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

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.

dled the business from New York Central points to the Thousand Island region. It is also stated that the New York Central is to establish a line of steamers from Lewiston and Thousand Island points to Montreal, and probably to Quebec. The fact that a number of prominent York Central is to establish a line of steamers from Lewiston and also Mr. Henry Folger, President of the steamboat companies mentioned, gives color to the rumor. If such an absorption takes place the Folgers will probably retain the management of the lines of steamers. The Thousand Island and St. Lawrence Steamboat Companies own and operate the steamers St. Lawrence, New York, Empire State, Islander, New Island, Wanderer, Ramona, America, Pierrepont and Jessie Bain. M. H. Folger, President of the steamboat companies, would neither confirm nor deny the report, and stated that at present he had nothing to say.

—We learn from Sault Ste. Marie, Mich., that with the exception of dredging out the coffer dam, the Smith Company has completed its mammoth contract of excavation on the water power canal. The last carload of earth has been taken out. The firm commenced operations in September, 1898, since which time it has had in its employ, on an average, four hundred men, the number at times being 700. A conservative estimate of the company's payroll during the time of operation on the canal is \$25,000 per month. No date has as yet been set for filling the canal. It is understood that before water is turned in a thorough inspection will be made. Water will be turned in slowly through a three-foot sluiceway already constructed, and it will take some time for the canal to fill.

—An order in Council has been passed establishing the Yukon Territory as an inland revenue division, to be known as the Inland Revenue Division of Dawson, with head office at Dawson, and the said division to form part of the Inland Revenue inspection district of British Columbia.

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.

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

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

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

NORTHERN ASSURANCE CO'Y.
 INCOME AND FUND 1901



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

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

Insurance.

PHENIX

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

Established in 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. Mendou. " "
 E. Lamontagne. " "

Caledonian...

INSURANCE CO.

The Oldest Scottish Fire Office.

Canadian Head Office, MONTREAL.

R. WILSON-SMITH

FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

BELL TELEPHONE BUILDING,

MONTREAL.

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

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, AUGUST 15TH, 1902.

THE TRADE OF CANADA WITH GREAT BRITAIN.

In our article in last week's issue on the trade of Canada with Great Britain we demonstrated by official statistics that since the preferential tariff was established there had been a very large increase of imports of British goods into Canada. We showed also how absolutely essential it was for the growth and consolidation of Imperial unity that trade relations between the mother country and the other parts of the Empire should be cultivated, for out of such relations spring such intimacies as bind the several peoples of the old

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
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Since our last article appeared we have received the returns of Trade and Navigation for June last, from which we have compiled the table below, showing the classes of goods and their several values that were imported into Canada in the year ended 30th June last, compared with the returns for 1898 and 1901. It is much to be regretted that the officials charged with the work of compiling the June statement did not bestow a little more labour thereon in order to render comparisons with previous years more easy to make, and to render them more complete and intelligible. Had a few of the staff at Ottawa been directed to systematize the returns in order to show the totals of the various classes of imports in the same form as last year and earlier years, the June statement would have had far greater value, as it would have facilitated comparisons being made showing the trend and general movements of our foreign trade. We are well aware that the returns as they appear cost an enormous amount of labour but had say half a dozen clerks been set to work under the direction and supervision of Mr. George Johnson, the Dominion Statistician, or other expert, one day would have amply sufficed to bring all the items into the same classified order, with their totals, as in the Reports for several previous years. To use a homely saying, "the broth has been spoilt for lack of a pinch of salt."

To show what an amount of very tedious and not satisfactory labour has been spent in compiling the column for 1902 in following table, we may mention that to arrive at one of the totals no less than 70 items had been

picked out and classified, and each of the other totals required the selection and summation of a large variety of details.

We would respectfully urge the Government to publish a statement showing the imports of British goods for a series of past years, duly classified, with their respective totals, each yearly column being headed with the rate of the preferential concession given to British imports. Were this given in one sheet, as would be quite feasible, it would be an exceedingly valuable exhibit and record. It would be intelligible to the general public of Great Britain as to our own people, which cannot be said of the present returns, they "are caviare to the general" being too elaborate and too lacking in classification to be understood without tedious examination and study.

In presenting this table it must be understood that it was found impossible to classify some of the items according to the form observed in 1901 as the same, apparent, classes of goods are not classified as in previous years.

Articles Imported.	1898.	1901.	1902.
	\$	\$	\$
Publications..	188,558	227,441	207,654
Foot-wear, etc.	70,900	93,700	106,000
Rugs, Carpets, etc.	78,832	220,133	.....
Licyels, etc.	12,949	27,614	.....
Watch cases, etc.	1,087	1,726	.....
Clocks and cases	6,904	9,887	12,300
Cloth for mackintoshes ..	31,534	50,365	.....
Cocoa, etc.	64,375	102,336	145,000
Cordage and twine	22,449	66,605	105,000
Cotton goods, all classes.	3,127,120	4,801,165	5,300,000
Curtains	192,711	504,598	333,000
Drugs, etc.	299,453	704,581	573,000
Earthenware, etc.	484,211	702,086	725,000
Flax, hemp goods, etc..	1,298,561	1,732,356	1,700,000
Laces . . . . .	.....	.....	413,029
Fruits, jams, etc.	196,383	298,771	220,000
Furs.	206,932	393,787	.....
Glass	229,337	351,472	388,600
Hats, caps, gloves, etc..	731,943	889,442	844,500
Jewellery.	34,424	67,619	.....
Leather goods.	157,057	204,974	230,000
Metal wares.	1,678,772	2,313,177	4,614,000
Cutlery.	201,554	288,253	259,000
Tin goods, etc.	2,191,380	2,937,337	.....
Musical Instruments	7,095	9,943	.....
Mustard, etc.	53,868	68208	65,000
Oils.	227,653	486,836	.....
Oilcloths, etc.	169,358	344,194	352,000
Paintings, prints, etc. . . .	39,366	51,393	.....
Paints and colours.	206,456	225,722	.....
Papers, and paper goods.	229,286	372,357	.....
Pickles and sauces.	111,523	144,355	.....
Dress goods.	1,665,803	2,112,131	.....
Silks. . . . .	.....	.....	1,583,000
Spices.	88,333	129,415	.....
Spirits and wines.	573,809	906,389	.....
Sugars, syrups, etc.	161,503	649,252	.....
Confectionery.	46,095	82,050	.....
Woollen goods, clothing, carpets.	6,291,762	7,940,370	8,845,000
Total dutiable goods. . . .	22,969,721	31,868,310	35,062,625
Total free goods	9,896,286	11,295,987	14,153,068
Total imports from Great Britain.	32,866,007	43,164,297	49,215,693
Increase dutiable, 1902 over 1898.	12,092,904	.....	.....
Increase free goods.	4,256,782	.....	.....
Total increase of imports from Gt. Britain since 1898.	\$16,349,686	.....	.....

That the dutiable imports from Great Britain have increase by \$12,092,904 since the preferential tariff was adopted is a conclusive answer to those who denied that it could have any effect in enlarging our trade with Great Britain. That the exports of Canada to Great Britain have risen from \$77,227,502 in 1897 to \$117,321,121 in 1902, an increase of \$40,000,000, shows that the liberality of Canada inspired a spirit of reciprocity in the British people. As we bought more largely from them to the extent of \$20,000,000 since 1897, they bought more largely from us to the extent of \$40,000,000, so that since the preferential tariff was established the gross trade between Canada and Great Britain has increased by \$60,000,000.

A MOVE AMONG TINPLATE MAKERS.

Our American cousins often take very direct and sometimes original means of ridding themselves of their grievances. The following account of the manner in which the tin manufacturers have determined to fight the great home users of tinplate is condensed from the Philadelphia Record:—

“The large exporters of oil and other merchandise use yearly about 1,500,000 boxes of tinplate for the purpose of their trade which they buy of foreign manufacturers, and on which they pay the tariff duty of 1 1-2 cents per pound, or \$33.60 per ton. The Government remits 99 per cent. of the duty when the tin is exported in the shape of packages. In this way the exporters are enabled to avoid the payment of the heavy duty which the Tinplate Trust assesses upon other home consumers, and add it to the sum of their profits on goods sold abroad. Out of this policy of Dingley favour has grown a curious situation. The Tinplate Trust has made a proposition to the Amalgamated Association, or Labor Trust, which fixes the rate of wages in the mills, to accept a reduction of 25 per cent. in the scale of wages on a prospective order for about 1,500,000 boxes of tinplate, with which the Trust proposes to supply the demand for export purposes. It is alleged that the Amalgamated Association will accept the offer and that the work will be so distributed among the mills as to be fairly apportioned to the employes accepting a lower wage. This little deal among the Trusts ought to prove an eye-opener to the consumers of tin in the United States, who are heavily and unnecessarily taxed on every ounce of tin they use. The Tinplate Trust can readily produce all the tin needed for consumption in the United States at competitive prices with foreign makers. The mills are idle part of the year, which probably accounts for the willingness of workers to accept reduced wages for a month or so of added employment. But why should the millions be fleeced to fill the pockets of the few? The fact that 1,500,000 boxes of tin are imported, only to be sent out of the country afterward, with a rebate of 99 per cent. of the duty, has served to keep up the illusion that the tariff of \$33.60 per ton is not high enough to prevent importations.”

It comments on the statement made as to manufacturers being forced to see importations of tinplate rapidly increase of late that these importations are for export with the duty rebated.

THE CONSUMPTION OF DRINK.

Official returns show a consumption of alcoholic liquors per head in the United States for the year 1900 of about 17 1-3 gallons, but 90 per cent. of this was of malt liquor, the use of which has enormously increased within a few years past. In 1860 that country produced 16,150,000 gallons of distilled spirits; in 1900 over 109,245,000. In the same period the production of malt liquor rose from 2,000,000 to 34,330,000 barrels a year. The influence of the German social fondness for beer is on the increase, and spreading more rapidly than population. Even France has not escaped the contagion of the Teutonic habit, especially since 1870. It cannot be that the Deutscher is more thirsty than other men; but drunkenness among his people is rare; he drinks doubtless for one or more of the reasons of Pere Sermond as versified by a witty English writer:—

“If on my theme I rightly think,
There are five reasons why men drink:
Good wine; a friend; because I'm dry
Or lest I should be by-and-by;
Or any other reason why.”

The quantity of spirits produced in Canada for the year ended 30th June, 1901, was 2,653,000 proof gallons, three-fifths of which was made from Indian corn, one-seventh from rye, and about one-four-thousandths from wheat. Oats is no insignificant ingredient. The quantity exported was 148,150 gallons. Our average consumption of domestic spirits per head was a little over three-fourths of a gallon, or considerably less than half that for the early 70's. The average consumption of native beer for the same year approached 7 $\frac{3}{4}$ gallons per head of population, or nearly double that in the early years of 1870.

Among the items in the official returns showing the imports of wines and spirits from abroad for the fiscal year as above mentioned, that is entered for home consumption are the following:—Gin of all kinds, 673,712 gallons, of which nearly 600,000 came from Holland and 80,600 from Great Britain; rum 112,515 gallons; whiskey, 484,235 gallons, of which 476,220 gallons were from Great Britain; wines of all kinds, except sparkling wines, 282,900 gallons; to the latter may be added about 170,000 containing over 29 per cent. of spirits. The quantity of champagne was about 28,000 gallons, of which 26,000 gallons were from France. The quantity of ale and beer in bottles and casks was 388,000 gallons, as already shown in our columns.

THE CROPS.

As a most favourable contrast to the predictions by some and the fear by many that following the unusually cool and rainy weather of the early summer, we would encounter severe storms and killing frosts before harvest would set in, the country is to-day assured of a crop yield far surpassing that of many seasons in the principal cereals, roots and fruit. Harvesting has commenced

in Manitoba and the only apparent fear just now from that great wheat-producing country and throughout the Northwest, is that sufficient help may not be obtained to safely gather the ripened grain. This may possibly recall to some pioneer merchants a day in their earlier history when they found more customers at their counters than they could serve, and were forced to see trade leaving them because they were unable to take care of it. Well, under ordinary conditions, both these cases are the least thought of. Should it be predicted some decades ago that wheat would be yet grown in the Dominion of such a yield that the farmers would be compelled to prepay fares of help from points over a thousand miles distant in order to gather the crop, but little credit would be given it. Yet this may be said to be the case to-day.

Next in importance to a good yield is the fact that prices of all cereals, and farm products in general, are comparatively high. Modern transportation facilities are such as to ensure for those at the remotest points much higher prices than obtained in proportion some years ago; so that all may now be brought within easy reckoning when the principal farm products are quoted in the chief distributing centres. The Ontario Department of Agriculture has issued a report on the crops of the province based on the reports of its regular correspondents, sent in to describe conditions existing on the 1st of August. Fall wheat shows an area of 748,592 acres harvested, the estimated yield being 19,356,056 bushels, or 25.9 bushels per acre. In 1901 the yield from 911,587 there were 2,408,264 acres, yielding 78,334,490 bushels. The average yield for the past twenty years was twenty bushels per acre. Spring wheat—303,115 acres, and 5,993,695 bushels, or 19.8 bushels per acre. In 1901, 358,048 acres yielded 5,498,751 bushels, or 15.4 per acre, the average of the past twenty years being 15.5 bushels. Barley—661,622 acres and 21,281,108 bushels, or 32.2 bushels per acre. In 1901, 637,201 acres yielded 16,761,076 bushels or 26.3 per acre, the average of the twenty years being 26.1. Oats—2,500,758 acres and 105,540,510 bushels, or 43.2 bushels per acre. In 1901 there were 2,408,264 acres, yielding 78,334,90 bushels, or 32.5 per acre, the average for twenty years being 34.8 bushels. Rye—189,318 acres and 3,686,476 bushels, or 19.5 bushels per acre. In 1901 there were 158,236 acres, yielding 2,546,268 bushels, or 16.1 per acre, the average for the twenty years being 16.2 bushels. Peas—532,639 acres, and 11,363,345 bushels, or 21.3 bushels per acre. In 1901 there were 602,724 acres, yielding 10,089,173 bushels, or 16.7 bushels per acre, the average for the twenty years being 19.6 bushels. Beans—53,964 acres, and 631,099 bushels, or 11.7 bushels per acre. In 1901 there were 53,688 acres, yielding 824,122 bushels, or 15.4 bushels per acre. The average of twenty years is 17.3 bushels. Hay and clover—2,646,602 acres, and 4,955,438 tons, or 1.87 tons per acre, as compared with 1.81 tons in 1901, and 1.40 tons for twenty years.

Other crops show corn for husking, 371,595 acres; corn for silo, 209,859 acres; buckwheat, 93,324 acres; potatoes, 144,733 acres; mangels, 76,553 acres; carrots, 8,625 acres; turnips, 136,725 acres; rape, 49,573 acres; flax, 7,101 acres; hops, 2,237 acres; tobacco, 2,961 acres; orchard, 356,251 acres; vineyard, 14,028 acres; red clover for seed, 135,390 acres; alsike, 54,135 acres. Apples—7,024,890 trees of bearing age are estimated to yield 41,174,552 bushels, or nearly six bushels per tree.

The yield of fall wheat has been from fair to large, except in Essex and most of the counties of the Lake Erie group. In several instances from 35 to 40 bushels have been reported, and the general yield will be considerably above the average for the last twenty years. The chief damage to the crop everywhere was from rain, which occurred so frequently as to delay the ripening of the grain for about a week later than usual, and which also kept the binder from working in many instances, owing to the soft condition of the ground and the tangled state of some of the crop. For these causes a portion of the fall wheat had to be cut with the cradle. Mention was made in various counties of grain sprouting in the shock and in the field. Comparatively little injury was done by insect pests, despite the fears entertained of the Hessian fly. Rust and smut were reported here and there throughout the province, but not to a serious extent, and there will be an abundance of straw.

Spring wheat is expected to be good both in point of yield and quality, although a number of poor fields are to be found in various sections. Most of the injury to the crop has been caused by heavy rains, which have caused considerable "lodging," the straw being unusually long. A few complaints of rust have been made, but the general tenor of the reports are of a cheering character. Harvesting will be later than usual, very little of the crop being cut until about the 7th of August. In a few localities the barley harvest began in the third week of July, but most of the crop was yet to cut on the 1st of August, the wet weather having delayed operations. There will be a large yield of plump grain, much of which will be discoloured, although considerable is reported of good color. As much of the barley raised in the province is now fed on the farms, the matter of colour is not so important as it was a few years ago, and for general purposes the crop may be termed a first-class one. This promises to be one of the best years on record for oats, both as regards grain and straw, especially on high lands and on well-drained soils. The straw is usually described as tall, straight, and well headed, but a considerable portion of the crop has been beaten down by the heavy rains prevailing during the latter part of July, and there will be much trouble in some quarters in harvesting the crop with the binder. A few complaints of smut and rust are made, but not sufficient to be regarded as serious. Cutting will not be general until the second week of August and may run a week or so later, as this crop, like other cereals, has been ripening very slowly this season.

Only a few correspondents speak of rye as a regular grain crop. Where raised it has turned out very well this year, although rather rank like the other cereals.

The indications are that corn will be considerably below the average, owing to the cold of the earlier part of the season, and the excessive rains of July. The greatest injury from the latter cause was sustained to the crops growing on low lying lands, or undrained lands. In many cases the failure was so complete that the fields were ploughed up.

Grasses of all kinds made an immense growth this year, but where grown for hay the wet weather told against the crop in the matter of both cutting and curing. So much was this so, that although in many sections mowers had started in the first week of July, there was still some hay uncut at the end of the month, the frequent

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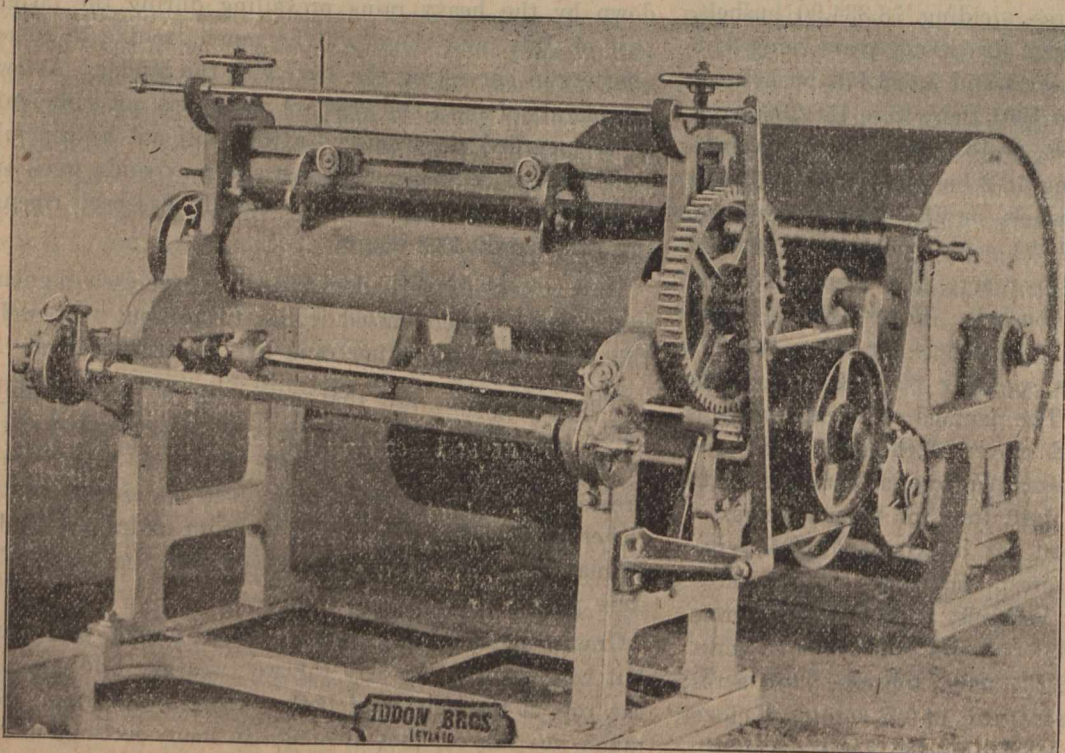
showers having delayed operations in the field. Notwithstanding all this, a considerable number of farmers were fortunate enough to get their big cut of hay housed in first class condition, but much of the crop will be of only medium quality, and a portion of it will be unfit to market. The prospects are favourable for a large yield of potatoes, the vines especially on high land being as a rule in excellent condition, and promising well. The rains have caused considerable injury in low-lying and heavy lands where rot is threatened in some localities.

The rainy weather of the season has been upon the whole, favourable to root crops, which, as a rule are in excellent condition, and promise to yield heavily. On some of the low lands, however, they have been drowned out, and the continuous rains in many places have greatly interfered with cultivation. Mangels appear to be an exceptionally good crop. Turnips and beets are generally flourishing, particularly on high and light land.

Apples promise to yield very well, though reports

differ greatly as to the present condition and prospects of the harvest. The trees seem to have been remarkably free from destructive insects, the fruit presenting good samples, with the exception that it is badly spotted in some cases. Owing to wet and cold weather, the yield, which at one time promised to be abundant, will be considerably reduced in volume, as much of the fruit has dropped off the trees. Winter apples, in particular, are likely to be scarce, the earlier varieties being much more plentiful. Reports as to the yield of plums are generally unfavourable. The crop is a light one in most sections. Peaches have generally done well, and there will be an abundant yield. Pears also promise satisfactory returns in most neighbourhoods. Grapes have sustained considerable injury from frost, and the wet weather has, in some localities, resulted in mildew, but the yield bids fair to be an average one. Berries have been a large crop in nearly all parts of the province, but rainy weather has considerably interfered with picking and marketing.

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WHAT CANADA BUYS.—(6.)

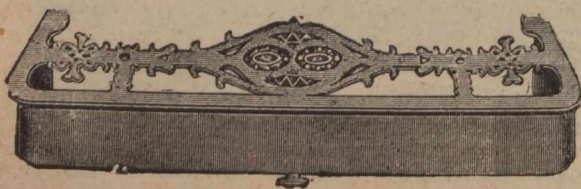
We continue publication of a list of the goods imported by our own people during the fiscal year ended 30th June, 1901, with the view of affording information to those of our friends abroad, who may be desirous of opening up or extending business in Canada. This alphabetical list, compiled from the Customs 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.)

ARTICLES IMPORTED.	ENTERED FOR HOME CONSUMPTION.								
	—Total Imports—			General Tariff.		Preferential Tariff.			
	Countries.	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Brass and manufactures of—Continued.									
Wire, plain—									
Great Britain	1,918	376	8	2	0.20	1910	374	24.96	
United States	127,217	21,913	126,705	21,836	2,183.60				
Total	129,135	22,289	126,713	21,838	2,183.80	1910	374	24.96	
Wire Cloth, etc., N.E.S.									
Great Britain		15,940		41	10.25		15899	2649.90	
France		4,307		4,307	1,076.75				
United States		23,402		23,402	5,850.50				
Total		43,649		27,750	6,937.50		15899	2649.90	
Manufactures of, N.O.P.—									
Great Britain		30,635		3,733	1,119.90		26956	5391.20	
B. E. Indies		13		13	3.90				
Newfoundland		8		8	2.40				
Austria-Hungary		1,101		1,101	330.30				
China		351		351	105.30				
Cuba		133							
Egypt		143		143	42.90				
France		11,881		11,846	3,553.80				
Germany		7,023		7,023	2,106.90				
Italy		54		54	16.20				
Japan		913		913	273.90				
Spain		122		122	36.60				
Switzerland		3		3	0.90				
Turkey		194		194	58.20				
United States		331,986		331,164	99,349.20				
Total		384,560		356,668	107,000.40		26956	5391.20	
Bread-stuffs, etc., viz.—Arrowroot—									
Great Britain	18, 9	978	1,741	73	14.60	10154	675	90.02	
Australia	2,130	103	1,570	69	13.80	216	30	4.00	
B. W. Indies	5,711	316	4,775	268	53.60	1348	56	7.47	
United States	3,260	197	3,335	202	40.40				
Total	29,430	1,594	11,421	612	122.40	11718	761	101.49	
Biscuits of all kinds, not sweetened—									
Great Britain	27,821	1,799	221	61	15.25	27173	1690	281.71	
Newfoundland	2,313	90	2,313	90	22.50				
China	1,343	43	1,343	43	10.75				
Japan	2,842	135	2,842	135	33.75				
United States	220,267	11,641	207,923	11,261	2,815.25				
Total	254,586	13,708	214,642	11,590	2,897.50	27173	1690	281.71	
Biscuits of all kinds, sweetened—									
Great Britain	64,297	8,609	911	149	40.97	62006	8183	1500.45	
Belgium	48	15	48	15	4.12				
China	13,811	454	13,651	450	123.75				
France	5,208	471	1,577	207	56.92				
Germany	85	14	85	14	3.85				
Japan	65	20	65	20	5.50				
United States	69,572	6,549	69,732	6,553	1,802.58				
Total	153,086	16,132	86,069	7,408	2,037.69	62006	8183	1500.45	

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.		Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Macaroni and vermicelli—								
Great Britain	20,310	577	6,171	267	66.75	699	56	9.33
Hong Kong	75	2	75	2	0.50			
China	10,566	229	10,566	229	57.25			
France	222,830	12,425	280,774	14,063	3,515.75			
Italy	105,770	4,725	88,295	4,619	1,154.75			
Japan	9,338	236	9,338	236	59.00			
St. Pierre	22	2	22	2	0.50			
United States	414,136	17,378	401,804	17,084	4,271.00			
Total	783,047	35,574	797,045	36,502	9,125.50	699	56	9.33
Rice, cleaned—								
Great Britain	5,101,767	109,999	237,745	6,290	2,971.81	528,140	113,285	4,401.53
B. E. Indies	81,008	1,716				85,488	1,790	712.40
Hong Kong	30,174	887	30,174	887	377.17			
China	5,427,700	89,900	5,351,121	87,224	66,889.01			
Dutch E. Indies	11,200	345						
Germany	5,600	213						
Italy			124	6	1.55			
Japan	4,200,112	105,753	4,053,468	104,188	50,667.91			
Holland	11,200	414	9,180	433	114.75			
United States	220,610	7,793	125,676	5,310	1,570.95			
Total	15,089,371	317,020	9,807,488	204,338	122,593.15	536,689	115,075	4,472.43
Rice, uncleaned, unhulled, or paddy—								
Great Britain	560,224	13,122	336,000	8,241	1,680.00			
B. E. Indies	10,853,216	116,885	80,000	1,566	400.00	129,150.12	145,344	4,305.10
China	3,023,139	37,775	3,014,539	37,588	15,072.69			
Japan	506,262	10,537	426,636	8,981	2,133.18			
United States	16,050	228	16,050	228	80.25			
Total	14,958,891	178,547	3,873,225	56,604	19,366.12	129,150.12	145,344	4,305.10
Rice and sago flour and sago—								
Great Britain	319,837	4,907	193	12	3.00	360,542	5,528	921.33
B. E. Indies	86,672	1,391	27,840	491	122.75	381,271	5,358	893.09
China	34,219	587	34,219	587	146.75			
France	100	8	100	8	2.00			
Japan	636	29	636	29	7.25			
United States	52,042	1,560	31,780	1,021	255.25			
Total	493,506	8,482	94,768	2,148	537.00	741,813	10,886	1,814.42
Tapioca—								
Great Britain	904,677	25,023	155,353	4,193	1,048.25	816,702	21,588	3,598.00
B. E. Indies	946,271	24,892	100,527	3,582	895.50	845,865	21,700	3,616.76
B. W. Indies	22,829	558				45,614	1,203	200.50
France	111	17	461	31	7.75			
St. Pierre	12	2	12	2	0.50			
United States	82,535	3,158	118,481	4,439	1,109.75			
Total	1,956,435	53,650	374,834	12,247	3,061.75	1,708,181	44,491	7,415.26
Grain and products of, viz.:—Barley—								
	Bush.		Bush.			Bush.		
Great Britain	246	451	160	312	93.60	86	139	27.80
United States	66,276	32,346	5,551	2,837	851.10			
Total	66,522	32,797	5,711	3,149	944.70	86	139	27.80



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THE PAYING TELLER.

A paper by Alfred M. Barrett, of the Western National Bank, New York.—Continued.

And yet, at first glance, this practice would seem to afford opportunity for speculation. It does for the moment, perhaps for a few days, but the practice is safeguarded by the ever-present imminence of an unlooked-for visit by

the bank examiner or a call by an officer for a count of the cash and securities. Beyond all this, it has, as a safeguard, the general honesty of paying tellers, and it is significant of the care with which the tellers are selected in most banks, after years of service in other departments where their characters are under close scrutiny, that the inviolability of the teller's cash is seldom called in question, and its accuracy is proverbial.

The drawer money of the teller is replenished in most banks from two sources—from the cash received from the receiving teller, and that taken from the reserve. In banks having a currency department, however, it is drawn from that source alone. Here again we run across one of those conditions which illustrate the importance to a bank of the honesty and integrity of the paying teller. All of my hearers who are familiar with banking methods will understand what is meant by replenishing the money drawer from the reserve. The reserve consists of millions, and in actual practice in many banks the paying teller's cash book is the only record from which its condition at any time can be computed. In making his proof, or daily cash statement, the teller reports, so much in the reserve, and so much in the cash box. If his statements account for the actual balance, his proof is made; yet, until an actual examination by the officers of the bank or the examiner, the paying teller's word is the only evidence that either item is correctly stated.

The proper safeguard to throw around transactions of this sort in a bank not having a currency department would be for the paying teller to issue a voucher or draft on the reserve for the funds needed, which draft should be countersigned by an officer of the bank, and only honored by the custodian of the reserve, upon such countersignature, and when thus honored, should go at once to the general bookkeeper, or auditor if the bank has one. The bookkeeper or auditor would thus have a check upon the paying teller's statements, or, if such were not rendered daily, they could make this check by examining his cash book as to its various items. This would not divide the responsibility but would mean an additional safeguard.

The next step in the routine of the paying teller's department, after arranging his money, is to take care of the deposits to be made with the United States Treasury, as called for by correspondent banks, such requisitions being received by the paying teller from the mail or correspondence department. These deposits cover the five per cent. redemption fund, and shipments of silver. He

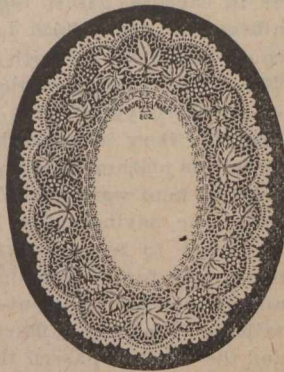
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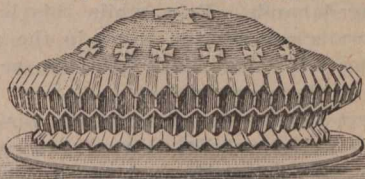
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also takes care of deposits to be made at the sub-Treasurer for the payment of customs duties. These out of the way, his decks cleared for action, so to speak, the line begins to form in front, and his actual day's work commences.

I have said that the paying teller must have an even disposition, equanimity of temper, mental alertness and tact, and I might have added untiring industry, for all these qualities are now brought into play. To keep the line moving is an ever-present necessity, but only one who has faced a line from the inside of the cage can appreciate what this means.

Most persons presenting themselves at the paying teller's window are there to have checks cashed or certified. Many, however, come to have worn or ragged currency exchanged for new, to get gold for bills or bills for gold, or to get bills of one denomination exchanged for those of another, or to get new money. These, however, are the ordinary customers of the paying teller. It is the casual occurrences before the paying teller's window which are of the greatest interest. It is the shady individuals, the frauds and tricksters, whose visits, much more frequent than angels', the teller must be on the lookout for, and whose tricks he must be prepared to checkmate.

We seldom here, now, in New York banks, of the sneak thief stealing to the teller's window and with crooked fingers or hook purloining a roll of bills without detection, or more boldly grabbing a bunch and running for the door. The modern thief has improved on these methods, and it is the plausible, oily, smooth fellow with a forged endorsement or a raised check who seizes upon the busiest moment, perhaps, of the busiest day to try to catch the teller off his guard, for whom the latter must be on the lookout.

Under the common law of the land, the presumption is that every man is innocent of crime until he is proven guilty. Such a theory does not obtain with the prudent paying teller. On the contrary, every man appearing before his window must be considered in the light of a suspicious character until he has demonstrated his honesty. Of course, a judgment to this effect by the paying teller is not the work of minutes, or even seconds. In

most cases, it is almost instantaneous; that is to say, there is no long process of weighing of a man or his motives. That would be impossible. What I mean is that the attitude of the paying teller toward everyone must be that of suspicion. This is his rampart of defence, so to speak. He must hedge himself about with this fence of suspicious reserve and only upon the presentation of the proper password allow any one to come through it. To illustrate. It is a busy day, perhaps, and the line comes along in this wise: Messenger from Brown & Smith, brokers: "Certify," passing in a check for \$100,000. The trained eye of the teller takes in at a glance the messenger presenting the check for certification, the check itself, the amount and the signature. The question mentally asked and answered as to each is, "Is it regular?" If the answer is in the affirmative, then, "Am I to certify?" that is, "Is the account of Brown & Smith good for the amount?" or if not, "Does the standing of the firm with the bank warrant me in over-certifying?" Or, "Have I any instructions to that effect?" Bear in mind that this is all the work of a moment, for neither Brown & Smith's messenger nor the line must be kept waiting. Without a moment's apparent hesitancy the paying teller has passed judgment; the check is passed to his assistant to enter on the certification book, and for the application of the certification stamp, and in another moment or two is returned, the paying teller's signature affixed, completing the certification, and the check is passed through the window to the waiting messenger. In the transaction, \$100,000 has practically changed hands. Even while this is doing, while the assistant is making the entry in the certification book, the paying teller may have paid two or three checks handed in over the counter.

Next comes Mr. Jones with his check. "Twenty-five dollars in new bills, please," presenting a check payable to his own order, to cash, or to bearer. If either of the first two, the questions the paying teller must ask himself and answer are, "Is this Mr. Jones?" "Is his account good for \$25?" In the last-mentioned case he must ask, "Is Mr. Jones' account good for \$25?" "Is this Mr. Jones' signature?" Again no apparent delay. The questions are asked and answered in a moment, and the line kept moving.

Butterworth & Dickinson,

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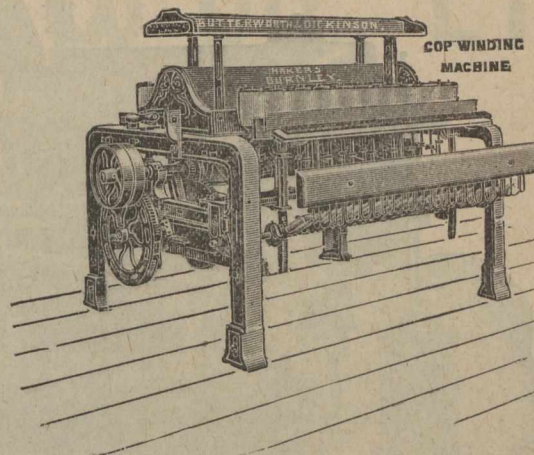
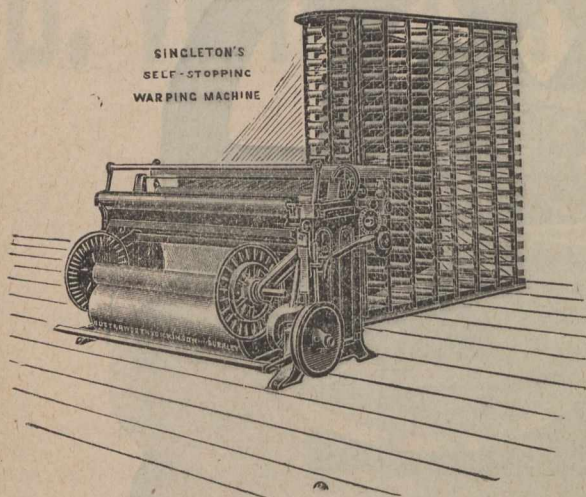
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Next! Well, here's a check presented for \$500 drawn by the Citizen's Bank, of Jonesville, an out-of-town correspondent, payable to Richard Smith. "Are you Mr. Richard Smith?" "Yes." "Can you be identified?" "Yes." "By whom?" "Mr. Brown here, one of your customers." Thus far all right, but the teller must ask himself, "Is the account of the Citizen's Bank, of Jonesville, good for \$500?" "Yes." "Is there a stop payment on this item?" "No." Then it is, "How will you have it, Mr. Smith?" and the money is paid out as Mr. Smith requests, all in a moment or two. But it is different if Mr. Smith is not identified. Then there is some parleying. Perhaps Mr. Smith is a stranger to banking methods and it takes time to convince him that it is absolutely necessary that he be identified. Mean time the line behind him is growing impatient, and it may be that during the colloquy the paying teller's attention is distracted by inquiries from the assistant or from one of the officers, or the head of some other department in the bank which have to be answered at once. Perhaps Mr. Smith grows impatient and shows a disposition to block business. He must be gotten out of the way quietly but promptly, and the line moves up a peg. * * *

(To be Continued.)

PROSPERITY ON THE FARM.

The great problem of the Ontario farmer to-day is how to realize the possibilities of the best market he ever had with the smallest amount of help that has ever been available. Better opportunities for the farmer, in heavy crops and in high prices for all products, says a Globe correspondent, writing from Belleville, Ont., cannot be recalled. At the same time the spare "hands" so necessary during the busy summer season can scarcely be had for any reasonable wage. The general good times in the towns have advanced wages to an enticing extent, but probably a greater drain has been the colonization of New Ontario and the Canadian Northwest. Instances have occurred of whole colonies of young men leaving one neighborhood for the newer regions, attracted by the news of great wheat crops and by the prospect of immediately becoming independent land-owners. Under such a scarcity of help

wages have advanced for farm hands, and \$20 and \$30 a month and board, or \$1 to \$1.50 a day, according to experience, for casual help is the rule, with very few men to be had anywhere. The inevitable result has been in many sections that the women have had to take a hand in the work in the fields. Suggestive as it is of the pinched life of the continental peasant, it is scarcely avoidable under this year's conditions, when haying, wheat harvest and root culture have been crowded together. During a tour of western Ontario the number of women seen at farm work was surprising. They were of course given the lighter work, such as arranging the hay in a load, driving the horse rake, or thinning turnips and mangel-wurzels. Where sugar beet culture has been begun the labor problem has been most intense, owing to the necessity for prompt thinning out. In such cases hundreds of women and children have been employed, the former earning from \$1 to \$1.25 and the latter 50 to 75 cents per day. The extremity reached is seen in the Waterloo County instance, where the children were taken immediately on release from school at 4 o'clock and driven to the beet fields, there to work until sunset or dark. Should the growth of sugar beets become general the farmers will have to face the disadvantage of dear labor when compared with the beet countries of Europe.

On the other hand, the farm implement makers are doing their best to supply substitutes for the "hired man." Each year sees new inventions, and every town has a group of implement agents with large warehouses, ready to supply the needed tools. There are windmills to furnish power, hayloaders to do the pitching, hayforks to do the unloading, pea-harvesters, corn-husking and shelling machines, corn and bean planting machines, and a host of cultivators and other tools to do work by horse which formerly was done by hand. The new way unquestionably saves an immense amount of labor and time, the only drawback being the expense of buying the implements. Unfortunately the spirit of rivalry is often carried too far, when the example of one man who buys a new and expensive machine is followed by others who are not so well able to afford it. "I would favor a law prohibiting implement agents from going to farms to canvass," said a Norfolk County farmer, in speaking of the alluring arguments laid before farmers by smooth-speak-

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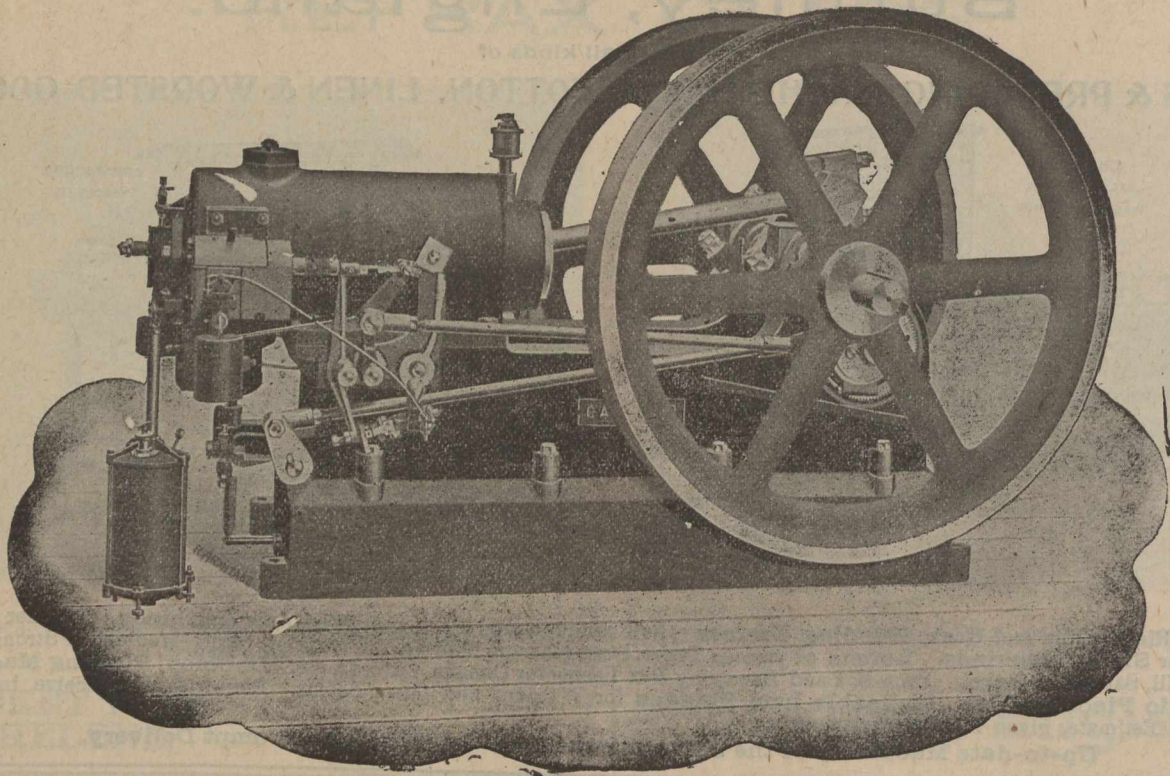


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ing agents. "The new way has made work easier for the farmer during harvest, for now he sits down to do everything," but many of them have not yet learned that the sky is a poor driving-house, and, greatly to their loss, they leave their implements out of doors for days and weeks, or even from one season to another."

Pity is often expressed in some quarters for the hard-working woman on the farm. It is generally deserved, but from many inquiries it seems clear that her position has greatly improved. The work of the home dairy has always been her hardest department. The growth of cheese and butter making at the factory has, however, deprived her of all this labor in at least the sections where this industry has become the rule. The sale of all milk to the factory leaves the milk pans and the churn idle, greatly to the relief of many a pair of weary hands. Poultry-raising, which usually devolves largely upon the woman, has increased, but it is mere play compared with buttermaking. The income from this and other cash-bringing industries has been used to a large extent in improving the home, and woman has naturally profited most largely by this.

In many cases the third stage of home-building, the brick or the stone house, following respectively the log and the frame buildings, has been entered upon. The habit is often contagious, and one generally sees a collection of a dozen or more brick or stone farmhouses close together, the example of someone having been followed. The new buildings to a surprising extent are furnished with furnaces, running water and a bath tub, the windmill being the pumping engine. Thus is avoided the heavy labor of the hand pump. Churning for home use will probably never become extinct, and here the inventor has supplied many patterns to reduce the toil of the old "dash"

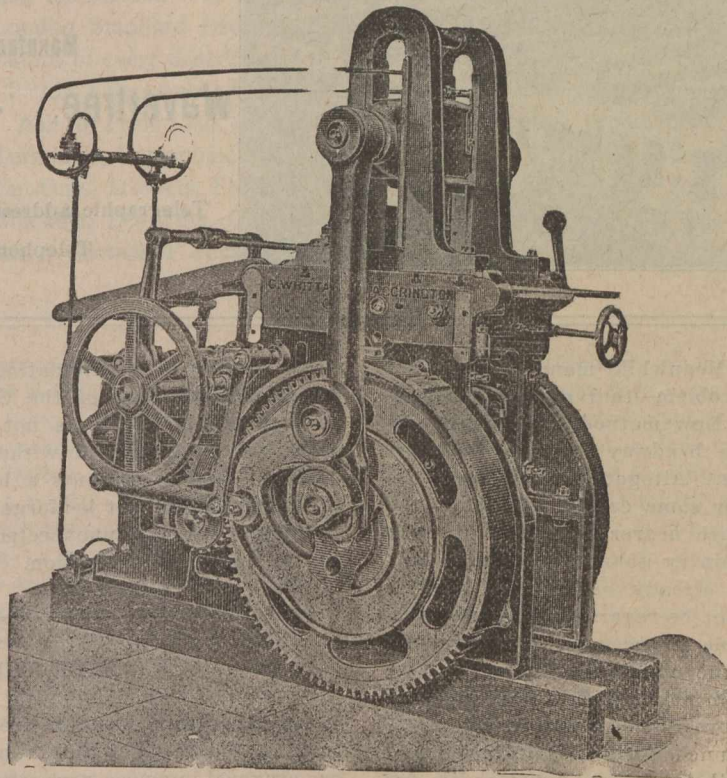
churn. They are of various designs, but invariably the labor is reduced. A dealer in Welland reported having sold 400 churns of one improved variety in that locality. New washing machines have also been introduced, and to a certain extent patronized. With a brick house there must also be a piano for the daughter and a covered buggy. With the piano comes music lessons, and the spread of refinement. Fortunately buggies are cheaper since the factory turns them out rapidly, and sell now for \$80 compared with \$130 to \$160 fifteen years ago. It is fair to say, too, that self-binders and most other implements have been greatly reduced in price as inventions and competition have increased.

Inquiries pursued fully confirm the statements as to the greatly improved financial position of the farmer. As an instance, the new mortgages registered in Hamilton for the first half of this year, embracing the whole of Wentworth County, amounted to \$690,000, while the discharges amounted to \$1,110,000. Manager Lytle of the Ontario Bank at Lindsay said the farmers' savings there had more than doubled in the last four years. A similar statement was made by a bank officer at Peterboro', coupled with the remark that mortgages were being rapidly paid off, there being, of course, a percentage who will doubtless always be in debt. "Dairying is carried on at such slight expense the receipts are almost 'found money,' and under present conditions it is not many years before the farmer becomes a capitalist in a small way," said an ex-M.P.P., of Madoc. "The number of mortgages is decreasing decidedly, while the number of discharges of mortgages is increasing. They are paying their indebtedness, they are better off than they have been, and where there is any change of property it is with a view of extending their holdings or making divisions of the

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land, father to son." This is the view expressed by a careful observer in Northumberland County. "I can point to numbers of young farmers who began ten years ago with nothing, and have now 100-acre farms, with good buildings, owing to the exercise of intelligence, the opportunities afforded by good crops and good prices, and the advantages of mixed farming, which keeps the soil in a perpetually good condition, and brings in ready money the year round."

The fact that there are 27 counties in which the woodland area is less than 20 per cent. of the whole compels reference to a feature of farming on which comment was frequently heard. The growth of trees, which will be of great commercial value, to say nothing of those necessary for fuel, is comparatively so easy that the wonder is more of it is not done. A case was cited of the recent sale in western Ontario of a walnut tree for \$60 to a firm in the southern States. The timber was shipped south to a mill, where it was reduced to veneer wood suitable for fine manufactured goods. It so happened that a Toronto piano firm bought a portion of the veneer and for it they paid at a rate which made the tree's product worth \$60,000.

—The price of domestic sizes of anthracite coal was advanced in New York this week to \$9 a ton. The sizes affected are stove, egg, nut and broken coal. Mitchell, at the head of the strikers, still poses as a public benefactor, a friend and protector of the poor.

UNITED STATES FINANCES.

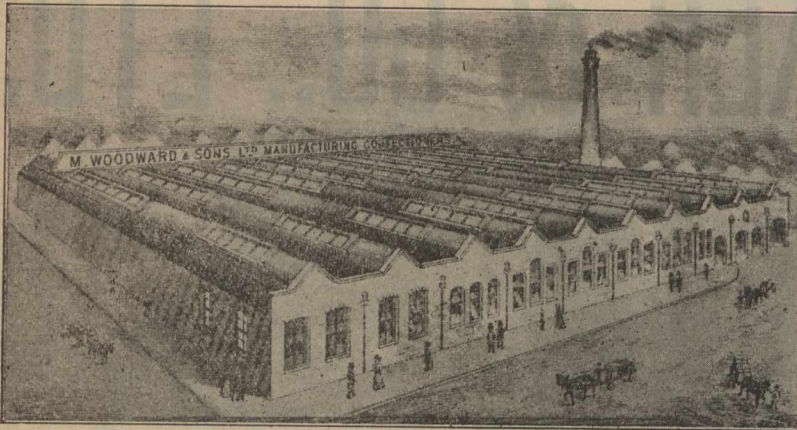
The banking house of Henry Clews Co., New York, reports under date August 9, 1902;—In the main, developments during the past week have been favorable. The principal crops are making excellent progress, and the country now seems assured of nothing less than a big corn crop in contrast with a failure a year ago. This apparently is the keynote of the situation for the time being. Nearly all advices from the West are of an optimistic nature; and, if present expectations are realized, the farmers will have a much better season than last year. From the South, where an ample crop of cotton is promised, the reports are also encouraging; and the general impression is that the entire country will have a fall trade equal to if not slightly in excess of last year. While the crop and business situation is satisfactory, the industrial outlook is hardly as promising as at this time in 1901.

The unsettled condition of labor exerts a deterrent effect upon new enterprises, and the increased costs of production which the demands of labor are imposing are creating a situation that causes more or less anxiety concerning the future. Profits are already declining, and the present high level of prices makes it impossible for manufacturers to compensate themselves by further advances that would simply curtail production and leave the producer in no better situation. It seems quite probable that the ability of manufacturers to advance wages has about reached its limit, for the reason that advances in wages now mean higher prices for products, which cannot be obtained

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under present conditions. Meanwhile manufacturers are confronted with another problem—that of new competition—which, combined with new methods and small capitalization, is making active headway against the older heavily capitalized concerns. Altogether, therefore, the industrial situation will bear some careful watching, the indications being that we are nearer a reaction in this part of our economic machinery than is generally supposed, if it has not been already entered. For this reason the strike fever cannot be regarded with the equanimity that would be possible if prosperity promised unknown continuance. With the plain intimations that we are near a downward turn in prices and profits, much of the strike agitation will prove ill-timed and injurious.

The financial outlook is unchanged. While crops and business promise so well there is no opportunity for bearish demonstrations. On the contrary, the situation is such that the big leaders might easily inaugurate a bull campaign of greater or less duration, provided monetary conditions permitted. The banks are practically loaned up to their full capacity. There is a general feeling among bankers, also, that contraction is more desirable than further expansion. Within the year ending July 1 bank loans in the United States have increased \$265,000,000. Of course, there has been an enormous increase of banking facilities during this period, but against this increase of loans there was an increase in specie holdings of only \$33,000,000 and a small decrease in legal tenders, showing a low condition of reserves. Then, crop demands will be large—larger than a year ago, when the corn loss lessened the drain on the banks; and mercantile requirements will be fully up to the average, so bankers rightly expect a good demand for all available funds at profitable rates. This situation renders further gold exports of consequence improbable, and the payment of our foreign obligations will be either deferred to a more convenient period or done through more convenient channels when cotton and grain begin to move.

Liquidation of some of the syndicates in which large sums are tied up would relieve the monetary situation, and in this connection an active and stronger stock market would prove very opportune. Should no unforeseen accident intervene there is every reason to suppose that the big men will endeavor to take advantage of present favorable conditions to lift the market. They have stocks to sell, and buyers can only be tempted by creating an active and stronger market. Just when such an attempt is likely to be made nobody can determine, but the early fall, when vacations are over and crop demands have reached their maximum, seems the most opportune time. If these surmises prove correct we may have a fairly active and better stock market, offering good opportunities for trading. Important deals are still in prospect,

which will have a stimulating effect upon values. The whole railroad map of the United States is undergoing reconstruction, and it is not to be assumed that these plans are being pushed without advantage to their promoters. August presents a brighter promise than July, though it should not be forgotten that prices are at sky-scraping level, and unexpected disaster might precipitate a very unpleasant reaction.

ATER THE WAR.

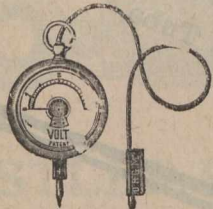
According to a despatch from Pretoria, the task of returning and settling the Transvaal Boers on their farms has assumed immense proportions, and is perhaps the most difficult of all those undertaken by the Administration. Although naturally in such a conglomeration of strictly personal interests there are bound to be cases of dissatisfaction, on the whole it is only just to say that the Administration is meeting the extraordinary strain extremely well.

The procedure is the same as that adopted in Orange River Colony. The Central Repatriation Board under Captain Hughes sits in Pretoria and each district has its own local committee, presided over by a magistrate. The work is of a twofold nature, comprising compensation and repatriation. Boers are invited to send in claims for compensation for the burning of their farms or other damage. In case of a farm having been burned the applicant is required to supply two affidavits, one as to whether it was burned by the Boers or the British, and the other as to the amount of furniture in the house at the time of its destruction. The claim itself must in every case be settled by a proportional amount from the £3,000,000 available for the purpose, but the committees strive to meet immediate needs by prompt action, and where a farmer is desirous of returning to his farm and requires seed or farming implements the case is enquired into and the farmer's application, if recommended, is sent to the central committee, which issues an order on the nearest distribution depot.

Great difficulty is experienced on account of the want of cattle for ploughing. Those left by the military are necessarily in an emaciated condition, and practically worthless, owing to the difficulty of feeding them, besides not being sufficient in number. The committees advise that only those possessing sufficient cattle should return to their farms, and urge farmers to do everything to help each other on the veldt. As it is impossible to supply all the cattle required, it is to be hoped that the military will be able as soon as possible to hand over draught



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Ask for Price Lists, Section 'B' for Bells, Indicators, Wood and Brass Pushes, Wires, Batteries, Terminals, Galvanometers, &c., &c. Section 'L' for Switchboards, Switches, Ceiling Roses, Cut-Outs, Holders, Flexible Wire, Fuseboards, Plugs, &c., &c. Section 'F' for Electroliers, Brackets, Pendants, Counterweights, Shades, Ball Fittings, &c. Section 'M' Medical Coil List. Section 'I' Incandescent Lamps of every description. Everything Electrical supplied.

horses and mules at a cheap price for distribution. One of the grievances of the Boers is that such animals, especially a number of cast-off horses eminently suited for the work, are being sold by auction by the military authorities, and bought by speculators, who will sell them ultimately to the farmers at a profit. The Boers are willing to pay reasonable rates, but they are unable to afford high prices. It is beginning to be felt, in fact, that a great mistake has been made in the disposal by the military authorities of stores, oxen, horses, and mules. The best course would be undoubtedly to hand them all over to the civil administration, allowing the latter to sell or distribute them as may be found necessary. By the present system not only are the military authorities competing with local tradesmen, but the civil administration is hampered in its work.

After the declaration of peace farmers received a month's rations. On the expiry of the month they applied to the local committees for a renewal. In some cases where the farms were at a great distance from any station this proved a great inconvenience. The Cen-

tral Board is therefore making arrangements by which a farmer may draw two months' rations at a time.

It is difficult to give exact statistics, as a portion of the work or repatriation is done by the concentration camps, which have sent, and continue sending, farmers equipped with feed and transport to their farms. But, so far as can be gathered, about 9,000 families have already been settled on farms in the Transvaal.

The byowners continue to be a source of difficulty. They are absolutely penniless and homeless, and in some cases where they served with the National Scouts farmers have refused to allow them to resettle in their old homes. It therefore becomes incumbent on the Government to dispose of all these. At present most of them are fed and housed in the concentration camps, but a scheme is on foot for settling them in small communities on the land. The whole work is one of great difficulty, requiring tact and discrimination. It is being carried out admirably, and whatever their faults may be, the repatriation committees are showing the Boers that it is their strenuous endeavor to do their utmost for them.

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.

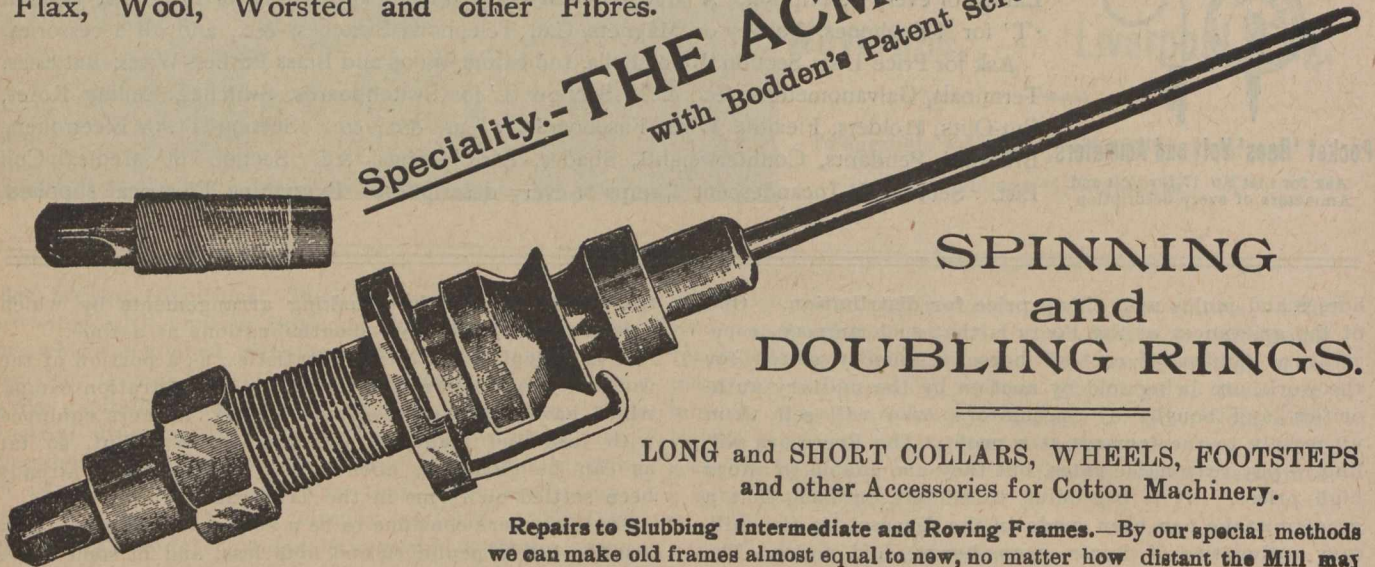
WILLIAM BODDEN & SON, Limited.

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. ☛

LARGEST WHEAT FARM IN AMERICA.

Gradually the Canadian Northwest is making a name that will be known throughout the world, both for productiveness and profit. Col. A. D. Davidson of Duluth, President of the Saskatchewan Valley Land Co., in Toronto recently stated that his company had just sold to Thomas B. Hord and associates, of Central City, Nebraska, 43,000 acres of their land north of Regina, on the line of the Regina, Long Lake & Saskatchewan Railway. Mr. Hord proposes putting this enormous tract of land under wheat, and will then have the largest wheat farm on the American continent. He is not an experimenter, but a practical Nebraska farmer, who now feeds in that State more cattle than any other man in the United States. Mr. Hord's investment in western Canada is an important step in the development of that country, and must impress favorably thousands of his fellow-countrymen.

Col. Davidson, who is himself of Canadian birth, hailing from London Ont., is strongly of the opinion that the Canadian west has before it a great future. He estimates that within the next five years 100,000 American farmers from the western States will settle in Canada west of the great lakes. He bases this conclusion on the fact that 300,000 men come into the United States from Europe and 300,000 Americans come of age each year. The cheap arable lands of the United States are pretty well disposed of, and there is no place in the United States where a large tract of land can be purchased at as low a price as in Western Canada. He looks for a rapid development of the country, because the people who are looking for homes now, both Americans and Canadians, have a great deal more money than had those who settled in the west-

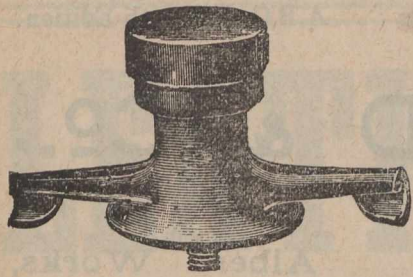
ern States twenty or twenty-five years ago. The early settlers spent four or five years learning how to farm; those going into western Canada to-day buy new machinery and simply go right ahead with their farming, profiting by the experience of themselves and others in western agriculture. The men who are going in to-day are many of them sons of pioneers in Illinois, Wisconsin, etc., who have grown up amid this very kind of farming. A man in Illinois who has 160 acres can sell it for \$50 or \$60 an acre, and with that money buy a lot of land at \$5 an acre, and establish all his sons on Canadian farms. An American going into western Canada feels as much at home as in his own State, for the laws are practically the same, the schools are the same, and the conditions are in all respects very similar.

Col. Davidson had one word of warning to say to Canadian newspapers—that they should not attribute the influx of Canadian back from the United States to dissatisfaction with the United States, but to its real cause, the fact that they can better their condition in Canada, that Canada is a country of unlimited resources, with every opportunity for development and success in life. As it is, the press of the United States look upon the migration of Americans to Canada with friendly eyes, but should the press of Canada treat it in a manner unfavorable to the United States, their attitude might change.

—Our correspondent at Teeswater, Ont., writes:—William A. Sillick, merchant here for the last few years, has sold out to Mrs. Emily M. Howson who will carry on the business (groceries and dry goods) under the style of Howson & Co. Possession to be given on 18th inst.

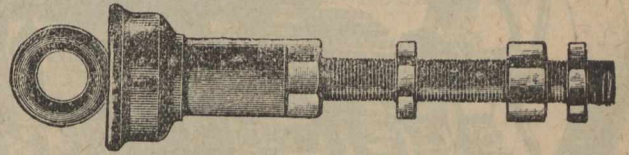
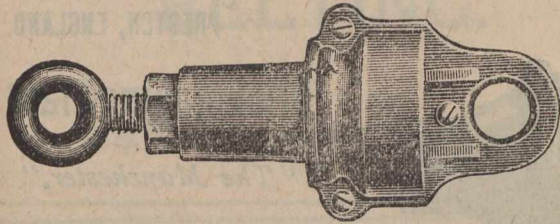
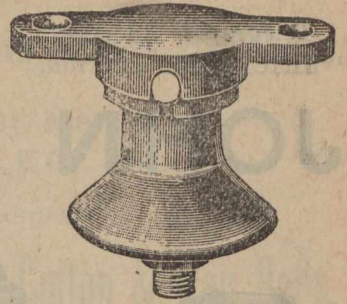
Telegrams : "ISOLABLE," London.

OVERHEAD



Line

AMBROIN Material



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

FIRE LOSSES.

Mount Forest Ont. Aug. 11.—St Mary's R. C. Church burned. Loss heavy; partial insurance.—Victoria, B.C., Aug. 11.—Bush fires are raging at many points on the island, destroying thousands of feet of lumber, and threatening houses and railways. Near Chemainus, a logging camp of the Victoria Lumber Company, a camp of the Chinese residents of the village and other property were destroyed. Near Victoria thousands of cords of wood have been burned and fences and barns destroyed. Luckily most of the grain is harvested. The fires must continue to burn until these is a rainstorm, of which there are no signs. Having been without rain since April, the country is as dry as tinder, and it takes very little to start a big blaze.—Cobden, Ont., Aug. 10.—Hudson's Hotel burned. Loss about \$2,000; no insurance.—Harriston, Ont., Aug. 8.—Merram Bros. builders' supply factory burned. Loss heavy; insurance small.—Guelph, Ont., Aug. 9.—Building known as Rolling Mill, belonging to the White Company, London, from which the machinery was being removed, burned and remaining machinery destroyed. No insurance.—Niagara Falls, Aug. 9.—A fire was discovered in the one-story frame block known as Peanut Row. Several of the stores and offices were water soaked, as follows:—John Wilson, grocer, lost \$500; N. B. Colcook, \$500; S. C. Holliday, confectionery and Parisian laundry office, \$150; G. J. Campbell, merchant tailor, \$150; Confederation Life insurance office, \$150; Howard Lake's paint shop, the Canadian branch of Myers' Horse & Cattle Spice Company, and of the Pizo Consumption Cure of Warren, Pa., were all more or less damaged by water and smoke. Damage to building, \$700, mostly covered by insurance. Cause of fire unknown.—New Hamburg, Ont., Aug. 9.—The New Hamburg flour mills, which were destroyed by fire, had insurance in the following companies:—Wellington, \$1,000; Waterloo, \$2,000; Berlin Mutual, \$1,000; Perth Mutual, \$1,000. Loss about \$20,000.—Burk's Falls Ont., Aug. 7.—The large summer residence of Mr. John Kirkpatrick, President of the Leechburg Iron Works, Pittsburg, Pa., was burned. Nothing was saved. The loss is about \$2,200.

DAIRY PRODUCE.

A private London circular dated 1st instant, treating of the dairy produce situation, says:—Butter.—Last year at this date extremely hot weather had burnt up the pastures in Europe and the British Isles: this year they are everywhere green and good. Showery, cool weather has prevailed all through July, and the production of milk shows little falling off on the month. Canadian butter meets only a fair demand at last week's prices, and a large part of the arrivals are bought for cold storage purposes. There is at present a scarcity of saltless in Canada, and c.i.f. quotations for same are firm at 102s to 103s for prompt shipment. The Copenhagen official quotation remains unchanged with a quiet market in Denmark. The official quotations has now stood at 90 kroner for 14 weeks, which creates a record. Russian butters are making better prices this week, but the coming Bank Holiday is restricting business generally. Cheese.—There is a good demand for Canadian cheese on the spot at a shilling advance on the week, and 50s per cwt. is the price at which the bulk is changing hands.

CANNON IRON FOUNDRY,
 Nos. 156 & 158, GOSWELL ROAD, LONDON, E.C.
ENGINEERS & IRONFOUNDERS
JONES'S IRONFOUNDRIES & ENGINEERING CO. LTD
 Manufacturers of all kinds of Cast & Wrought Iron Work.
ESTIMATES GIVEN FOR BRICKS, VERANDAES, CONCRETEWORK, ORNAMENTAL, CAST AND WROUGHT IRON RAILINGS, AND GATES, CIRCULAR AND STRAIGHT IRON STAIRCASES, BALCONIES, TOWER RAILINGS, ALYAN AND CHIMNEYWORK, ROLLING AND LIFTING, BUILDERS' AND ENGINEERS' CASTINGS, EXECUTED ON THE SHORTEST NOTICE.
 A LARGE QUANTITY OF PATTERNS OF EVERY DESCRIPTION KEPT IN STOCK.
 Architects' Designs Estimated for, and Carefully Carried Out by Experienced Workmen.

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

THE
LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

**Hydraulic Machinery, Colliery Plant, Pumping Machinery,
 Cranes and Lifts.**

ELECTRICALLY DRIVEN PLANT.

Providence Works, Cross Stamford St., LEEDS, Eng.

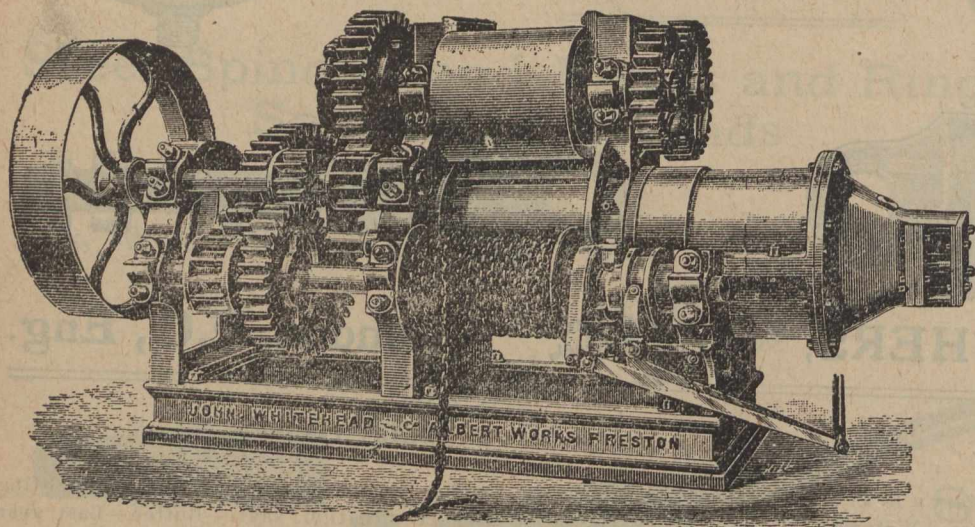
Special prices to Canadians under the new tariff.

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.

For very choicest colored, in small parcels, 51s has been made. There is little business in lower qualities at 48s. Quotations on a c.i.f. basis run about 49s. Corresponding week, 1901, choicest Canadian sold at 48s to 49s and finest at 44s to 46s

pany's deposit being now over \$200,000. As security is paramount in a life insurance company, it is pleasing to note that the Government now hold funds belonging to this company larger than the legal reserves on all policies in force, according to the highest standard required in Canada.

INQUIRY RE IRON PIPE.

As an instance of how the Journal of Commerce is being recognized, not only as pertaining to Canadian matters, but as regards the leading manufacturing firms in Great Britain, we publish the following inquiry, one of many of a like nature received from time to time:—

Ste. Cunegonde, August 12th, 1902.

To the Editor of the Canadian Journal of Commerce,
Montreal.

Dear Sir,—You would oblige by giving me the following information:—Do you know of any firms manufacturing cast iron pipes, for laying water and gas mains, these firms having their manufacture in England or Scotland? Hoping to receive a favourable reply, I remain, yours truly,

O. L. HENAULT,

Contractor,

34 Napoleon Road,

Ste. Cunegonde, Que.

In our advertising columns may be seen the names and addresses of several representative English houses in this line.

GOOD SHOWING FOR THE ROYAL VICTORIA LIFE.

The management of the Royal Victoria Life Insurance Company is to be congratulated on the showing made by that progressive company for the year ending July 31st last. In a statement issued to the agents and policyholders, bearing date August 1st, the following appears:—Increase in applications to date over same period last year, 62 per cent.; increase in insurance issued, 64 per cent.; increase in annual cash premium paid, 39 per cent. An increase of \$25,000 in Dominion Government bonds is likewise a progressive feature, the market value of the com-

—The British Colony of Trinidad and Tobago will not exhibit at Ottawa this year. The reason given, says an Ottawa letter, is that as the colony will have an exhibit at Toronto and London, the Agricultural Society feared that its samples would "suffer too much for favorable display if shown three times." There was received at the Department of Trade and Commerce a report from the commercial agent, dated Port of Spain, July 30th, announcing that the exhibit had been shipped by the Pickford and Black steamer for Halifax, the firm having generously agreed to forward it free to Toronto. The agent added that the exhibit is not a very large one, but is fairly representative of the products of the colony, including the new mineral industries. A statistical report accompanying the exhibits shows that for the year ending 31st March, 1902, the imports from Canada increased \$163,565, and the exports to Canada increased \$89,000, as compared with the year preceding. This increase is credited to the visit to Trinidad of Mr. Parmalee, an official representing the Dominion Government; visits of representatives of the Canadian Manufacturers' Association, visits of prominent Canadian merchants desirous of opening up trade relations with the colony, the transfer of the Port of Spain electric light and tramways to a Canadian company, the recent establishment of a Trinidad branch of the Union Bank of Halifax, and to the establishment of an improved steamship service between Canada and Trinidad. Some interesting information is given also of the trade requirements and possibilities of the colony. It is shown that there is a good market there for Canadian butter, cheese, lumber, and oats. Butter, in tins, retails in Trinidad at 50 cents a pound, and the duty is two cents. The same duty is collected upon cheese, an increasing proportion of which comes from Canada. Fresh milk retails at 48 cents per gallon, and the duty on condensed milk is five cents ad valorem.

—Regarding the all-absorbing topic in the West: the crops, a Winnipeg despatch of the 12th says:—No unfavorable reports in regard to the crops were received this morning, and with a splendid crop assured, officials inter-

LEATHER

BELTING.

ESTABLISHED 1856.

(Cut will be inserted as soon as received.)

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.

ested are deeply puzzled over the labor problem. They are doubtful whether the requisite number of harvesters can be induced to come West, and as a result it may be found necessary to advance fare of Eastern men in order to gather the harvest. J. J. Golden, Provincial Immigration Agent, received word from a party who was sent East to secure harvesters, that his work in Quebec has not been too successful. He induced about 200 French-Canadians to come West, and they will arrive in Winnipeg early this week. But low as the fare to the West is, he encountered many who cannot raise the money. He says that the harvests in Ontario and Quebec will be late this year, and as a result, there is plenty of work at fair wages in the East. Mr. Golden, speaking this morning of the situation, said:—"The reports I have received from our Eastern agents are by no means optimistic. Should our expectations not be realized, we will consider the advisability of advancing fares of laborers. Men will come up under contract, and farmers who employ them can make some arrangements in the matter of refunding to the Government money advanced. This matter will probably be given consideration by the Government at the close of the week."

—Mr. A. E. James, C. P. R Superintendent of Transportation, with headquarters at Winnipeg, predicts that the enormous western crop will be handled this year without difficulty, provided the railways are given half a chance. "The C. P. R." says Mr. James, "has an abundant supply of new box cars, and 55 new locomotives have been distributed over the western division. This division has now close on to 10,000 box cars. When navigation closes the additional elevator facilities which have been provided will practically ensure against a blockade. Interior elevator capacity along the C. P. R. has increased from 10,000,000 bushels to 16,000,000 bushels, and at the lake

ports the elevator capacity has been doubled." Mr. James also points out that the C. P. R. will complete several new branch lines this fall. Among these are the Forest extension, the Kirkella branch in Pheasant Hills, 102 miles; the Waskada extension, 20 miles, and the Snowflake extension, 28 miles. All parts of the road are in good shape. Up to the end of July 118 loading platforms had been erected under the provisions of the amendment to the Manitoba Grain Act.

—The charcoal plant in course of erection at Sault Ste. Marie, Ont., is nearing completion, and will begin operations within a few weeks. It is one of the largest in the world. The initial capacity of the plant will be 250 cords of wood per day, and it will be in commission in time to supply the blast furnace during the fall. The hardwood to be used will be procured along the line of the Algoma Central and Hudson Bay Railroad, and for several months past hundreds of men have been engaged in cutting. At the plant not only will charcoal be produced, but by-products, wood alcohol and acid, which ordinarily are wasted. In the manufacture of these, secret processes the result of two years of experimenting will be used, and it is promised that another scientific triumph will be scored when the methods now being patented are divulged.

—A Rouen despatch to a Paris paper states that an experiment was made with a new fire-pump invented by Mr. Robert Lefebre, captain of the Rouen Fire Company. This pump is so small that only a very light two-wheeled cart with one horse is necessary to transport it. The dynamo is so constructed as to be run by a current from the street car or electric light wires, and is brought into contact with them by means of a hooked pole or rod. The pump furnishes a pressure capable of throwing a jet of water, with force equal to that of a steam pump, to the height of over one hundred feet. It also has the advantage of being placed quickly in action wherever there is an electric current. For this operation it took only three minutes in yesterday's experiment, whereas to get a steam pump up to the same pressure it takes 14 minutes.

—Halifax seems to be at present the chief convention city of Canada. Three important organizations of Canadian business men will be in session there this week.

Panama Hat Company,

LIMITED,

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

MANUFACTURERS
OF

Ladies' and Gentlemen's Panama Hats,

For Canadians under the New Tariff.

(Cuts will be inserted next week.)

E. TAYLOR & CO. :

Wholesale
and
Export

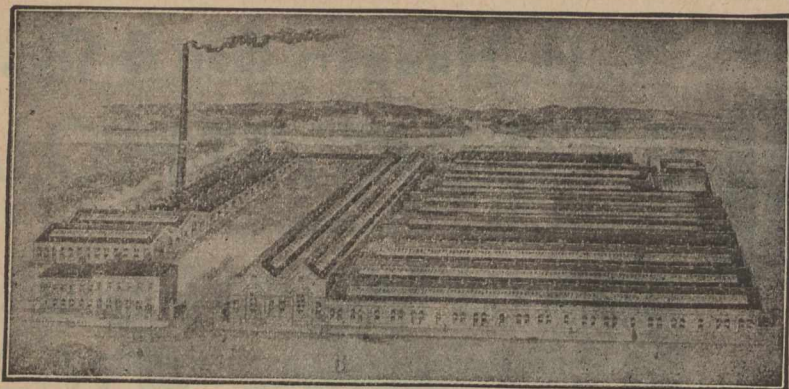
Brush Manufacturers,

56 Hatton Wall, Hatton Garden,
LONDON, E.C., Eng.

Prices and Particulars on Application.
Indents through Merchants.

(Cut will appear next week.)

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.

The Canadian Wholesale Druggists' Association met on the 11th, delegates being present from all parts of Canada. The following officers were elected:—Hon. President, Henry H. Lyman, Montreal; President, W. S. Kerry, Montreal; Vice-Presidents, F. S. Simpson, Halifax; F. M. Henderson, Vancouver; Geo. H. Clarkson, Toronto; Secretary, James Matheson London, Ont.; Treasurer, W. S. Elliott, Toronto. D. W. Bole, Winnipeg, was elected a member of the Board of Management. The Master Plumbers' Association, numbering one hundred members, will meet, and the Canadian Manufacturers' Association will also assemble.

—An application is in the hands of the City Clerk, says a London, Ont., letter, for the privilege of running another street car system in that city. The application is made by the Southwestern Traction Company, which already is chartered to run an electric railroad line from Hamilton through to Glencoe and Strathroy, passing through Brantford, Paris, Woodstock, Ingersoll and London. The officers and directors are well-known London men. The application says that the company will be prepared to sell ten tickets for 25 cents, good at all hours. The city service would be run in connection with the company's through line. Work upon the branch from London to Delaware will be begun as soon as the rails arrive.

—The price of draught horses, says an Ottawa letter, has advanced fully 20 per cent. in Ottawa, within the last fortnight. The increased activity on the timber limits has created an extra demand for heavy, blocky horses. Farmers with animals of this type find no difficulty in disposing of them to the local agents and lumbermen at prices unheard of last year. The drain made on the available stock of Canadian horses by the South African War has created a shortage, and this has had to do with the advance in prices. The fact that the farmers are engaged with their teams in the harvest fields at present also account in part for the scarcity of animals offered for sale.

Some time ago a regulation was issued by the British dairy importers that butter containing more than sixteen per cent. of moisture would be considered adulterated and inferior quality. In order to place Canadian goods on a proper footing, it was decided to make a test of butter manufactured at different points. The analysis is being carried on by Professor Shutt, of the Experimental Farm, and so far, although samples have been collected from a

wide area, none have been found with anything near sixteen per cent. of moisture, which speaks well for Canadian butter. The butter tested was manufactured under circumstances which would tend to produce moisture, but it has proved all right.

—The recent suspension of the departmental firm of Rumions, Carson & McKee, of London, Ont., as outlined in a former issue, has been followed by the failure of the house, an assignment having been made to C. B. Armstrong of London. At the time of the suspension a committee was appointed to look after the interests of the creditors, consisting of Henry Darling of the Wyld, Darling Co., Limited, Toronto, Mr. Finlayson, of J. N. W. Campbell & Co., Glasgow, and George C. Gibbon of London. The Scotch firm is a large creditor. The liabilities will be in the neighborhood of \$100,000.

—The official organ of the Press exhibition which was opened at Copenhagen, Denmark, on June 14, prints a letter from Thomas A. Edison, in reply to queries as to his opinions concerning motor traction and aerial navigation. Mr. Edison's letter reads as follows:—"I believe that within thirty years nearly all railways will discard steam locomotives, and adopt electric motors, and that the electric automobile will displace the horse almost entirely. In the present state of science there are no known facts by which one could predict any commercial future for aerial navigation."

—Our correspondent at Iroquois, Ont., writes:—Iroquois has recently been brightly lighted with electric light, and granolithic side-walks are being laid on the business street. Three blocks are completed. To-day Molson's Bank opened a branch here, Mr. A. J. Ross, who has carried on a private bank, having sold out to the Molson's Bank.

—At a recent meeting of the directors of the Canadian Pacific Railway Company a dividend of 2 per cent. on the preference stock for the half year ended June 30 last was declared. A dividend of 2½ per cent. for the same period was also declared on the common stock. The gross earnings of the company for the year were \$37,503,054.

—The Department of Trade and Commerce has been advised that the Government of Guatemala, Central America, has passed an ordinance exempting from duty wooden houses complete or in parts, wooden posts and wire fencing, and wooden doors and window sashes, all of which are made in Canada for export.

—A branch of the Sovereign Bank of Canada has been opened at Clinton, Ont.

United States, comprising the leading existing concerns in these lines. The Deering Co., now arranging a branch in Hamilton, is included.

A \$120,000,000 harvest implement company has been incorporated in the

The losses by the Toronto fire of the 12th inst., are reported as follows:

Toronto Biscuit Co., stock, \$40,000; plant, \$20,000. A. M. Smith Estate, building, \$5,000; Eliot & Co., drugs, stock damaged by water, \$2,500. Total, \$67,500. Insurance as reported:—Smith estate, \$5,000 in British Ameri-

Telegraphic Address: "ELKANAH, HALIFAX."

National Telephone, No. 193.

Makers of all kinds of DYEING and Finishing Machinery.

ELKANAH HOYLE & SONS, LIMITED,

MILLWRIGHTS. ENGINEERS, MACHINE MAKERS,
AND IRONFOUNDERS,

F. HORATIO CLIFFE,
Managing Director.

Waterside Works, HALIFAX, ENG,

Sole Makers of Messrs. Samuel Kirk & Sons' Wood-house, Leeds, Patent Machines for Improved Cloth Finishing.

Sole Makers of Reffitt's Patent Pressing Machine for Soft Goods.

Sole Makers of Reffitt's Patent Continuous Steaming machine.

Makers of Hydraulic and Screw Presses on the most improved principles, with Telescopic and Elbow connections. Cotton Baling Presses and Baling Boxes, Patent Wrought-iron Steam Press Plates, and Patent Malleable-iron Glands for Press Cylinders, so that leathers can be put in without taking the plates out.

Makers of every description of Hydraulic Pumps, worked either by HAND or POWER, with or without Steam Engine attached.

Makers of all kinds of Machinery, on the most improved principles, for DYEING, DRYING and FINISHING of all kinds of TEXTILE FABRICS, such as Orleans, Cobourgs, Lastings, Serges, Paramattas, Baratheas, Henriettas, Lamas, Cashmeres, Repede-Lain, Merinos and Manile Cloths, and all other kinds of BRADFORD MANUFACTURED GOODS, viz.: Crabbing, Singeing, Scouring, Washing, Drying, Starching, Tentering, Stretching, Calendering, Mordanting and Hot-pressing Machines.

Dyeing Machines, for Blacking, Blueing, Buffing, Saddening, Chroming, Padding, Jigging and Washing-off Machines.

Melange Machinery for the Dyeing, Drying and Printing of wool "Sliver."

Stead and Gledhill's Patent Steaming Apparatus.

Stead and Appleyard's Patent Black Rolling and Steaming Apparatus.

Stead's Improved Felt-hardening Machine, Wet and Dry Finishing and Tinting Machinery, for Mohairs, Lustres, Poplins, etc.

Wet Finishing Machines, with from One to Seven Pairs of Nip Rollers, with Drying Machines attached.

Poplin Machines, for Paraffin Wax Stiffening.

Gas Singeing and Brushing Machines.

Worsted Coating Scouring Machine, to run Piece at full width.

Tinting Machines, with from One to Three Sets of Nip Rollers.

Warp Dyeing Machinery, Bleaching and Sizing DYEING MACHINES, for Cotton and other Warps.

Patent Expanders, to keep pieces out at width.

Hydro-Extractors, both turned from underneath and above.

Grinding Mills, for Indigo, Lac and Argols.

Soap-scouring Machines, Milling Machines, Hot-air Tentering and Drying Machines, for the "Estamene" Finish.

Also Makers of Steam Engines for working the above Machines, either separate or combined, of all descriptions.

Messrs. Ingham and Butterfield's Patent Rigging Machines.

Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton and Paper Bowls.

Horizontal Hydro-extractors with Copper Cylinder.

Damping Machines.

Cold Calendering Machines, with Five Rollers.

Improved Lancashire Jiggers.

Makers of the Newest Construction of Machines, for the Dyeing, and Finishing, of Cotton Velvets, Velvet Plush, etc.; Treadles, Pegging Machines, Jiggers, Tubs, Cutting machines; Waxing, Painting and Brushing Machines; Lustreing, Tentering, Beating Nellies, One Cylinder Brush, and Damping Machines, Dye Vats, etc.

ca and \$5,000 in Western; Eliot & Co., insurance divided between Phoenix of London, Norwich Union and British America Co's. The insurance on Biscuit Co.'s plant, stock, etc., was divided among the following companies:

Phoenix of England.. . . .	\$ 5,000
Sun of England.. . . .	5,000
Union of England.. . . .	2,500
London & Lancashire.. . . .	2,500
Caledonian.. . . .	2,500
Imperial.. . . .	2,000
Sun, Union & National.. . . .	1,500
N. B. & Mercantile.. . . .	1,500
Western.. . . .	5,000
Anglo-American.. . . .	5,000
York Mutual.. . . .	2,500
London Mutual.. . . .	1,250
Waterloo Mutual.. . . .	1,250
Gore District.. . . .	1,250
Traders.. . . .	2,500
Economical.. . . .	2,500
Equity.. . . .	1,000
Lloyds of England.. . . .	5,000

Total.. . . . \$50,000

FINANCIAL REVIEW.

August 14th, 1902.

This week sees harvesting commenced very generally throughout

the entire wheat and other grain fields of Canada. The crops in Manitoba and North-West, by advices up to yesterday, are in excellent condition and give promise of a yield fully equal to the enormous product of 1901. From the crops gathering and to be gathered the country will derive an income of not less than \$100,000,000, a large portion of which will be "patted" away, some of it will go to reduce mortgages, another part will be applied to extensions of farm properties, to buying implements, cattle and horses, to increasing domestic and personal equipments, etc. The spreading of the proceeds of the season's crop will give a further impetus to trade, the prospects of which for the coming year are very bright. One danger, however, needs to be guarded against. The craze for stock speculation is increasing, it is enlarging the area of its influence. Stock operations are becoming familiar to farmers and traders in rural districts, who go into "specs" in complete blindness and ignorance of the conditions of the business and of the market. However, these operators will get some experience for their money, but whether it will be worth the cost they will learn in time. Experience is often worthless which has cost a fortune. The report set afloat that the great British steel firms were about

to combine with the Dominion Steel & Iron companies was a "fake" pure and simple. It was invented to boom Steel stock, which the holders are extremely desirous of pushing up to 75. Outsiders need be cautious or they will be shorn of their wool in quick order. There is considerable comment in New York over the plethora

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.

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.

in that city of foreign exchange bills drawn at 60 and 90 days sight. These bills are offered as a speculation, the idea being that between now and the maturity of this curious class of paper the prices of exchange will drop and so make the drawers to cover them by lower priced exchange. The operation is a somewhat complicated one for those to follow who are not familiar with foreign exchange, but it can be expressed thus. A., in New York, having credit in London, promises to place a certain sum at the disposal of B in 60 days, B paying the current rate for such bills. If in 60 days A. can put money in London to cover the bill at a cheaper rate than he sold it to B he will make a profit and if exchange keeps up or rises he will make nothing or lose something. It is gambling, foreign bills being the instruments. Consols stand at 95¼. Some failures are expected to-day amongst stock operators in London. The movement of funds out to the grain districts in the Western States, as usual, is making

the U. S. currency machinery rattle like an old worn out waggon. Here the same movement goes on like the works of a first class watch. The foreign trade of Canada last year reached the sum of \$414,000,000. A city contemporary gave the export returns incorrectly, the figures for 1902 being inclusive of foreign products and for the year 1901 without them. The comparison was therefore very misleading. The local stock market is firmer. A few Pacific went at 137 to 137¼; Twin City, 125 to 125¼; Heat and Power, 99; Richelieu 106 to 106¼; Toledo Railway 34 to 34¼; Montreal Telegraph 168; Dominion Steel has been quite lively, a number of sales at 67½ to 69, and preferred, 99¼. Can. Col'd Cotton 60. A few Bank of Commerce shares fetched 163; Merchants, 157½; Toronto, 250; Ontario, 135; Imperial, 240; Dominion, 251; Hamilton, 235¼. Sterling exchange 60's, 9% demand, 10. N. S. Steel Co. will issue \$1910,000 common stock, of which \$1,030,000 will be offered immediately to pre-

sent holders. The whole issue is underwritten, which means much to both parties. Paris, exchange on London, 25f 19c; Berlin, 20 m. 49 pf. Money is easy generally, and there is every prospect of its continuing so for some time.

The following is a comparative table of stocks for week ending Aug. 14th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

Banks.	Shares.			Average
	sold.	Highst.	Lowst.	same date 1901.
Montreal	50 258	257	256	
Toronto	10 250	250	.....
Molsons	25 216	214¼	206	
Merchants	131 158¼	157½	151½	
Commerce	35 163	162½	155	
Quebec	13 118	117	.....
Miscellaneous.				
Can. Pac. Ry. . . .	1775 138¾	135¾	111¾	
Do. New.	1348 135	134	.....
Mont. Power Co.	305 100	99	94	
Toronto S. Ry. . .	460 121¼	121¼	109	

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.

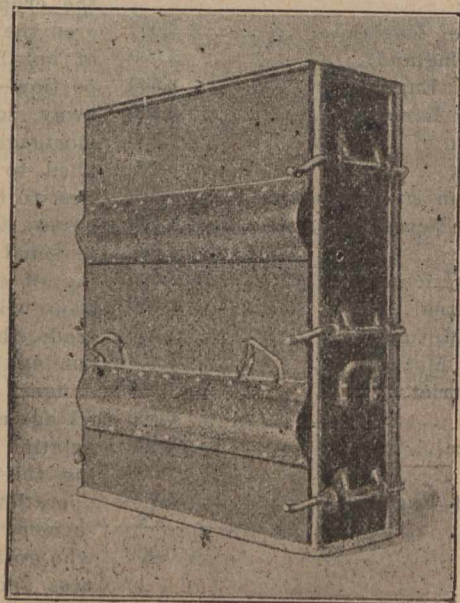
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rate 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

BRAY'S "SPECIAL" GAS BURNERS.

Highest Efficiency: Suitable for all Pressures

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



UNION JET.
Sizes, 2 to 8.



BATSWING.
Sizes, 2 to 8.



SLIT UNION.
Sizes, 2 to 8.

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

Toledo Ry.	850	34 1/2	33	.....
Twin City.	3850	126	122 1/2	97 1/2
Do. new.	149	123	120	.....
Rich. & Ont..	1002	107 1/2	106	117
Com. Cable.	102	165 1/2	164	180 1/2
Mont. Tele.	125	168	168	170
Bell Tel.	7	167	167	173
Mont. Cot.	9	130	127	128
Dom. Cot.	80	60	58 1/2	80
Can. Col. Cot.	13	60	60	62
Dom. Coal, com.	700	143	141	38
Lake Superior.	100	27	27	.....
Detroit U. E. R.	1647	87 1/4	85	.....
D. I. & S. com.	14600	70	65	22
Do. pfd.	474	99 3/4	98 1/2	75
Nova Scotia.	400	115	114	.....
Bonds.				
M. St. Ry.. . . .	4000	107	107	.....
Ogilvie.	4000	115	114	.....
Can. Col. Cot.	1000	101 1/2	101 1/2	.....
Dom. I. & S.. . . .	44000	92	91 1/2	80

MONTREAL WHOLESALE
MARKETS.

Thursday, August 14th, 1902.

Weather conditions are all that could be desired for the sale of summer goods, for outings near or far, for vigour on the part of the man who doesn't seek holidays but stays at his post with the regularity of the summer sun; and for giving the finishing touches to the ripening grain in the great wheat belt of the West. The country is rich in promise of one of the heaviest all-round yields ever recorded and good prices accompanying will cheer alike the farmer, the manufacturer and the merchant. Values are fairly steady in all lines, as usual during the middle of August.

BUTTER.

While some improvement is noticeable in business there is still a decided difference between buyers and holders as to values, this interfering with trade and causing much hesitation which usually ends in a lack of business. Choicest creamery is worth 19 1/2c to 19 1/4c, with inferior quoted at 18 1/2c to 19c, some faulty goods not bringing these prices. Dairy butter is worth 16c to 18c as to quality.

CEMENTS, ETC.

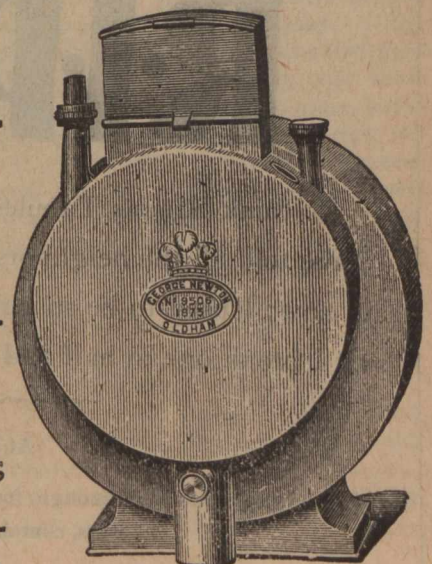
Trade is good in jobbing orders for cement and stocks are light. Fire bricks are in abundant supply. Arrivals for week ending 13th inst. were 4,525 bbls. Belgian and German cement, and 99,523 firebricks.

GEORGE NEWTON, LTD.



GAS METER =
MANUFACTURERS.

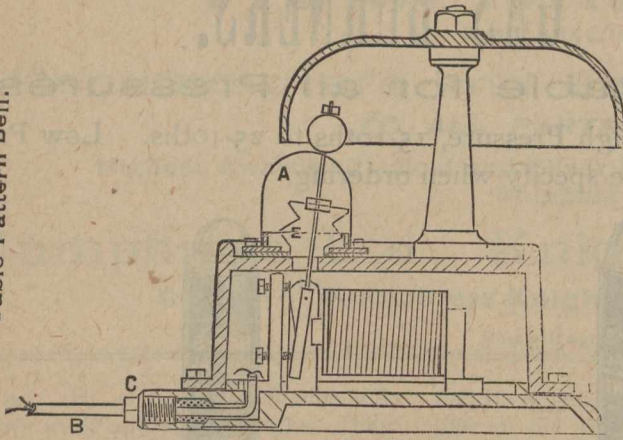
OLDHAM,
ENGLAND.



Special quotations
under the new Canadian
Preferential Tariff,

Watertight Electric Bells.

Section showing arrangement for Table Pattern Bell.



MERCIER'S PATENTS LIMITED,
SALFORD, MANCHESTER, ENG.

C. & A. MUSKER, LTD., LIVERPOOL, ENGLAND.

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."

CHEESE.

The market shows some improvement, better sales being made within the past few days. Choicest Western is offered at 9½c to 9¾c but sales are reported at 9¾c to 99-16c. However, these latter figures are not recognized for choicest, which is held at the outside figure as above quoted. Country boards:—Woodstock, Ont., August 13.—All the cheese in Woodstock district manufactured before August 1st has been disposed of at prices ranging from 9¼c to 9¾c, and the offerings at the cheese board here to-day comprised the first nine days of August. There were six buyers present, and twelve salesmen. The latter boarded 665 boxes of colored and 363 boxes of white cheese. The highest bid was 9¼c, which the salesmen promptly refused, they holding out for 9½c. No sales recorded.—Picton, Ont., 13.—At our cheese board to-day thirteen factories boarded 950 boxes, all colored. All sold at 9¾c.—Sterling, Ont., 13.—At the cheese board to-day 840 cheese were boarded. Sales:—560 at 9 11-16c; 280 at 9 11-16c. Madoc, Ont., 13.—Fifteen factories boarded 900

boxes white cheese. Sales—670 at 9¾c. Balance unsold.—Russell, Ont., 13.—At the cheese board to-night 450 boxes were boarded. Price bid 9¾c. No sales.

DRUGS.

After the recent decline in camphor latest reports are pretty assuring of an advance in the near future. Menthol is higher in price and likely to be still dearer. Quinine is steady at the recent decline. Cr. tartar is steady at unchanged values. Tartaric and citric acids are both firmly held. Morphia is lower in value than it has been for a long period. Opium, from indications, looks as though the bottom has been reached, speculators having their eyes now on that article. Aloes, Cape, higher in value. Insect powder continues very firm, although the prevailing cool summer has greatly affected the sale. Oil of lemon is firm owing to damage to crops. Glycerine remains steady. Prices of carbolic acid are lower. In gum arabic a somewhat firmer feeling prevails, prices of certain grades having been very low for some time.

EGGS.

The market continues to show desire for all offerings, this feature being reflected in the high prices ruling and which apparently defy all efforts at reduction. Strictly fresh eggs are really out of the question in so far as supplying stock is concerned. Fresh gathered candled stock is worth 16c to 16½c, while those having experienced greater contact with the world are sold at 1c to 2c less.

FLOUR AND FEED.

In addition to a steady local demand, millers report a heavy export call and in the words of a local authority on the situation:—"We are now wandering how we can keep these foreign fellows from eating so much." Canadian flour is fast circling the globe, and as its superiority becomes more widely known, its use is being constantly preferred to a greater degree. This great preference for Canadian wheat and flour comes at a time when the Canadian West is being advertised far and near as the coming wheat centre of the world. With the two working so well together, the lot of the Western farmer is not an unhappy one. Prices are unchanged from last report. Feed is in good demand. Mail advices from London, under date of 2nd inst., say:—The hay crop is undoubtedly a heavy one, but it came into view so unexpectedly that there is a tendency—pardonable enough—to exaggerate its bulk. It has been spoken of as the biggest crop for many years but it is only necessary to recall so recent a year as 1898 to bring to mind what was perhaps the most magnificent crop of hay ever won from the grass lands of England. Local quotations are:—No. 1, \$8.75 to \$9.25; No. 2, \$7.75 to \$8.25; clover, \$7 to \$7.50 per ton, in car lots.

GREEN FRUIT, ETC.

Prices of staples such as lemons, oranges, etc., hold very steady. Bananas are a trifle easier. Apples are becoming plentiful and cheap. Reports indicate a good yield in all producing centres of the Dominion, and preparations are being made for

RIPANS

I think Ripans Tabules the greatest medicine on earth. I have told all the neighbors, who have noticed how white I am now; I used to be so yellow. When my little boy looks sick I break one in half and give it to him.

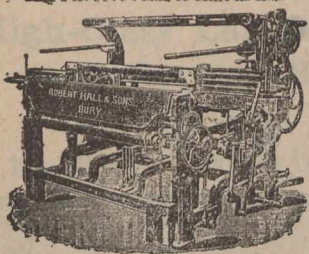
At Druggists.

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

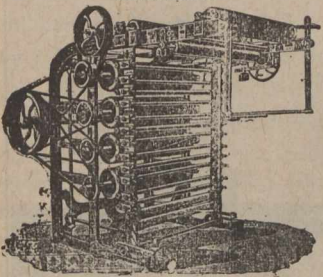
Telegraphic Address: "Hall, Bury."

ROBERT HALL & SONS BURY LTD

No. 4 MEDIUM LOOM: FOR FANCY FABRICS.

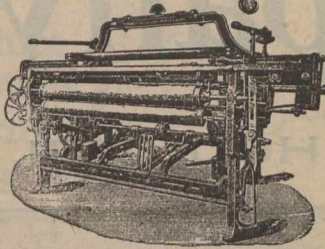


POWER LOOMS OF EVERY DESCRIPTION. KINDS OF PREPARING AND FINISHING MACHINERY FOR WEAVING PURPOSES.

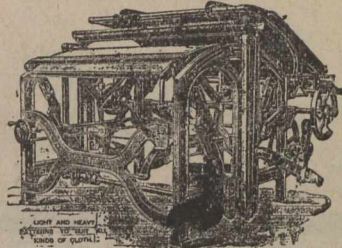


RAISING MACHINE FOR PLAIN AND FANCY GOODS.

OVERPICK No 5c LOOM TO WORK 1 SHUTTLE

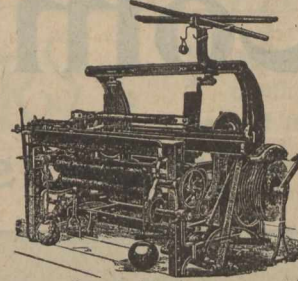


ROBERT HALL & SONS, BURY, NEAR MANCHESTER

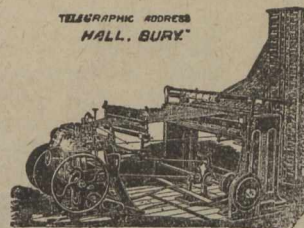


IMPROVED PLAITING OR FOLDING MACHINE. WITH PATENT GRIP-AND-RELIEVING MOTION, AND IMPROVED SETTING-UP MOTION FOR LONG AND SHORT PLATS.

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



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



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.

a large export business. Quotations: Messina and Sorrento oranges, \$3.75 to \$4 box; lemons, 360s, \$2.00 to \$2.75; do., 300s, \$2.00 to \$3.00; new lemons, \$3.25 to \$3.50 per box; bananas, 8-hands, \$1.15 to \$1.35; No. 1 do., \$1.50 to \$1.75; extras, \$2.25; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; cranberries, \$7 to \$10; pines, 15c to 20c; cucumbers, native, 25c doz.; Tennessee tomatoes, 90c per crt.; size 24 pines, \$3.75; do. 30 pines, \$3.50; onions, Spanish, cases, \$3.25 to \$3.50 per crt.; limes, \$1.40 per box; cherries, per basket, \$1.25 to \$1.50; Cal. peaches, 75c to \$1.25 per box; do. plums, \$1.25 to \$1.60 per box; cabbage, \$1.25 to \$1.50; blackberries, 7c to 8c per box; musk melons, \$1.75 crate; watermelons melons, \$1.75 per crate; watermelons, 25c each; black currants, 75c per bas-

ket; blueberries, \$2.00 per box; raspberries 8c to 9c; red currants 5c to 6c per box; bask. apples, 25c; bbls. apples, \$1.65 to \$2.30.

GREEN HIDES.

There is no change to note in this market. Beef hides are steady at 9c, 8c and 7c for Nos. 1, 2 and 3, with calfskins 12c and 1c lb. for Nos. 1 and 2. Lambskins 40c.

GROCERIES.

Sugars are still unchanged, granulated selling at \$3.65. It is expected, however, that an advance may be announced any day, as raw sugar is dearer and U. S. refiners have advanced some grades 5 to 10 points. Other groceries are steady in price under a movement which keeps close to actual needs.

HARDWARE AND METALS.

Notwithstanding that a large quantity of damaged galvanized iron, tin plates, black plates, Canada plates, etc., per steamship Monteagle, is being sold by auction at the wharf, there is a heavy direct demand for these goods, and while supplies are available they are by no means large. Values hold steady in most lines. L. & F. tin is 1c lower at 33c. Nails are unchanged. Galvanized iron, Queen's head or equal, 28 gauge \$4.40 to \$4.65. Canada plates, 52s ord. \$2.65. Other lines specified in prices current.

LEATHER AND SHOES.

There is a better local movement reported in leather, a something hailed with a certain amount of re-expectance by those in the trade, for the active leather jobber seldom thinks of a holiday as a first consideration, particularly with the August breezes favoring their present location. Prices are reported firm and stocks of jobbing leather are still short. The movement of leather to England goes along as merrily as ever, and those in the export trade are quite satisfied with the outlook. In shoes the fall movement is expected to exceed past seasons. Common-sense lasts permit of more free "stocking up" than were they of but temporary build. Excellent crop conditions will redound to the benefit in no small degree, of the shoe trade of the Dominion.

OILS AND CHEMICALS.

Values hold steady. Linseed oil, raw, 73c to 74c; do., boiled, 76c to 77c; turpentine, 67c to 68c. Chemicals quiet and unchanged. In dyestuffs gambier is reported very firm, owing

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.
Junior Army and Navy.

J. Barker's.
Shoolbred's.

Harrod's.
Whiteley's.

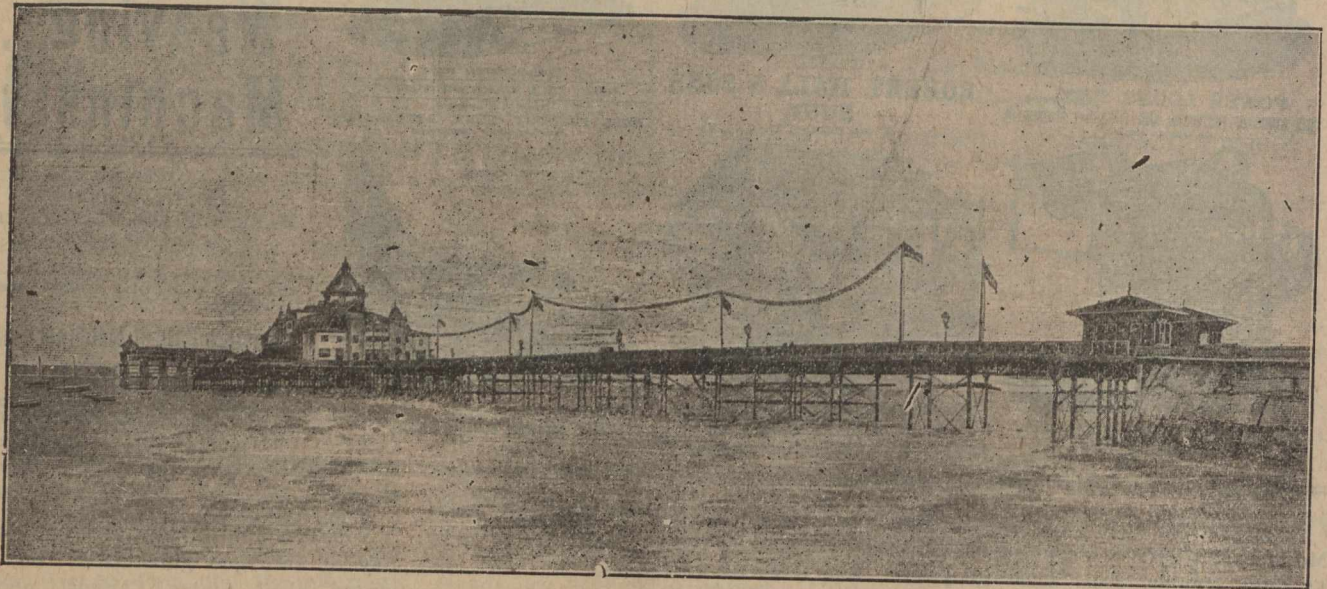
And all Leading Stores, Grocers and Oilmen everywhere.

CHISWICK SOAP Co, Chiswick, - London, W., Eng.

METAL POLISH.

Widnes Foundry Company.

✻ ✻ ESTABLISHED 1841. ✻ ✻



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

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

to a heavy reduction in supplies as compared with former years.

POTATOES.

There is less heard of stock decaying than was reported some weeks ago. All over the continent potatoes are reported a heavy crop, and those in low wet ground will, it is expected, be the only sufferers. Prices are 55c to 60c per bag of 80 lbs.

PROVISIONS.

Trade holds fairly active with prices firm at former quotations. Fresh killed, abattoir dressed hogs bring \$9.50 to \$10 per 100 lbs., a slight advance over former prices. We quote: Bbls heavy Canada short cut mess pork, \$25.00; tierces heavy Canada short cut mess pork, \$37.00; half barrels do., \$12.75; Canada short cut back pork, (family), \$24.00; half-barrels do., \$12.25;

heavy Canada mess pork, long cut, \$24; heavy Canada short cut clear pork, \$24; half-barrels do., \$12.25; light Canada short cut clear pork, \$24; heavy flank pork, \$23; best brand pure lard, 20 lb. pails, \$2.15; compound do., \$1.80; hams, 12½c to 14c; bacon, 11c to 15c. Chicago, August 13.—Provisions closed 5c to 20c lower. Future quotations: Pork, August, \$15.90; September, \$16; October, \$16.15; January, \$14.27½; May, \$13.80. Lard, August, \$10.40; September, \$10.50; October, \$9.52½; November, \$9.00; December, \$7.70; January, \$8.27½. Ribs, August, \$9.45; September, \$9.50; October, \$9; January, \$8.27½. Cash quotations: Mess pork, per barrel, \$15.90 to \$15.95; lard per 100 pounds, \$10.37½ to \$10.40; short ribs, sides, (loose), \$9.40 to \$9.50; dry salted shoulders (boxed),

\$9 to \$9.12½. Short clear sides (boxed), \$10.25 to \$10.62½. Liverpool August 13.—Bacon, Cumberland cut, quiet, 55s 6d; clear bellies, steady, 52s. Shoulders, square, quiet, 48s.

WOOL.

The market is very firm in keeping with the situation at all principal centres. The Boston wool market is reported very firm, with dealers getting a little better prices. Territory wools in that market are firmer and higher. Strictly fine 43c to 55c, fine to fine medium, 50c to 52c, medium, 43c to 46c. Texas wool is so far sold up as to render the position very strong. Fall, cleaned basis, nominal 45c to 48c, 12 months 55c to 58c, six to eight months, spring 52c to 55c. California wool is thoroughly well held at stronger prices.

DAVY BROTHERS

Limited.

TELEGRAMS:
"Motor, Sheffield."

SHEFFIELD, England.

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

BOILERS

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

PATENT REPORT.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following United States and Canadian patents granted to Canadians last week: United States—Garment stretcher, Frances F. Crawford; pedal for bicycles, Francis N. Cullen; Metal crimping machine, George Cunin; prepayment electric meter, George L. Gowland; water-wheel, Thomas S. Barwiss; gas-engine, Thomas Doherty; fuel-saver and smoke consumer, Chas. W. Francisco; friction-clutch, Charles A. Fisher; current-meter, George L. Gowland. Canada—Sectional water boiler, John Baird; shocking attachments for harvester binders, Jas. Calder; window-cleaners, P. R. Cumming Mfg. Co.; centreing attachments for lathes, Jno. M. Fleming; machines for producing perforated telegraphic paper, Geo. H. Hackett; art or process or method of manufacturing stencils, Alba Phelps.

The following complete weekly list of patents granted to Canadian is furnished by Messrs. Featherstonhaugh & Co., patent solicitors, Canada Life

Building:—Canadian patents—W. Pratt, implement for cutting corn by hand; A. B. Bryant, carriage gears; A. Charon, process for preparing bog peat for fuel purposes; P. J. Smyth and T. Colleran, woven wire fabric for spring mattresses; A. N. Cameron, apparatus for forging car-wheels; Marie O. Noisieux, composition or matter to be used as a tonic for hair; W. Redpath, speed changing and reversing gear; J. H. Reid, spike drawing tools; G. Drinkwater, washing machine; G. Baxter, ice creepers; C. Ryan, garment measuring device; A. E. Morissette, coal unloaders; H. Denis, rotary steam engines; J. McDonald, broom heads; F. C. Harris, snow cleaning machines; F. Berryman, supplementary fire grates or fuel receptacles for cooking stoves. American patents.—A. E. Henderson, thrust-bearing; W. B. MacLean, fence-lock; W. G. MacLaughlin, air-brake system.

—It is announced at Toronto that the allotment of \$500,000 of new capital of the Imperial Bank will be made to

shareholders of record July 31st at 185, one share of the new going to every holder of five of the old.

—The estimated losses of the anthracite coal strike to date are placed at \$57,500,000.

FRANCIS BARKER & SONS.

For many years identified with the manufacture of the highest grade mathematical instruments used throughout Europe, the firm of Francis Barker & Son., of 12 Clerkenwell Road, London, E.C., England, is desirous of acquainting the Canadian trade with the high standard of perfection which their various instruments have been proved as possessing, feeling confident that the circulation of their good name and reputation here will result in business relations of profit to both sides. The firm has received highest awards for compasses, barometers, etc.

Established over half a century. Manufacturers of mining, surveying, drawing, and scientific instruments of

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.

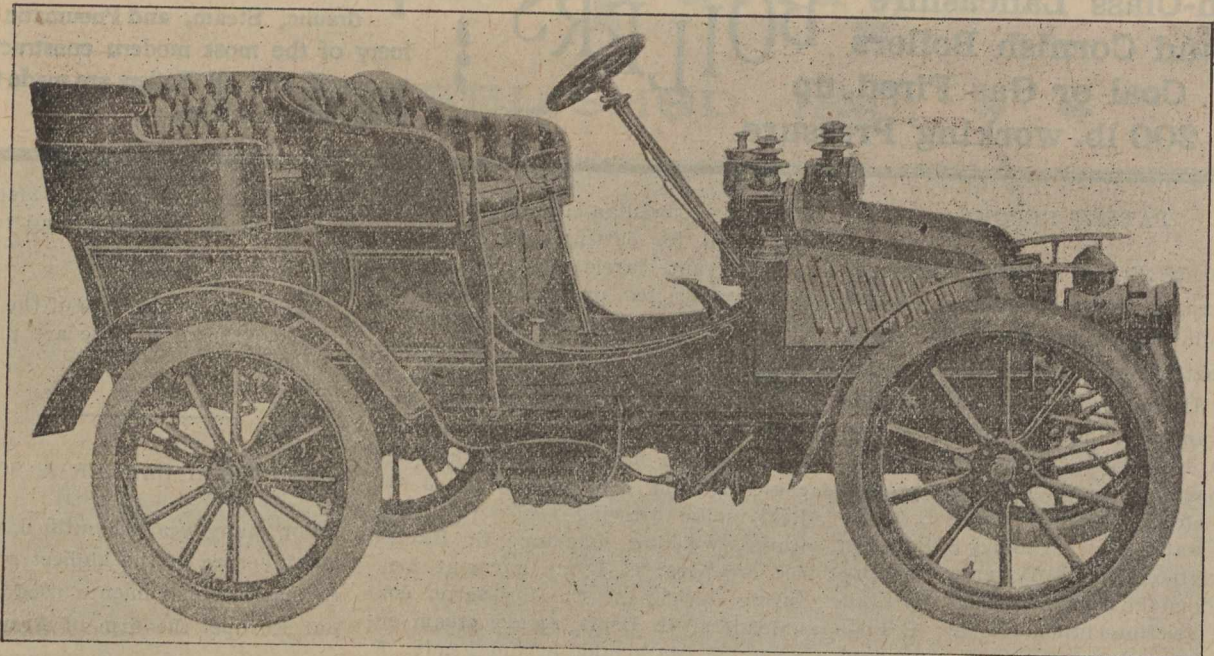
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils, &c.

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 1/3 p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff.

every description. Manufacturers of Abney's level and prismatic compass combined, Barker's patent altitude instrument and prismatic compass combined, Barker's patent anemometers, artificial horizons, balances, assay and chemical balances, surveying and mining Barker's registered scale, box sextants, ditto, combined with clinometer, Barker's patent compasses, amplitude, magnetic, drawing, Napier, tubular, beam, proportional, sight, prismatic, clinometer and sight compass combined, Barker's improved clinometer rules, complete sets of apparatus for surveying, cross staffs, circumferencers or miners' dials, curves, all kinds, compassed, dipneedle compasses, charm cases of scales.

Manufacturers of drawing boards, instruments, all kinds, pens and materials, dividers, edigraphs, horn centres, levels, dumpy, Abney's, reflecting, builders' or drainage, levelling staves, land chains, mineral prospector's cabinets optical squares, parallel rules, protractors, planometers, pocket altozimuths plane tables, pentagraphs, prospecting glasses for miners, paper weights, rules, all kinds, ivory and boxwood, Fuller slide, rods, surveyors' and other kinds, road measurers, ranging poles, scales for engineers and architects, Sopwith's staffs, tacheo-

eters, theolites, tape measures, trough or plane table compasses, T squares, tripod stands (Barker's patent walking stick), etc. viameters, for measuring length of roads, water colors (in boxes), Y levels.

The firm's illustrated catalogue shows numerous designs in all the foregoing articles. Among these may be mentioned Barker's improved altitude scale mining and surveying aneroid, combined with patent metallic thermometer. The improved altitude scale surveying and mining aneroid, compensated for temperature, with an extra broad altitude scale, and four separate circles of divisions, figured with their respective values, which greatly facilitate reading of the altitude scale. The divisions being very clearly divided, enable a very distant reading. These instruments are specially adapted for mining engineers and surveyors enabling them without calculation to obtain heights of mountains and depths of mines with great accuracy; it is fitted with our patent metallic thermometer, which will be found very reliable and sensitive. 3-inch gilt or bronzed surveying and mining aneroid, keyless revolving altitude scale, 2,500 feet up and 2,500 feet down reading to 10 feet, combined with metallic thermometer, complete in solid leather

sling case with magnifier, as illustration, Fig. 2, £5. Without metallic thermometer, 20s less. Without keyless action, 12s 6d less. Aneroids in other sizes and kinds quoted for upon application.

Best watch-shaped pocket aneroid barometers, with improved metallic thermometer combined. This instrument will be found very useful to military men, travellers, tourists, etc., as with our improved registered scale the heights of hills, mountains and other elevations can be obtained with greater accuracy than the ordinary kind. It also has a metallic thermometer combined in small dial (as shown), which will be found very sensitive and reliable.

Write for illustrated price list and special terms under new Canadian tariff.

NEW MOTOR-CAR ATTACHMENT.

(Of Interest to Canadians.)

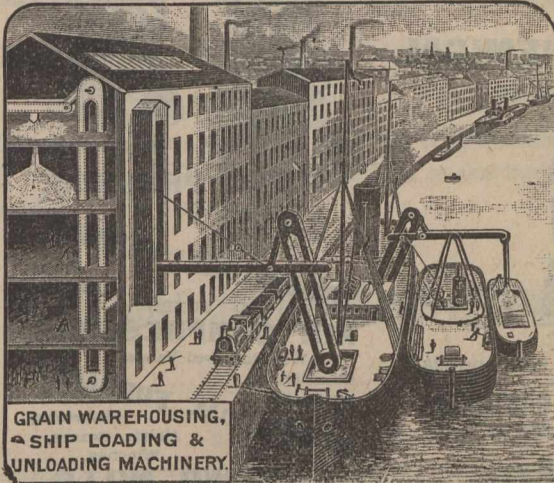
As perfectness comes to few contrivances at the outset it is not surprising that any drawbacks to safety and speed on the part of motor cars should be studied out and already remedied. This has been found in the Williams'

Contractors to H. M. GOVERNMENT.

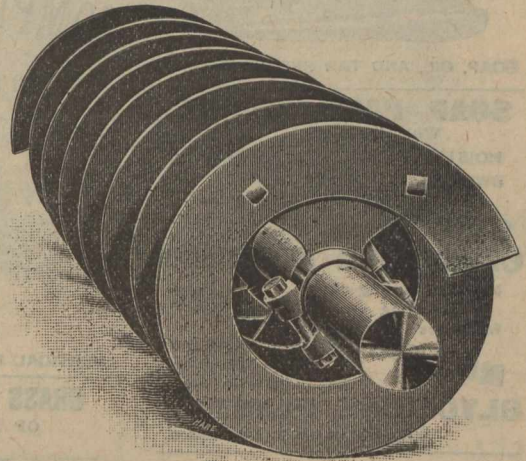
Telegrams : "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



GRAIN WAREHOUSING,
SHIP LOADING &
UNLOADING MACHINERY.



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

Patent Counter-skid, which ensures safety at curves and corners of roadways by effectively preventing the slipping of the wheels if in rapid motion. The proprietor of this valuable invention, Mr. F. Sadler, a mechanical engineer, whose address is 13 Dering street, Oxford street, London, W., England, is desirous of arranging with Canadian manufacturers for the right to make this attachment in the Dominion. Its success in England after first trial, is convincing proof of its general usefulness. To possess a motor car, it must be all that its owner can reasonably desire if it is to give entire satisfaction; and to afford the latter the addition of a Williams' patent counter-skid for prevention of side-slip is necessary.

Of this patent a circular before us says:—

Williams' Patent Counter-Skid.—The only drawback to motor-cars as a means of locomotion is their tendency to side-slip, or skid. And it is a very serious one. Many valuable lives have already been lost in this way, and in the absence of an efficient means of prevention, many more are daily subjected to very great risks. The danger to property is perhaps a minor matter, but the fact that not only motor-cars themselves but also other vehicles are liable to be seriously injured by the side-slip of a motor, should not be lost sight of. Moreover, the now well-recognized danger of skidding is quite certain to act detrimentally upon the trade, because prudent people who would otherwise use motor-cars are deterred from doing so by the unpleasant experiences of their friends in this direction.

This drawback has now been overcome by the introduction of The Williams' Patent Counter-Skid, which has been specially designed for the purpose. It consists of two hinged brackets (A and B) working on the positive and negative principle, fixed one at each end of the back-axle of the car, a short distance internal to the wheels. At the bottom of each bracket there is a disc, or loose steel wheel, which runs loose, carrying its own weight only. The disc has a sharp edge. The whole arrangement can be raised or lowered by a lever placed beside the driver.

Let us suppose a motor which, having started on roads which were dry, is obliged to make its return journey on those which are wet and greasy. As soon as the driver gets into his seat, he lowers the counter-skid ap-

LICENSES GRANTED TO MANUFACTURERS.

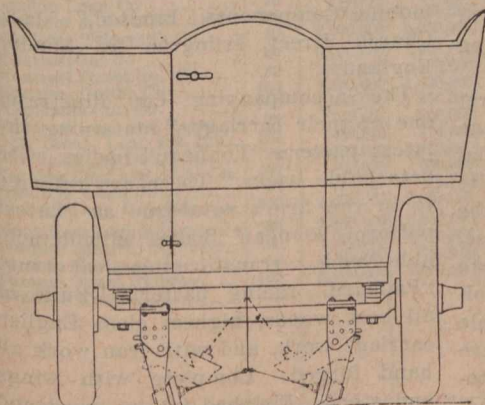
THE COUNTER-SKID

(Williams' Patent)

Renders Side-Slip an Absolute
—Impossibility—

IT is an attachment to the back axle of the car, consisting of two hinged brackets 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.

33 1/3 per cent. in favour of Canadians.

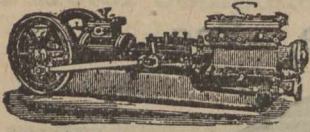
Telegrams: "NEILL, ST. HELENS."

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.

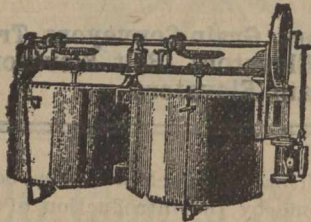
STEEL SOAP FRAMES
The Best
in the Market.

CRUTCHING MACHINES

New Bar-Cutting and
Tabletting
Machines.

MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

GLYCERINE PLANT,
With Fire or Steam Evaporation.



VINES.

**SOAP
COMPLETE PLANTS**

CHEMICAL

All on Newest Design.



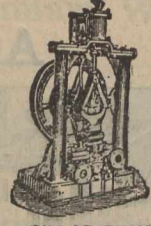
VERTICAL FRAME PUMPS FOR LIQUORS.

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.

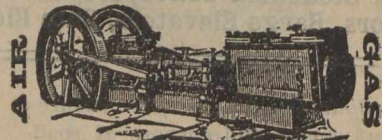
CHEMICAL PUMPS,
Pans
and Stills.

NOTED
AIR COMPRESSORS,
With Improved Valves.

Causticisers.
Agitators.

MECHANICAL FURNACES,
Absorbers,
Hoists, Cranes,
Winches.

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

ACID

AIR COMPRESSORS & BLOWING ENGINES.

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

paratus and goes forward, secure in the feeling that, whatever else may befall him, his car cannot skid for more than half an inch. For, look what happens. As soon as the slightest tendency to side-slip occurs, the sharp edge of the disc is forced into the road, it engages instantly and automatically with the wood or macadam, as the case may be, and as it continues to revolve, the check on the car is infinitesimal. Moreover, the disc is so set with regard to the car (that is by a slight inward inclination) that, having performed its work, it at once disengages itself. To whichever side the car inclines to slip, the result is the same; on the one side it is checked by the positive arm, on the other by negative. The apparatus is equally applicable to motor tricycles.

It is simple, powerful and certain in its action. It removes the only reproach which can now be urged against the motor-car. Those who have it not, risk most unnecessarily their own lives and the lives of others. They risk also the prospect of being mulcted in heavy damages for injuring the persons and properties of others. It can be fixed to any car by the maker of that car, for licenses only are wanted. Go and see it at the Motor

Show at the Islington Agricultural Hall at Milnes Stand No. 54, and then insist upon having it.

Applications to F. Sadler, mechanical engineer, 13 Dering street, Oxford St., W., Special terms to Canadian trade under new tariff.

AUTOMOBILE COMPONENTS, LIMITED.

Those in the front march of world progress are noticed as giving more attention during the past couple of years to the perfecting of that coming vehicle, the automobile.

It was perhaps as well that the first introduction of this horseless carriage should have been from the financial height which largely assisted in its being for a time kept aloof from the masses; for had it been otherwise, the same rush, crush and ultimate crash of the financially weak, as followed the introduction of the bicycle in America would be likely to have resulted. As it was, the lordly automobile made its dignified bow and, sweeping past, was thought for a time only like some dream. But the world

has since awakened to a full realization of the part the automobile is destined to fill in the near future, and patient genius has meantime been rewarded by the introduction of many simplified parts, so that the automobile of to-day stands, not on a distant height, but on the common ground, and at prices which show that almost all can be possessors.

Among the principal manufacturers to whose genius is largely due much of the simplifying which the modern automobile has undergone, and which has made it more durable while lessening cost, is the firm known as "Automobile Components, Limited," 18-20 Church Street, Islington N., London England.

The accompanying cut illustrates one of their carriages, containing the latest pattern "Tonneau" bodies, with detachable backs. These are referred to in the firm's catalogue as "Latest pattern 'Tonneau' Bodies with detachable back, transforming car into "Panhard" racing pattern. Built of all best woods, highest class English carriage work, and with iron work all hand forged. Complete with wings and steps. Finished in the wood and unpainted, £16 17s 6d; ditto; painted and varnished, 20 coats, and uphol-

BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester England.

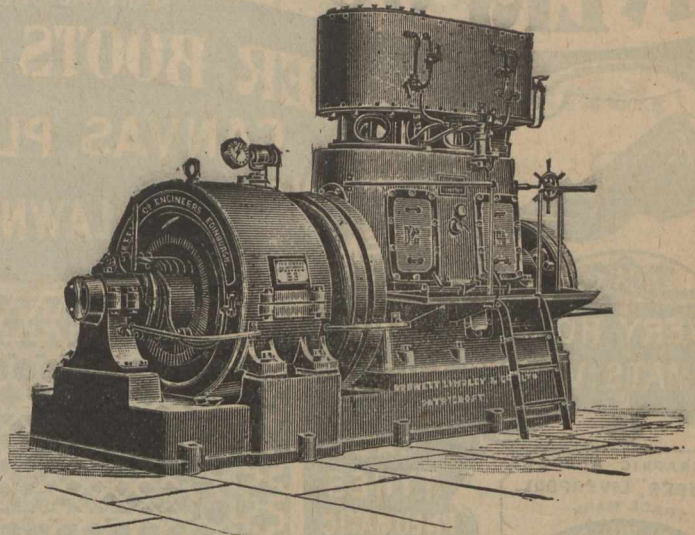
Manufacturers of High-Speed,
Enclosed Type,

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's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Aug. 14 (Bid)	Cash value per \$.
British North Am.	243	4,866,666	4,866,666	1,776,333	3	Apl. Oct	136	380 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	2 1/2	June Dec	160	80 00
Commercial, Windsor..	48	500,000	350,000	60,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	160	80 00
Halifax 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 Dec	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	2,506,000	2,125,000	5	June Dec	329	229 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	155	153 50
Molson's	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	217	107 50
Montreal	200	12,000,000	12,000,000	8,000,000	5	June Dec	256	514 00
Nationale	30	1,469,700	1,430,550	350,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	506,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,800,000	4 1/2	Feb. Aug.	232	232 00
Ontario.....	100	1,500,000	1,400,000	425,000	2 1/2	June Dec	135	135 00
Ottawa.....	100	1,994,900	2,000,000	1,765,000	4 & 1	June Dec	205	205 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	250	375 00
Provincial.....	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	800,000	3	June Dec	117	117 00
Royal	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	171 1/2	1 1 1/2
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	850,000	5	April	233	116 50
Toronto	100	2,500,000	2,500,000	2,600,000	5	June Dec	250	250 00
Traders	100	1,350,100	1,344,420	350,000	3	June Dec	112 1/2	112 25
Union (Halifax).....	50	800,000	900,000	505,606	3 1/2	Mch Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	650,000	3	June Dec	123	123 00
Western	100	500,000	401,289	150,000	3 1/2	Apl .....	.....	.....
Agri. Sav. and Loan Co	50	630,200	630,200	192,000	3	Jan July	.....	.....
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4 1/2	Jan ..	166	167 00
Brit. Can. Loan & Inv. Co.....	100	1,987,900	398,481	130,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	389,214	130,000	3	Jan July	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Jan ..	56 1/2	57 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3	Jan July	90	90 00
Can. Per. & W. Can. M. Corp'n.	10	5,951,350	5,951,350	1,490,057	3 1/2	Jan July	115	57 50
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	1 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,200	40,000	2	July Dec	72	36 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan ..	124	62 00
Dominion Cotton Mills Co.....	100	3,333,600	3,333,600	.....	6	Mar ..	57	58 50
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	356,752	3	Jan July	112	112 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	890,000	4 1/2	Jan July	179	89 50
Imperial Loan and Inv. Co.	100	732,724	720,647	175,000	3	Jan July	70	70 00
Landed Banking and Loan ..	100	700,000	700,000	210,000	3	Jan July	111	111 00
Land. & Can. Loan and Ag.	50	1,000,000	877,267	87,500	3	Jan July	68	34 00
London Loan Co.....	50	679,700	678,550	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	50,000	2	Jan July	55	55 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan ..	168	67 50
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April Oct	241	96 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. ..	270	126 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	606,000	4	Mch. ..	125	125 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb ..	80	80 00
Mont. Loan and Mortg.....	25	500,000	500,000	360,000	3 1/2 & 1	Mch ..	137 1/2	34 37
Ont. Indus. Loan and Inv.....	100	466,800	314,386	150,000	3	Jan July	121 1/2	60 75
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	560,000	3	Jan July	24	12 00
People's Loan and Dep. Co.	50	600,000	600,000	.....	2	Jan July	70	35 00
Real Est. Loan Co.....	40	373,720	373,720	50,000	2	Jan ..	107	107 50
Ritchell and Ont. Nav. Co.	100	2,088,000	2,088,000	162,355	3	May Nov	.....	.....
Mont. Heat, Light & Power Co	100	2,250,000	2,250,000	320,155	.....	Jan. ..	99 1/2	99 37 1/2
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	.....	Jan. ..	136	136 00
Toronto Mortgage Co	50	1,445,860	724,540	250,000	2 1/2	.....	76 1/2	76 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. ..	121 1/2	121 75
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	112 50

* Paying quarterly dividends.

stered in best carriage style, with separate scalloped seats if desired, £26 17s 6d. Latest style Voiturette Bodies to seat two, suitable for light cars of from 3 to 5 h.p. Complete with bonnet, wings and steps, upholstered and painted any color. Best English workmanship, £14 0s 0d.

Tricycles and quadricles converted into up-to-date light cars and power of motor increased. Our Transformation Department is extremely busy, but we are in a position, in consequence of having every facility, for turning out all work undertaken at short notice, and having made further arrangements we are still able to cope with the demand. This transformation business is one of our specialities—allow us to explain it to you:—

If you have a tricycle, out of date or otherwise, you may send it to us and we will convert same into a Voiturette of up-to-date pattern, the same as our "A. C. L." car. We utilise the back axle at present on your tricycle and strengthen it if necessary; we supply a front axle wheel steering column, Voiturette body, upholstered, and painted any color, car springs, spring clips and couplings, box of gears, high and low tension wires, tanks for petrol, oil, and water, and fitted with radiators, we build you a pair of front wheels, and fit A. B. Velox tyres to same. The fullest particulars of the articles mentioned in the foregoing are given under our "A. C. L." set. We build up into a car all the parts mentioned above, supply all necessary sundries, and by utilising your axle and engine and its accessories and back wheels we can send you in place of any tricycle you may send us a new "A. C. L." Voiturette.

Our charge for making this radical alteration is £75.

For altering a quadricycle into an "A. C. L." Voiturette the same as mentioned above, our charge is £62 10s.

The reason for the difference in

ESTABD 1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL, GYMNASIAC & LAWN TENNIS SHOES



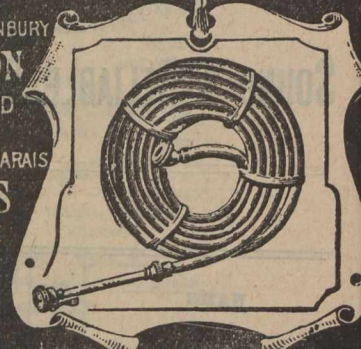
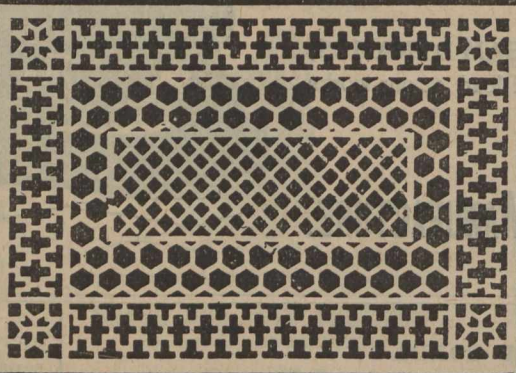

GARDEN HOSE
DELIVERY HOSE, BELTING, CRD. MATS, VALVES, SHEETS.

CAB TYRES
PNEUMATIC CUSHION AND SOLID TYRES

WASHERS AND ALL KINDS OF MECHANICAL RUBBERS. INDIA RUBBER THREAD

34 ALDERMANBURY LONDON ENGLAND
20 RUE DE MARAIS PARIS FRANCE

HEAD OFFICE & WORKS
VAUXHALL RD LIVERPOOL ENGLAND

prices is arrived at because we can utilize the front wheels and parts of front axle in making the alteration.

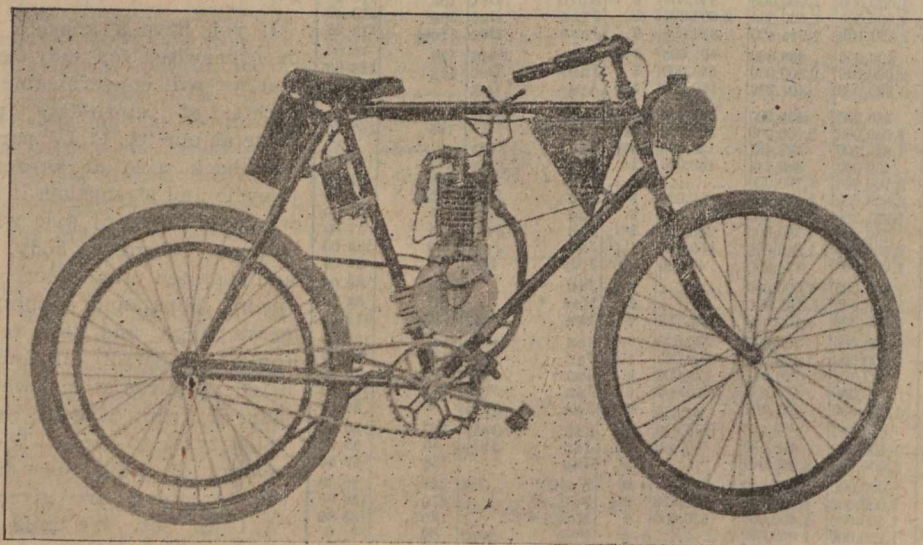
Important.—The engine fitted on your tricycle or quadricycle may be underpowered and of an obsolete pattern. We can in all probability materially increase the power, modernize same, and in addition fit water-cooled head if one not already fitted. We will quote a keen price for this con-

elling. The back axle has differential and large spur driving wheel in dust-proof case. The axle is complete with hubs, and bake drum is fitted on differential. Chain wheel and cranks are fitted to frame, also free wheel clutch; included also is a seat pillar and brake rod. The front forks are built up, and are complete with front hub.

These frames can have either the "Auto-Moto," "Gaillardet," or "De

a stock of the most up-to-date patterns of all parts used in automobile position of being able to supply the trade with any of their requirements.

We can supply either from our own patterns or from customers' own specifications or drawings: Front and back axles, bridged axles, solid axles, steering gears, boxes of gears of all descriptions, bevel, spur and pinion wheels of all kinds and varieties, either



version if you send us particulars, or we will supply one of the motors mentioned on this list, and allow you full market prices for your motor.

The alteration of tricycles and quadricycles to light Voiturettes is worth your attention.

Tricycle Frames.—Built up of welded tubing, all joints pinned and brazed and filed up, ready for enam-

Dion" motors fitted to them. They are standard throughout and De Dion pattern. Usual price £35. Our price, £7 10s.

It will be seen after perusal of the foregoing goods mentioned in this list that with the plant at our command, consisting as it does of the latest type of the most modern automatic machinery, plant and tools, and having

in steel or phosphor bronze, also complete engines and all their parts.

Having a Paris house we supply at best French prices all accessories, rubber and electrical goods, component, spare parts for all cars, et., et.

Customers desiring our factoring list should make early application for same and a copy will be mailed post free so soon as same is ready.

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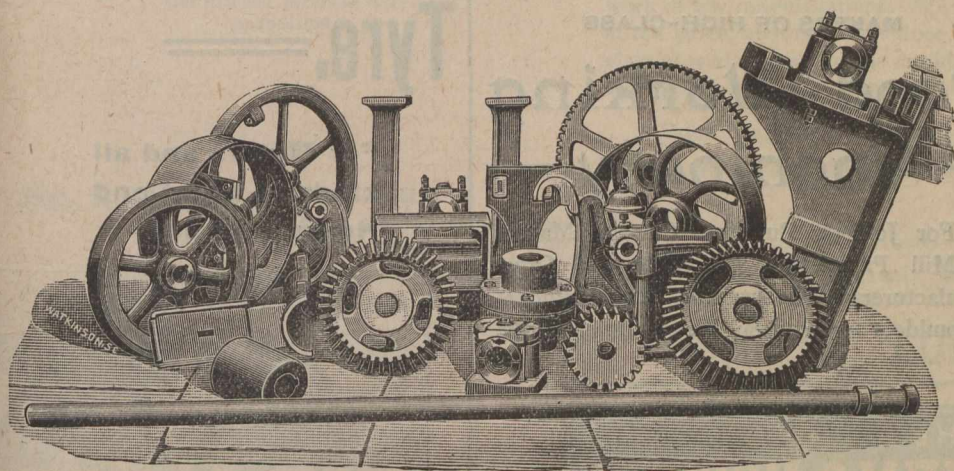
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LAW OF LIFE INSURANCE.

The following paper on the Contestability of Life Insurance Policies was read recently before the Insurance Institute of Montreal, by Mr. A. G. B. Claxton:—In considering the question of the grounds on which Insurance Policies could be effectually contested, either by the insurer or the insured; it was my first intention to make some few remarks not only about life insurance, but also about the separate branches of Fire, Marine, Guarantee and Accident, but on further examining the subject, I concluded that to cast more than a fleeting glance on the Life Insurance side alone my paper would be far too long for the time you have so kindly apportioned me.

The marvellous strides which insurance and particularly life insurance has made during the past quarter century, make it all important not only that the insurers should be well acquainted with the grounds on which life policies may or might be invalidated, but it is equally necessary that the insured should be posted and well posted on this subject, because, unless he thoroughly understands these matters, he may fail to obtain the protection for his family which he has sought when making his contract of insurance.

With these few words of explanation permit me to enter upon my subject.

President Greene, of the Connecticut Mutual, in his clever letter on the in-

contestability of a life insurance policy, sets forth that there are two ways and only two, by which a policy can be rendered incontestable; the one for the company to agree never to deny its liability, never to contest a claim for fraud, misrepresentation or concealment; and the other for the insured to tell the truth and nothing but the truth, as what he knows, and to place the company on its guard as to what he does not know, of the interrogatories put to him in the application or by the medical examiner.

It appears to me, however, speaking generally, that there is another ground which has apparently escaped Mr. Greene; one that has been brought prominently before the insurance world of this Province quite recently; namely, the representation on the part of the agents of the insurer.

It so very often happens that in the months of November or December, or during some other periods, for a special competition between districts, or when some extraordinary efforts are being made in order to fittingly celebrate some anniversary, pressure is put upon agents to get business, and in order to get it, now and then, here and there, agents promise something, give estimates of profits, made representations, which the companies in cooler moments repudiate (immediately), but which unfortunately have been occasionally overlooked.

Agents too, in order to write up large policies have occasionally promised an "endowment" at "whole life" or "limited payment life" figures. You will recall an instance had in Brockville some little time ago, and in my own experience a policy for \$25,000 which the insured had been led to believe was an endowment, was found, on his bragging of the special low rates which he had to pay, to be no-

thing more than a whole life policy. You can well understand that the agent who wrote that risk had no nice "back calls" on the insured or his friends.

But this happens but seldom, very seldom. The best companies use every endeavor to prevent such a catastrophe. First, instead of the old time estimate of profits, or dividends, as they are sometimes called (which profits are really the returning to the insured of the overloading on his policy), and which profits the silver-voiced agent often persuades the inexperienced into believing will amount to at least 90 per cent. on the face value of the policy, we usually have the exact amount of dividends guaranteed in plain figures and simple language on the face of the instrument.

Again, now-a-days, most policies contain, besides the specific terms of the contract, a copy of the application, and a legend in bold type, calling upon the insured to read the policy carefully; and in the event of his not being satisfied therewith to return the same within a stated delay after its delivery, and receive his money back. The insured is thus put on his guard, and as the language of most policies is simple, if the insured will only take the trouble, he can read for himself if the contents of his policy come up to the promises of the agents, and if not, he has only to inform the company of the fact and have matters put aright.

The life insurance company may be a giant, but it is no monster, and is always ready to rectify and explain matters in order to satisfy the humblest insured. In insurance the utmost good faith is demanded from both parties. How excellently companies have kept their faith is shown by the implicit confidence the average

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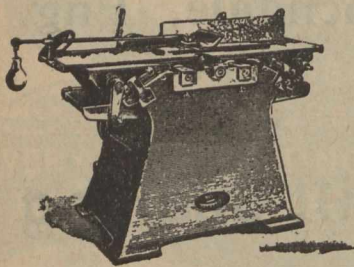
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man puts into the company wherein he insures.

While if he invests in real estate, lands, hypothecs or enters upon other important contracts, he invariably submits the matter to counsel (after having himself carefully examined the same), yet how few even know the contents of their policies, aye even read them, and fewer still have them examined and this, notwithstanding that thousands of dollars are involved, and that usually any contestation regarding the same arises at a time when the insured is no longer present to aid in the interpretation of their terms.

When there is taken into consideration the millions of dollars invested in

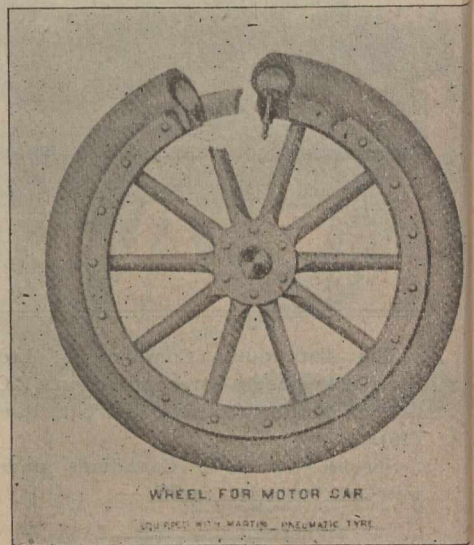
insurance, the numbers of insured (the Prudential of London, alone, has every third person in the United Kingdom on its books, and the Metropolitan of New York some seven millions of policy holders), it is remarkable how seldom companies have been found wanting with regard to the contracts issued. This shows to a wonderful degree the quality of the men engaged in this business, and fortunately the insurance world is judged from the highest strata and not from the few miscreants, who occasionally find their ways into its ranks.

Taking up the question as to whether companies should grant incontestable policies, a moment's consideration will show that in order to take the

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additional risks of permissive fraud which would be occasioned—it would be necessary to add a comparatively heavy additional loading to the premiums. Companies having estimated to receive certain definite sums from policy holders for an averaged number of years, to pay a definite number of claims, as the money could not be provided, owing to the death claims being increased through fraudulent misrepresentation or concealment, the companies would soon become insolvent, and the loss would fall upon those who had honestly invested their money therein.

The encouragement to defraud would be so great that incontestable policies are out of the question. Whenever there is fraud, you will find every well conducted company fighting to the bitter end a claim which it considers fraudulent. The payment of a fraudulent claim is a payment out of the honest insured's pocket.

Fraud is a cause of nullity when the artifices practised by one party or with his knowledge and consent are such that without them the other would not have contracted.

It is sometimes difficult to prove, particularly where substitution has been practiced.

A well defined case of fraud in life insurance was heard in our courts some few years ago.

One, Gauthier, who had been receiving sick benefit from one of the fra-

ternals for some four years, when in the final stages of consumption applied for insurance. In order to get over the trying difficulty of his lack of health—a willing friend underwent the medical examination, and passed as a first-class risk. The wife was present at the medical examination, and showed a keen interest in the proceeding, volunteering some of the answers to pertinent questions regarding the fate of some of her husband's relations.

The death occurred so promptly after the delivery of the policy, and the payment of the first premium, that the company sent an inspector to the funeral, who was astonished to witness the emaciated condition of the risk. An investigation followed, and upon the company rejecting the death claim the widow entered suit for recovery. At the trial it was brought out that the deceased had been attended by some half-a-dozen of our specialists in consumption, and his neighbors assured us of the fact that for months, even at the very time when he was supposed to have passed the medical examination, he could not leave his bed, but was coughing his life away. To cap the climax, the widow, plaintiff in the case, whom we could only have produced on a rule for contempt, was very positive that her husband had never been ruptured, while the company's careful medical

officer had noted down that the party examined wore a truss. There had been substitution beyond a doubt.

But one seldom has to deal with such pronounced cases of fraud.

As you know, where parties do not come to an understanding, when their minds do not come together, there is no contract. It is therefore all important that the insurer should understand the risk he is taking, so that the agreement will be binding.

The chief enquiries in life insurance applications regard the applicant's age, his family and moral history, occupation, residence and personal health.

With respect to the answers given, the insured is obliged to represent to the insurer fully and fairly every fact which shows the nature and extent of the risk, and which may prevent the undertaking of it or affect the rate of premium.

With regard to such matters, our Code has laid down a few simple rules which I will shortly summarize.

He is not obliged to represent facts known to the insurer, and which, from their public character and notoriety the insured is presumed to know.

Misrepresentation or concealment, either by error or design, of a fact of a nature to diminish the appreciation of the risk, or change the object of it, is a cause of nullity. The contract may in such a case be annulled, although the loss has not in any way arisen

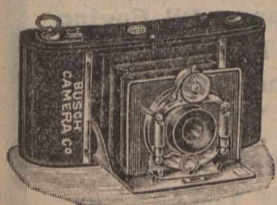
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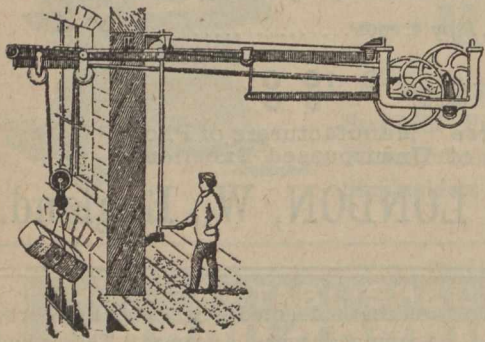
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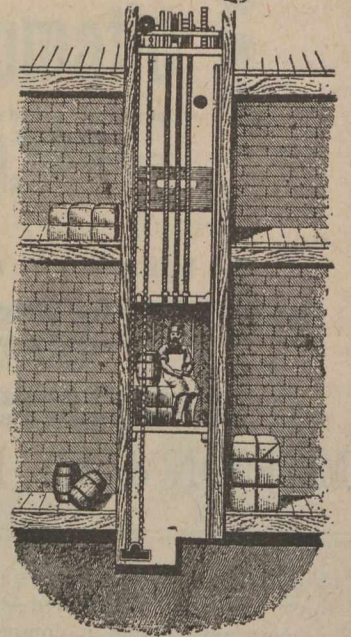
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from the fact misrepresented or concealed. The obligation of the insured with respect to representation, is satisfied when the fact is substantially as represented and there is no material concealment. No trivial misrepresentation or concealment immaterial to the risk will affect the contract.

Warranties and conditions are a part of the contract and must be true if affirmative, otherwise the contract may be annulled, notwithstanding the good faith of insured.

I have informed you how companies do their utmost to have the insured understand the agreements entered into. Acting in the best of good faith they require the fullest and fairest disclosures possible; the utmost of good faith in all enquiries within the knowledge of the insured and material to the risk.

Further, in order to leave no question as to the materiality of representations or concealment, the truth of the assured's answers to a series of carefully prepared questions as vouched by him is agreed upon as constituting the basis of the contract and is warranted.

It is the very essence of the contract that the assured should make all matters clear. Nothing should be left in doubt.

Hurry, or lack of diligence on the part of a medical examiner has occasionally assisted a not very careful or over scrupulous applicant to obtain a policy which never ought to have been issued.

Questions as to the various diseases had, have been slurred over, and the answers given, which, of course, have minimized the importance of the sicknesses, have been taken unquestioned, instead of being probed to their bottom.

An erroneous declaration as to age,

which has been made in good faith, and without intention to defraud, does not void the policy, it merely results in a readjustment of the claim on the basis of the real age, provided the real age is not less than the declared age, in which event the face value of the policy would be payable, the insurer receiving the benefit of the extra premiums.

His family history on which rest largely his chances of long life, must be brought out, and a false statement

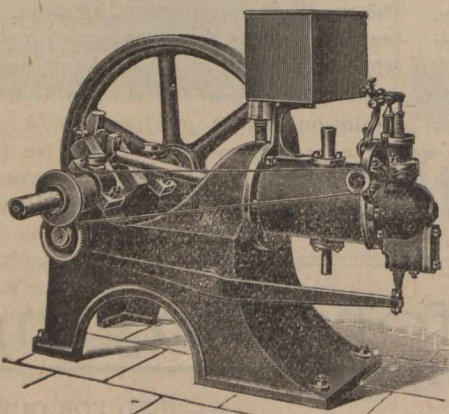
that no parent, brother or sister had died of consumption or insanity will void the policy.

As to the personal health of the assured, in the absence of fraud, the warranty that the assured is in good health is to be construed liberally, and not as meaning that he is free from all infirmity or disorder, but he must carefully reply to each question regarding any illness had, as the company is entitled to be put in possession of facts showing that he had suf-

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ferred or was then suffering from an illness or wound likely to shorten his days.

Where a policy stipulated amongst other conditions that no obligation was assumed by the company unless on the date thereof the assured was in sound health, and further that the policy would be void if the assured before its date had been attended by a physician for any serious disorder or complaint of the heart, etc., and it was proved that about a year previous to the date of the policy, the assured had been treated in an hospital for an affection of the heart, and when discharged was only "improved" and not "convalescent"; and that after the date of the policy, he was again treated in an hospital for valvular heart disease, it was held that the policy was void and of no effect.

That was a case, which with its eyes open to all the facts, one of the charitable societies of the city pushed to the bitter end against one of our companies.

The concealment of the fact of the refusal of a previous application; of present or past intemperate habits; of his being single or a widower when in fact he was a married man; of the name of his usual medical adviser who had attended him for a serious illness, or of a past serious illness for which he was treated in an hospital; of a hurt, injury or wound to the body causing an infirmity of health or strength, or rendering the person more liable to contract disease or less able to resist its effects; the giving of a wrong residence, have all been held sufficient to affect materially the risk, and are grounds for breaches of the contract.

Some companies, too, place restrictions on travel, or a prohibition on entering the military or naval service, and the violation of such conditions, without the written consent of the insurer, will void the policy.

Again policies providing for a forfeiture in the event of the insured becoming so far intemperate as to impair his health or of his changing his occupation to one forbidden by the contract, are binding.

Regarding the date of the commencement of the risk, the conditions of

companies differ, some of them provided that the premium be prepaid, assume the risk from the moment that their head medical examiner approves of the same, others date it back from the receipt of the premium, while others undertake no obligation until the premium be paid and the policy delivered when the proposed life was alive and in good health.

A decision of our courts on this point of considerable importance was rendered last November, the presiding judge holding: That the mailing by a company at New York, to its Montreal manager, of a policy containing a condition that the company assumed no obligation until the policy was delivered and the premium paid when the proposed life was alive and in good health, did not constitute a delivery to the assured.

And that although the application containing the above mentioned conditions had been signed on February 24, 1901, the applicant had been medically examined on the 28th of February, 1901, the policy had been approved of by the defendant's chief medical examiner at New York on March 5, a policy had been prepared and signed on the 8th of March, and mailed at New York on the 9th, addressed to defendant's Montreal agent, where it arrived on the 10th of March, 1901, and although deceased had paid \$4 as an advance premium, receiving a receipt containing the conditions that "no insurance was to be in force upon the application unless and until the policy be issued thereon and delivered in accordance with the terms of the application"; as proposed life had taken sick of congestion of the brain on the 8th March, 1901 (and had died on the 10th March, 1901, before the policy had arrived in Montreal ready to be delivered conditionally on his being alive and in good health, and his paying balance premium, no obligation was incurred by the company.

I have tried within a limited space to give you some of the most general grounds on which a policy of life insurance can be contested. The same principle mutatis mutandis is applicable to fire, accident and marine. In conclusion, permit me to state that in order to avoid all grounds and rea-

sons of contestation, the utmost of good faith is demanded of both parties. The insurer should train its agents so that they should have a full knowledge of the goods they have to sell, so should instruct the medical examiner that the latter will impress the applicant for insurance with the real seriousness of answering every question to the best of his knowledge and belief, and the insured should make true answers to all questions, not holding back, misrepresenting or concealing any material matter, and always bearing in mind that the man who tells the truth and the whole truth makes his policy incontestable from the date of its issue and delivery and the payment of his first premium.

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Every evening the passing visitor will be attracted and must stop to admire the brilliantly illuminated premises, which outshine any of their neighbors in Regent street. By means of numerous concealed incandescent lamps the whole of the windows are brilliantly

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lighted and specimens shown as by daylight, whilst a most attractive feature is a band of large transparencies of their celebrated London Views set in handsome frames which form a finish to the upper part of the windows. The lighting of the portrait specimen windows is especially brilliant.

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the latest celebrity, or the latest new thing at the theatres, and this display will be continued till a late hour. Seen from such a central point this cannot but be of incalculable benefit as a public advertisement to those whose pictures are thus displayed.

The main entrance is from 106 Regent street and with convenient access is a semi-private side entrance for the convenience of carriage clients who may wish to visit the studios.

Entering by the main doorway we are at once struck with the artistic aspect of the large shop. Here the walls are treated in raised design, furnished in a soft green which sets off the apparatus and material to the

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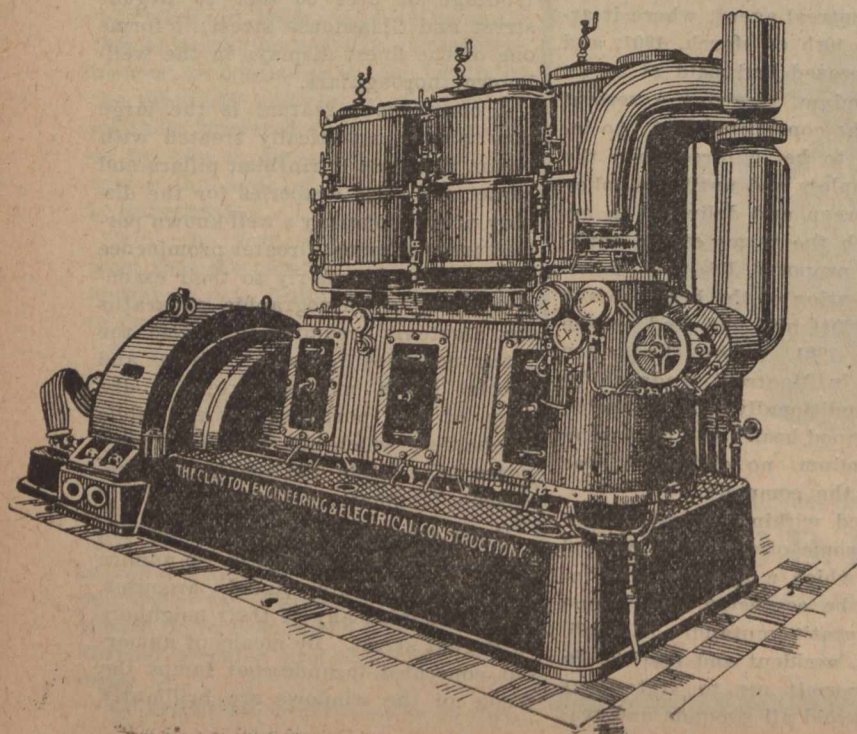
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Facing the main entrance is the grand staircase, with a width of six feet, leading to the reception room and upper floors. It is a grand piece of work; the steps, handrail and balusters being constructed of massive walnut, whilst the walls are decorated in

Anaglypta and Calorion material painted in harmonious yellows and browns with dado and filling. Amongst the numerous specimens displayed here are some beautiful examples of Photomezzotype and other permanent processes, adapted for high-class book illustrations and for the requirements of advertisers.

At the foot of the main staircase a handsome alcove of Grecian character presents a magnificent frame work for a marble bust of the Queen of the theatrical profession, Miss Ellen Terry, whilst alcoves on each landing shelter figures of classical interest.

Immediately at the foot of the stairs we see the handsome wrought iron and copper double doors leading to the commodious and elegantly fitted passenger lift. This lift was erected by the American Elevator Company, and it communicates with every floor and the two studios. Exceptional care has been taken by the directors in providing every known safety appliance, to guard against accident, and it might give confidence to the most timid to know that although upwards of 4,000 of this class of lift have been erected in America, not one case of accident connected therewith has been recorded.

An easy ascent by either staircase or lift brings us to the first floor, and

we at once enter the magnificent reception room, which is devoted to the display of portraiture in every possible style. It is an elegantly furnished room of great size, probably the largest to be found in this country devoted to the convenience of portrait sitters. We are at once struck by the quiet harmonious coloring and artistic decoration of this room, the whole being carried out after Adams' and Grecian designs. Comfortable lounges, Chippendale and Adams' chairs, Turkey carpets and rich velvet hangings, gracefully draped in simple Grecian lines, give an air of luxury and refinement rarely met with in photographic establishments. Here also we were struck by the ingenious arrangement by which the whole room can be converted into a darkened chamber, and by the help of the powerful electric-light optical lantern be used for scientific demonstrations and lectures. There is accommodation for two hundred persons, and it is proposed to hold, during the winter season, a series of practical lectures and demonstrations upon popular and interesting departments of amateur photography. These lectures, etc., will take place in the afternoon, and will be opened to the Company's clientele. Two immense fireplaces promise

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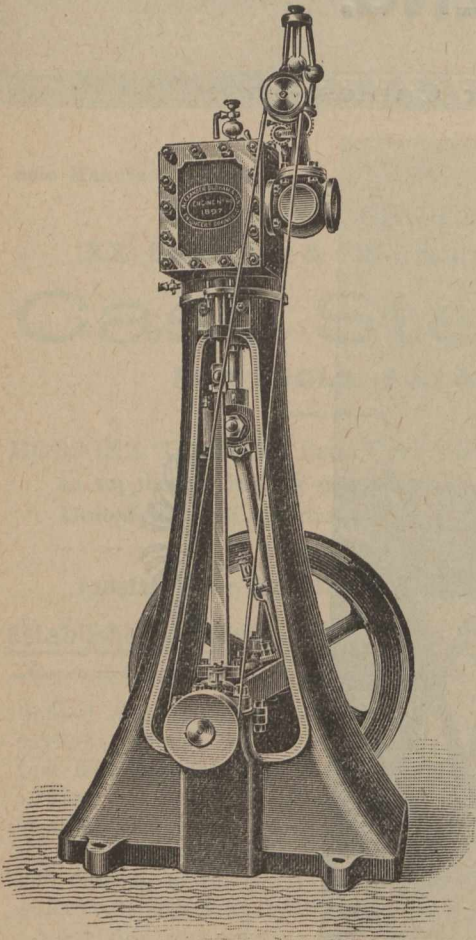
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Illustrated Price Lists giving approximate weights will be sent on application.



warmth and comfort to winter visitors. The walls are treated with a bold deep frieze in carton pierre, while a Greek cornice and deep Adams' dado colored in quiet Pompeian tones of red and sienna from the framework to an effective background for the beautiful specimens of photographic art displayed by the Company.

Conspicuously placed on wall and easel are the new life-sized direct portraits recently introduced. Some very striking enlargements in crayon, pastel, and painting upon china have been prepared by the Company's artists from sittings accorded to them by their Majesties the King of Denmark, King of the Hellenes, the King of Saxony, the King and Queen of the Belgians and many other royal visitors. A notable series of Members of the Cabinet and Parliament, produced by the Company's photogravure processes, have the finish and permanence of the finest engravings or mezzotints, whilst in private portraiture every possible style is artistically represented. A speciality worthy of remark is the cleverness with which the Company's artists retain the likeness when producing finished enlargements from old and faded pictures, thus furnishing life sized portraits for the benefit of relatives who may wish mementoes of their departed.

Ascending by the staircase we find the second floor is devoted to the ex-

tensive chemical and apparatus stock-rooms, where the execution and rapid dispatch of orders goes on continually. Here also is a camera fitting and repairing room, where amateurs' requirements are rapidly attended to.

On the third floor we have an excellent suite of dressing rooms luxuriously fitted for the accommodation of sitters. A ladies' boudoir elegantly furnished in inlaid rosewood, with Turkey rugs and silken hangings, a dainty alcove concealing lavatory arrangements and fitted with electric light, claims our first attention, while the appointments of the dressing table with its ebony toilet fittings, electric pendants for illuminating the figure, and the boldly framed bevelled mirrors-en-suite swinging from floor to ceiling to show every detail of the full-length figure, give a finish of appearance aptly described as "most charming." The large "Family Room," lighted by four windows and doubly fitted with every requirement accommodating groups and family parties who may wish to be together, whilst the comfort of gentlemen, is especially catered for in a luxuriously fitted room for their special use. Every window is screened with decorated glass or transparencies to secure privacy; and, to assist ladies and children who may desire to change their costume, a smartly attired lady's maid is in constant attendance.

On the same floor the general manager has his private room for the use of the directors and the reception of special visitors.

Ascending to the fourth floor we come upon an open landing furnished as a lounge for those who are awaiting access to the large studios which open herefrom through decorated portieres. Pleasantly lighted from the roof the walls here exhibit a display of most interesting specimens of amateur work, chiefly representing the winning pictures which gained medals at the Company's different exhibitions, many of the specimens indicate a wonderful skill attained by pupils of the Company after a few practical lessons. In the large studio, from which so much of the Company's celebrated work has emanated, a group of fifty can be comfortably taken. Every appliance of modern photography is at the command of the artist, including cameras adapted to take from the humble carte de visite to pictures 30x24, the latter being taken by an enormous camera of the newest construction. On this floor are commodiously fitted dark-rooms for the use of the artists, and a special dressing room for the convenience of sitters who are being taken in character costume and who can by this convenient arrangement pass to and fro from both studios without notice.

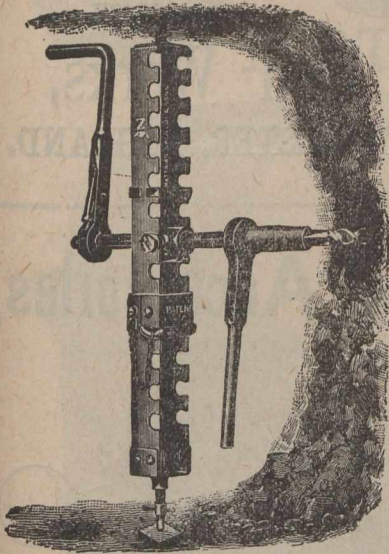
Immediately facing the lift on this floor is the special instruction room.

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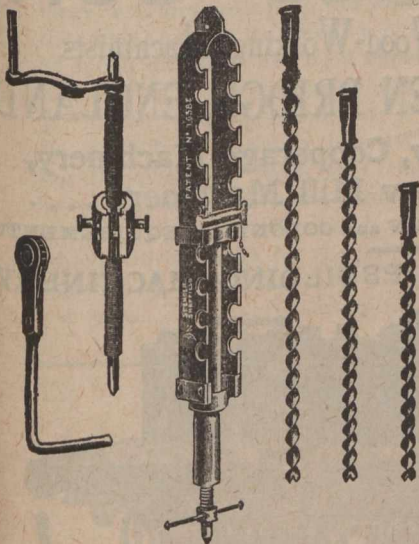


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provided for amateur photographers. The Company were the first to inaugurate the idea of opening up the secrets of photography to amateur workers, and by a system of "free lessons" have brought together a clientele by far the largest in the kingdom. By means of a series of competitive exhibitions, of which the Company bore all the expense, and contributed the whole proceeds to public charities, the growing interest in photography was fostered to such an extent that on the last occasion no less than 5,000 exhibits were entered. To meet the requirements of their amateur clients a thoroughly qualified instructor, expert in the latest processes, the doings of the societies, and the difficulties and trials of the beginner, is engaged from morning till evening to give instruction to beginners and to the more advanced students. In this "Amateur's Room" customers of the company can test by practical trial all the apparatus they propose to purchase, and by receiving their instructions with the instruments in which they have invested, are at once "ad fait" in its use. A clever arrangement of windows and shutters enables views of the ever-varying traffic of Regent Street, as well as views of the adjoining houses and shops, to be taken by the pupil, whilst a series of most ingeniously fitted dark rooms with every requirement provided are at the disposal of the Company's pupils. We might note as a special feature that all the lessons are given in private, so that learners are not called upon to display their ignorance before on-lookers.

We were particularly struck with the ingenious arrangement of the electric light with which these dark-rooms are provided. The light can be instantaneously switched, either into the ruby lanterns or made to illuminate the dark room itself as the case required. Comfortable spring folding seats are provided, also water taps, trays and chemicals within reach so that developing must become a luxury. As the dark rooms are made to communicate internally the pupil or pupils can receive instructions and ask questions whilst at their work and without having to leave their places.

We were surprised to find that all the comforts and conveniences are placed by the Company at the disposal of their customers free of all charge; but were still further surprised to find from the visitors' book that a constant stream of visitors, old pupils and former customers, make use of these rooms. Amongst notable visitors we noticed the names of many of the aristocracy and leading county families, as well as several foreign princes and members of scientific expeditions.

A short staircase leads from this floor to the newly erected upper studio, in which every appliance that the latest advances in the science have proved to be desirable are introduced.

So extensive has the Company's clientele amongst amateur photographers become, that the directors have decided to place the new studios at the en-

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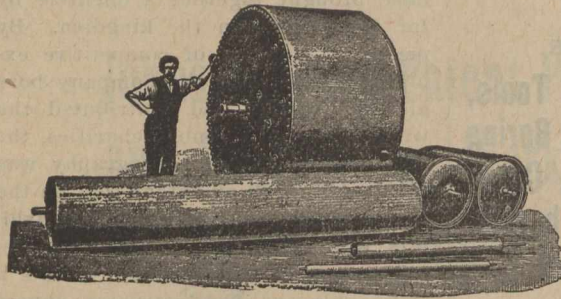
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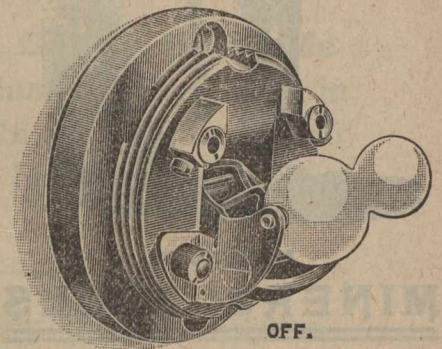
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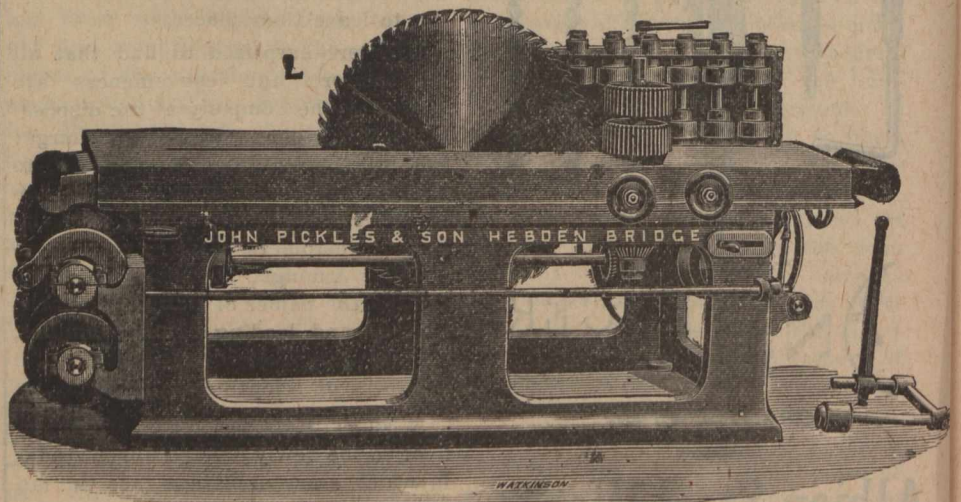
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tire command of advanced pupils. Probably in no other business in the world will there be found a full-sized and amply equipped studio placed at the disposal of amateurs in the art who are thus enabled to perfect themselves in all the mysteries of studio photography. Being elegantly fitted up as a drawing room, with artistically adapted furniture, Eastern rugs, and polished oak floor, the advanced amateurs are enabled to arrange such groupings as are only attainable in the luxury of their own homes; whilst by means of electrical apparatus, in the absence of day-light, enlargements of every description can be prepared, and every advanced detail of the technique of photography acquired with the greatest facility.

HASTINGS AND PRINCE EDWARD
FARMERS FORGE AHEAD.

"Give us some fine weather and we will have the finest crops we ever had." This is the expression echoing from the rocky highlands of North Hastings to the sand banks of Prince Edward county. It is not a cry of distress, for the

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trincham Show, 1900.



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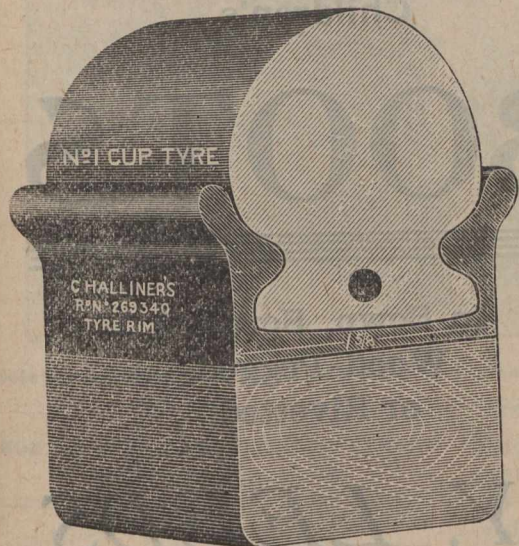
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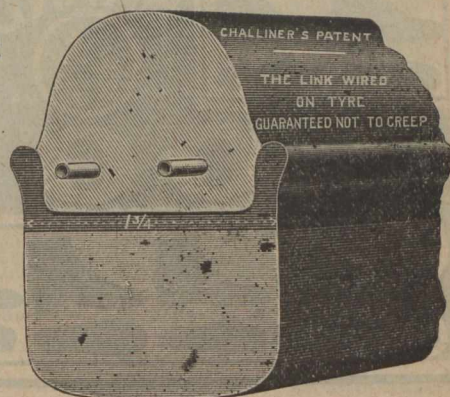


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milch cow, the supreme element in this large territory, will keep the wolf from the door, but an expression of hope. So much difficulty has been experienced in saving the hay owing to rain, says a Globe correspondent at Picton, Ont., which has happily lessened during the past few days, that there is some uneasiness when the farmers contemplate the luxuriant wealth of grain which will be theirs for the harvesting. Taken as a whole, there is the greatest cause for satisfaction in these

counties, and only an unusual occurrence in the way of weather can prevent the most successful harvest for many years. It has been here, as elsewhere, a wet summer, but the rolling character of the greater portion of the land has been quite suited to the climate, and the residents of the highlands said, before having begun, "For once the weather suits us." The hay crop was away above the average, the fall wheat is exceptionally heavy, and, in cutting, the ears have been found

filled to the brim; the spring grains, wheat, oats and barley, are likewise heavier than usual. The only adverse reports are of ensilage corn and roots, which in Hastings are checked by the rain and tomatoes and sweet corn in the canning districts of Prince Edward, which are so backward that only perfect weather from now on can give an average crop.

From Lake Ontario to Hastings' northern boundary, nearly 125 miles, is a transition from the oldest to the newest part of this Province. Down by the lake is the cradle of the United Empire Loyalist settlements from 1780 to 1790, while in the north great areas are locked up in gloomy forests, to be opened gradually by the subsidized colonization railway. In the south are the old brown farmhouses which have accommodated three or four generations; in the north are the small shacks of the first settlers, earning their bread by clearing the forest from a rocky, forbidding soil. The south may have its history and the north its uncouthness, but on one point every part will unite, and that is in its attachment to the dairy cow. By the latest collected statistics Hastings leads Ontario in its production of cheese, which amounted to 108,000,000 pounds in 1900; in the milch cows, numbering 43,800; in the number of cheese factories, 96, and in the amount paid to the patrons, \$949,-

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MONTREAL WHOLESALE PRICES CURRENT,
THURSDAY, AUG. 14, 1902.

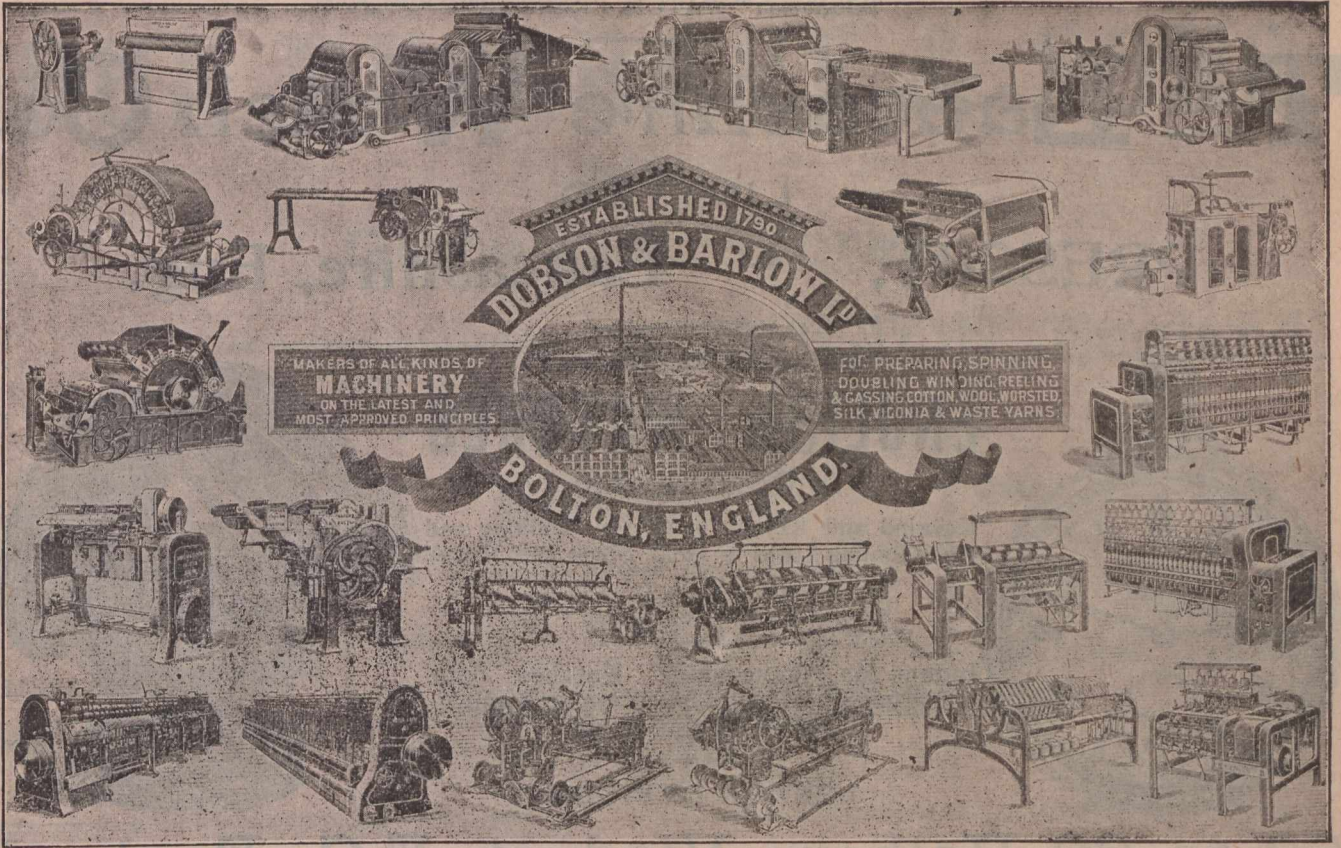
Name of Article.	Wholesale
Drugs & Chemicals	
Acid Carbolic Cryst medl.	\$ 0 5 0 30
Aloes, Cape.	0 16 0 18
Alum	1 40 1 75
Borax, xtls.	0 04 0 08
Brom. Potass	0 70 0 80
Camphor. Refoz. ck.	0 00 0 75
Refoz. ck.	6 75 0 80
Citric Acid	0 35 0 40
Citrate Magnesia lb.	0 25 0 45
Cocaine Hyd. (oz)	5 00 5 25
Copperas, per 100 lbs	0 75 0 80
Cream Tartar	0 20 0 25
Epsom Salts	1 25 1 75
Glycerine	0 17 0 20
Gum Arabic per lb.	0 20 0 40
" Trag.	0 50 1 00
Insect Powder lb.	0 25 0 40
do per keg, lb.	0 22 0 30
Menthol, lb.	5 50 6 00
Morphia	1 25 1 35
Oil Peppermint lb.	2 75 2 50
Oil Lemon	1 15 1 25
Oplum	3 50 4 00
Oxalic Acid	0 06 0 09
Phosporus	0 50 0 75
Potash Bichromate	0 08 0 10
Potash Iodide	3 00 3 40
Quinine	0 30 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 10
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
Utch.	0 08 0 09
Kx. Log wood	0 02 0 12

000. With an assessed area of 1,030,000 acres, of which only 400,000, or 38 per cent., are cleared, 466,000 are in woodland, and 103,000 in waste land it was for Hastings to find a line of agriculture best suited to its difficult conditions. Although farmers will say that a five-acre field of clover is as good as 25 acres of rough wild land for pasture, the wild land has proved its usefulness, even in the southern parts, where better land is more plentiful. The success which has been met in dairying in Hastings suggests the possibilities of new Ontario for grazing purposes, where millions of acres occur, with patches here and there of better soil, that could be used for grain-growing. Cheese factories are found almost everywhere in Hastings and Prince Edward, but perhaps most thickly near Madoc. Within a radius of twenty miles of that town there are said to be twenty factories, the effects of which are reflected in its solidity and prosperity.

The loan companies have no work here; the farmers are doing the loaning nowadays," declared Mr. A. F. Wood, ex-M.P.P., of Madoc, enthusiastically. Similarly Mr. Michael Lally of Bellville declared:—"Farmers who used to ask credit for little accounts now come in with a wad of bills bigger than a business man would carry." A system largely adopted in the county is for the farmers to form a sort of cooperative society and start a cheese

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, AUG. 14, 1902.

Name of Article.	Wholesale.
Chip Logwood	
Chip Logwood	\$ c. 0 c.
Indigo (Bengal)	1 75 2 50
Indigo Madras	1 50 1 75
Gambier	0 70 1 00
Madder	0 08 0 07
Sumac	0 09 0 12
Tin Crystals	50 00 55 00
" "	0 22 0 28
Fish.	
Bloaters, per box	1 00 1 25
Labrador Herrings, N.F.	0 90 0 90
Herrings, Nova Scotia	0 90 4 50
Mackerel No. 2, brls.	0 00 12 50
" " 1/2 barrel	6 00 6 50
Green Cod, No. 1	5 50 6 00
Green " large	0 00 7 00
No. 2	4 50 0 00
Large dry Gaspé per qntl.	5 00 5 25
Salmon, brls Lab	11 50 14 00
Salmon, (half brls)	0 80 0 80
" Brit. 501 brls.	11 50 00 00
Boneless Fish	0 04 0 00
" Cod	0 05 0 05
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 10 4 20
Strong Bakers	3 80 3 90
Winter Wheat patents	4 00 4 10
Straight roller	3 05 3 20
do bags	1 75 1 85
Superfine	0 00 0 00
Rolled Oats	5 20 5 20
Ora meal, bag	1 55 1 60
Bran bulk	16 00 17 00
Shorts	21 00 22 00
Moullie	26 00 28 00
Farm Products.	
BUTTER; Choicest Cr.	0 19 0 19
Eastern do	0 00 0 00
Under Grades Cr.	0 18 0 19
Townships Dairy	0 19 0 19
Western Dairy	0 15 0 16
Good to choice	0 14 0 15
Fresh Rolls	0 00 0 00



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MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, AUG. 14, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:	\$ 0 9 1/2	\$ 0 9 1/4
Ont. New.....	0 9 1/2	0 9 1/4
Eastern.....	0 9 1/2	0 9 1/4
Bees: New laid (shipped).....	0 17 1/2	0 18
Fresh gathered.....	0 15	0 16
Straight fall.....	0 00	0 00
No. 2.....	0 12 1/2	0 13
Maritime Prov.....	0 00	0 00
SUNDRIES:—		
Potatoes, per bag of 90 lbs.....	0 55	0 55
Honey, White Clov., Comb.....	0 13	0 14
" Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
BEANS: prime.....	1 35	1 40
do. Best hand-picked.....	0 00	0 00
Groceries.		
<i>Sugars: Factory.</i>		
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 Lump, in brls.....	0 00	4 40
" half brls.....	0 00	4 40
" 100-lb bxs.....	0 00	4 40
" 50-lb bxs.....	0 00	4 50
" Yellow.....	3 00	3 40
Molasses (Barbados).....	0 23	0 27
do brls. & 1/2.....	0 20	0 30 1/2
Evaporated Apples.....	0 09 1/2	0 11
<i>Raisins:</i>		
Sultanas.....	0 09	0 13
Loose Musc. Malaga.....	0 08 1/2	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 06	0 06 1/2
" Selected.....	0 06	0 07
" Layers.....	0 05	0 05 1/2
" Provincials.....	0 00	0 06
" Filletas.....	0 00	0 10
" Patras.....	0 00	0 07
" Vostizas.....	0 07	0 09 1/2
" Fronces, Cal.....	0 04	0 05
" do French.....	0 03	0 05
" Figs in bags.....	0 06	0 13
" new layers.....	2 82 1/2	3 22 1/2
Rice, C. C.....	2 92	3 02 1/2
" standard B.....	4 25	4 75
" Patna.....	4 00	4 10
" Burnmah.....	4 50	5 00
" Crystal Japan.....	0 00	3 07 1/2
" Carolina.....	0 00	2 00
Pot Barley, bag 94 lbs.....	0 08	0 05
Pearl " per lb.....	0 02 1/2	0 00
Tapioca, Pearl.....	0 02 1/2	0 00
" Flake.....	0 00	0 00
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 90	0 85
String Beans.....	0 90	0 85

factory on their own account, by which means they save the profits of a factory-owner, and run the business at a small cost. Mr. Wood, who is in part responsible for the plan, views its operation with great satisfaction. The patrons of the Hastings factories are so thickly located that the roadside frequently is decorated with milk cans, from which collection is made by the factory driver at 6 a.m. daily. To this stand one or more farmers drive their cows twice daily and milk them, saving considerable heavy lifting by emptying the milk into the cans at the point from which they are collected, and where the can remain uncovered all night to allow the air to do its part with the milk. In Hastings the general average is from ten to twelve cows, and dairying has led to the improvement of the stock in many sections. The present has been an unusually favorable year for cheese patrons, the make being at least 10 per cent. larger this month than in July, 1901, owing to the excellent pasture. The price has also been slightly ahead, taking the season as a whole.

"A blessing in disguise," they call it now, but at the time the imposition of the American duty on barley, some twelve or fourteen years ago, was regarded by Hastings and Prince Edward farmers as the coming of ruin to them. For years everything had been staked on barley, for which the soil, cooled by lake breezes, seemed specially adapted, and this was the greatest barley district in Canada. Thirty and forty acres were frequently sown on a 100-acre farm, yielding often 1,000 bushels, which in some years sold at \$1 and more per bushel.

"I can remember when a string of waggons a mile long waiting to be unloaded extended from a warehouse,"

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, AUG 14, 1902.

Name of Article.	Wholesale	
	\$ c	\$ c.
Hardware.		
Antimony.....	0 09 1/2	0 10
7/16" Block, L & F, W D.....	0 00	0 33
" Straits.....	0 00	0 33
" Strip.....	0 00	0 33
Copper: Ingot.....	0 00	0 00
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....	2 37 1/2	0 00
Less quantity.....	2 45	0 00
Extra—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
5 and 7d ".....	0 30	0 00
4 and 5d ".....	0 40	0 00
3d ".....	0 65	0 00
2d ".....	1 00	0 00
Cut spikes 10c, per Keg advance.....		
Fine blued nails—		
2d per 100 lbs.....	1 00	0 00
1d ".....	1 50	0 00
Casing, Box, Tobacco Box and Flooring Nails—		
20 to 30d per 100 lbs.....	0 55	0 00
10 to 16d ".....	0 60	0 00
8 and 9d ".....	0 65	0 00
5 and 7d ".....	0 70	0 00
4 to 5d ".....	0 95	0 00
1d ".....	1 20	0 00
Finishing nails—		
3/4 inch and longer per 100 lbs.....	0 60	0 00
2 1/4 and 2 1/2 inch.....	0 65	0 00
2 " and 2 1/4 inch.....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/2 ".....	1 20	0 00
1 ".....	1 50	0 00
Slatting nails—		
1 1/2 and 1 3/4 inch per 100 lbs.....	0 95	0 00
1 3/4 ".....	1 20	0 00
1 1/2 ".....	1 50	0 00
Common barrel nails—		
1 1/4 inch per 100 lbs.....	1 00	0 00
1 ".....	1 00	0 00
3/4 ".....	1 25	0 00
1/2 ".....	1 50	0 00
Clinch nails—		
3/4 inch and longer per 100 lbs.....	0 60	0 00
2 1/4 and 2 1/2 inch.....	0 65	0 00
2 " and 2 1/4 inch.....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/2 ".....	1 20	0 00
1 ".....	1 50	0 00
Sharp and flat pressed nails		
3/4 inch and longer per 100 lbs.....	1 35	0 00
2 1/4 and 2 1/2 inch.....	1 50	0 00
2 " and 2 1/4 ".....	1 65	0 00
1 1/2 and 1 3/4 ".....	1 85	0 00
1 1/2 ".....	2 50	0 00
1 ".....	3 00	0 00
Coil Chain—No. 6.....		
" 5.....	0 11 1/2	0 00
" 4.....	0 10	0 00
" 3.....	0 09 1/2	0 00
" 2.....	0 09	0 00
" 1 1/2 inch.....	0 07 1/2	0 00
" 1 1/4 ".....	4 35	0 00
" 1 1/2 ".....	4 25	0 00
" 1 1/4 ".....	4 00	0 00

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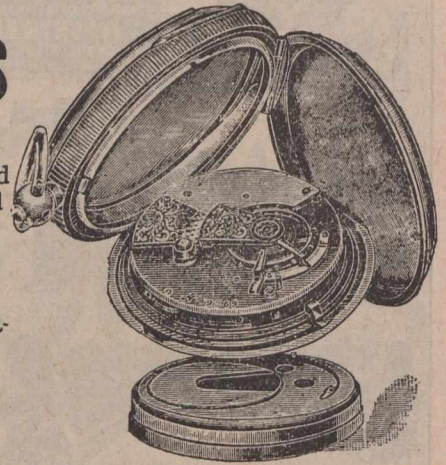
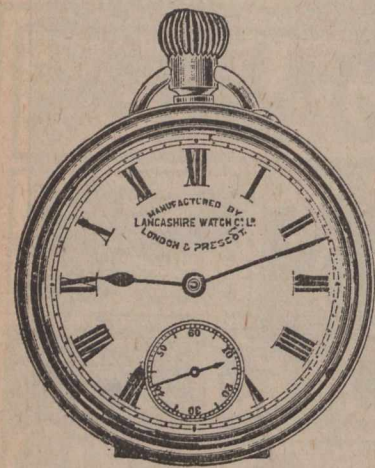
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AGENTS FOR CANADA:

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MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, AUG 14, 1902.

Name of Article.	Wholesale.	
	\$ c	\$ c
Hardware.—Con.		
Coil Chain—No. ¼	3 85	0 00
9-16	3 75	0 00
¾	3 65	0 00
¾	3 76	0 00
¾ & 1 in.	3 80	0 00
Galvanized Staples—		
100 lb. box, 1¼ to 1¾	3 25	0 00
Bright, 1¼ to 1¾	2 90	0 00
Galvanized Iron:		
Queen's Head, } gauge 28	4 40	4 65
or equal. }		
Comet do 28 gauge	4 10	4 35
Iron Horse Shoes:		
No. 2 and larger	0 00	3 35
No. 1 and smaller	0 00	3 60
Bar Iron, per 100 lbs.	1 90	1 95
Car lots	0 00	0 00
Norway, base	0 00	4 25
Am. Sh. St'l, 6 ft. x 2¼ ft., 18	0 00	3 20
" " " 20	0 00	3 20
" " " 22	0 00	3 30
" " " 24	0 00	3 30
" " " 26	0 00	3 40
" " " 28	0 00	3 50
Boiler plates, iron, ¼ in.	0 00	2 10
" " " 3-16 in.	0 00	2 10
Hoop Iron, base for 2 in. and larger	0 00	2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.		
Canada Plates:		
Full Polish	4 00	
Ord. 52 sheets	2 65	
" 60 do	2 70	
" 75 do	2 75	
Black Iron pipe, ¼ in.	2 22	
1 in.	2 45	
¼ in.	2 65	
¾ in.	3 40	
1 in.	4 80	
1¼ in.	6 80	
1½ in.	8 30	
2 in.	11 60	
per 100 ft. nett.		
Steel, cast p. lb., Bk Diam'd	0 08	base
" Spring, 100 lbs	3 00	0 00
" Tire,	2 30	base
" Sleigh shoe, 100 lbs.	2 20	base
" Toe Calk	2 40	
" Machinery	2 75	base
" Harrow Tooth	2 50	
Tin Plates:		
IC Oaks, 14 x 30	4 25	
IC Charcoal, 14 x 20	4 50	
IX Charcoal	5 50	
IX "	6 50	

declared an old farmer. The same might occur to-day were all efforts concentrated on one crop and the outlets limited, as they were then. But it will not occur again. It is now admitted that the soil would have had to be laid up for repairs if the barley crops had been continued much longer. The energy thus diverted has found an outlet in cheese-making and hog-raising, and the two prosper well together. Every considerable village has its shipments of hogs of two or three carloads, mostly to Montreal, representing \$2,000 or \$3,000 weekly, while all sorts of grains are grown, the coarser stuff being the necessary feed for the hogs. How the counties have prospered under a change which sees scores of cheese factories and new railway stations, contemporary with the decay of old barley warehouses, is seen in the many new houses and barns, the excellent roads and the well-dressed farmers.

Prince Edward, too, has another advantage. Commencing on Big Island, adjacent to the mainland, and part of Sophiasburg, in Prince Edward, a private telephone system has been installed, by which scores of farmers and the villagers in Northport and Demorestville have communication with one another at the cheap rate of \$8 a year. Picton will shortly be included. Taking the changed conditions into account, it is now estimated by a close observer that the farmers hereabouts are just as well off as they were during the height of the barley period, while the future looks even brighter.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, AUG. 14 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Terne Plate IC, 20x28		
Russ. Sheet Iron	7 50	0 00
Lion & Crown tin'd sh'ts	0 0	7 75
22 and 24 guage case lots	0	7 75
26 guage	0	0 7 75
Lead: Pig, per 100 lbs;	3 25	3 35
Sheet,	0 00	0 04½
Shot, 100 lb., less 22½ p c.	0 00	6 50
Lead Pipe, per 100 lbs.	7 00	0 00
		less 87½ p.c.
Zinc:		
Spelter, per 100 lbs.	0 00	5 25
Sheet, Zinc "	5 75	6 00
Black Sheet Iron.		
Per 100 lbs.		
8 to 16 guage	2 45	0 00
18 to 20 do	2 40	0 00
22 to 24 do	2 45	0 00
26 do	2 50	0 00
28 do	2 55	0 00
WIRE:		
Plain galv'd, No. 5	3 95	0 00
do do No. 6, 7, 8	3 45	0 00
do do No. 9	2 80	0 00
do do No. 10	3 55	0 00
do do No. 11	3 65	0 00
do do No. 12	2 95	0 00
do do No. 13	3 05	0 00
do do No. 14	4 05	0 00
do do No. 15	4 55	0 00
do do No. 16	4 80	0 00
Barbed Wire—	3 00	f.o.b.
Spring Wire per 100, 1.25		Montreal,
net extra.		
Iron and Steel Wire pl'n		
6 to 9	2 80	base.
Rope.		
Sisal, base	0 00	
" 7-16 and up	0 12½	
" ¾ "	0 13	
" 5-16 "	0 13½	
" ¾ "	0 13½	
" 3-16 "	0 14	
Manilla, 7-16 & kn.	0 15	
" ¾ "	0 15½	
" 5-16 "	0 16	
" ¾ "	0 16	
" 3-16 "	0 16½	
Lath yarn	0 11	

Telegraphic Address :—Musgrave, Bolton, England.

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Makers of all classes of
BOILERS,

Up to 300 lbs. pressure
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Horizontal and Vertical ENGINES

Of Designs to Suit Purchasers for

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tric Light Stations, Winding Engines,
Mill Gearing and Cranes

Over....

70,000

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Electrical Purposes
alone.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, AUG. 14 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 55	
4d " "	0 40	
4d and 5d " "	0 30	
6d and 7d " "	0 15	
8d and 9d " "	0 10	
10d and 12d " "	0 05	
16d and 20d " "		Base
30d to 60d " "		
Building Paper.		
Dry Sheeting (roll)	0 35	0 00
Tarred " "	0 45	0 00
Hides.		
Montreal Green Hides		
" No. 1	0 09	0 00
" No. 2	0 08	0 00
" No. 3	0 07	0 00
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins	0 00	0 00
Cilps	0 00	0 30
Lambskins each	0 00	0 12
Calfskins, No. 1	0 00	0 10
" No. 2	1 50	2 00
Horsehides		
Leather		
No. 1 B. A. Sole	0 27	0 28
No. 2 B. A. Sole	0 25	0 25
No. 3 B. A. Spanish Sole	0 24	0 25
Slaughter, No. 1	0 28	0 29
light medium & heavy	0 28	0 29
" No. 2	0 26	0 27
Harness	0 26	0 32
Upper, heavy	0 34	0 36
Upper, light	0 35	0 37
Grained Upper	0 34	0 35
Scotch Grain	0 35	0 36
Kip Skins, French	0 60	0 65
English	0 45	0 55
Canada Kip	0 60	0 60
Hemlock Calf	0 60	0 60
" Light	0 85	1 10
French Calf	0 23	0 25
Splits, light and medium	0 17	0 20
" heavy	0 18	0 20
" small	0 06	0 10
Leather Board, Canada	0 16	0 18
Enameled Cow, per ft.	0 12	0 14
Pebble Grain	0 12	0 13
Glove Grain	0 15	0 20
B. Calf	0 11	0 13
Brush (Cow) Kid	0 13	0 16
Buff	0 35	0 40
Russets, light	0 25	0 30
" heavy	0 35	0 40
" No. 2	7 50	9 00
" Saddlers' doz.	0 85	0 70
Int. French Calf	0 30	0 35
English Oak lb	0 38	0 42
Dongola, extra	0 20	0 22
" No. 1	0 14	0 16
" ordinary	0 13	0 16
Colored Pebbles	0 16	0 22
" Calf		

Within a radius of ten miles of Picton lies the great truck farm of eastern Ontario, the "hoe crops," as they are locally loosely called. The other part of the system is found in the canning factories, of which there are no less than seven in easy reach, two at Picton, two at Bloomfield, one at Belleville, one at Demorestville, and one at Trenton. These distributed from \$150,000 to \$200,000 for their farm products last year, and it is said that a farmer hereabouts who makes less than \$100 per acre from his vegetables and small fruits thinks there is something wrong. It is claimed by the canners that there will be no need to restrict their output this year. Nature will do it for them. Sweet corn and tomatoes, their two great canning vegetables, have been so held back by cold, wet weather that two months of perfect weather are necessary to give an average crop. Such a discouraging year for them is not remembered. Higher prices may therefore be expected. There was an average pack of strawberries, but of exceptional quality, and raspberries are turning out splendidly. Peas are now being packed, but it is said the quantity will not be half of last year's. Beans are an average crop. Peaches are not grown here. Apples are becoming one of the large items in Prince Edward's production, and hundreds of acres of new orchards are being set out. The outlook is for a heavy crop of all varieties this year. Plums and pears also promise well.

Although a considerable percentage of clover hay was spoiled, it is said by some that better money will be made from the clover seed, for which there is an excellent start from the wet weather. Timothy hay cutting is not yet far advanced, though full advantage has been taken of two or three clear days. Hay is yielding one and one-half to two tons per acre. Oats have the largest acreage in grains, but

MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, AUG. 14. 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils		
Cod Oil	0 35	0 40
S. R. Pale Seal	0 50	0 52
Straw Seal	0 40	0 50
Cod Liver Oil, Nfd. Norw		
Process	1 40	1 60
" " Norwegian	2 00	2 25
Castor Oil	0 09	0 10
Castor Oil brls	0 00	0 09
Lard Oil, Extra	0 75	0 85
" "	0 65	0 75
Linseed, raw, nett	0 73	0 77
" " balled, nett	0 76	0 74
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 67	0 68
Petroleum:		
Benzine	0 20	0 30
Glass.		
Tinted inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.	0 00	5 87
do No. 1	0 00	5 50
do No. 2	0 00	5 12
do No. 3	0 09	4 75
do No. 4	0 00	4 62
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	3 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris, do	0 85	1 00
English Cement, caak	2 15	2 25
Belgian do	1 85	1 90
German do	2 25	2 45
American do	2 00	2 40
Fire Bricks per 1000	16 00	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 13
do brls	0 00	0 14
American White, brls.	0 16	0 20
Coopers' Glue	0 20	0 25
Prussick Green	0 04	0 10
French Imperial Green	0 12	0 15
No. 1 Furniture Varn'h, prgl.	0 65	0 70
" do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
white do	2 75	3 00
Fatty Buil 100 lb. brl	0 00	2 00
Paraffin in drum 1 lb pk.	0 15	0 19
Kaleomine, 5 lb pkgs.	0 00	0 08
Wool.		
Canadian Washed	0 12	0 13
North West	0 13	0 15
Unwashed	0 08	0 00
B. A. Scoured	0 34	0 35
Natal	0 18	0 17
Caps, greasy	0 16	0 17
Australian greasy	0 16	0 20

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Manufactured in England and packed in 28 lb. Galvanized IRON PAILS, and numerous other packages to suit all tastes. Choicest quality and full weight,

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For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.
Under New Canadian Tariff Law.

the area in wheat has increased in Hastings this year. In prospects the fall and spring wheat, barley, rye and oats are all equally and abundantly excellent. Little grain is now sold for shipment, the requirements of the stock disposing of about all that is grown. A small revolution has occurred in Prince Edward within a year or two in the abandonment of the growth of fancy peas for seed for foreign sale, in which thousands of acres were formerly employed with profit. The cause of the change is the damage recently done by the pea bug, and it has been decided to desist for a few years and give him a chance to evacuate.

Gasoline and Oil Popular.—Observers have been impressed with the increase in the demand for gas and oil stoves since the inauguration of the coal strike, says the Metal Worker. The rise in the price of coal has

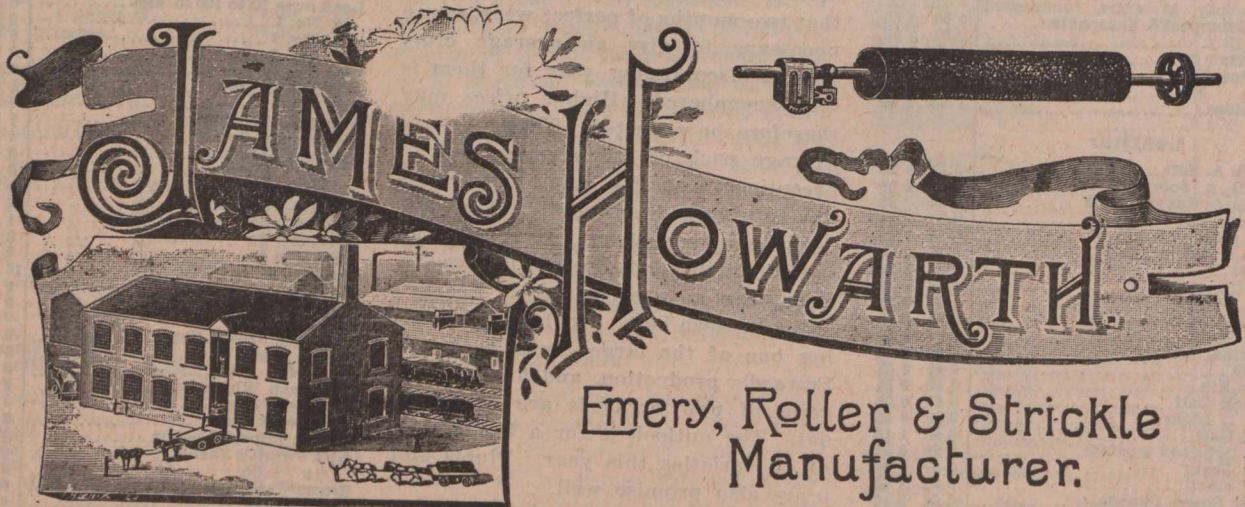
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GOLDEN FLAKE
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TRADE PRICE:

1/2 lb. tins.....	\$1.20
3/4 lb. tins.....	\$1.25
1/8 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.

prepared the minds of the public in general to receive with more interest information about other kinds of cooking apparatus than the universally used coal stove. Many of the older and more conservative citizens, who have heretofore shown little or no interest in the new-fangled cooking devices used by their neighbors, are now inclined to listen attentively to the explanations of gas range, a gasoline stove or a blue flame oil cooking apparatus given at the store which they have taken the trouble to visit for the purpose of securing information. These dealers who for a number of years have carried such goods are now reaping the reward of their enterprise.

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It is an honor to work, and a privilege. Have you ever known an invalid that would not give all the wealth of the Indies, if he possessed them, for just your strength and your ability to work? My dear sir, it is glorious—the power to work and to do

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things. The necessity of work to sustain life, says the Equitable Bulletin, was the greatest gift the gods ever bestowed upon man. Can you reflect on these things and not resolve to do more and more—to test your powers to the utmost? It is so easy to

make progress, if you take it in the right way. It is only to do this to-day and that to-morrow, and another thing the next day—but to do them. No putting off, and no excuses. A good thing is to get rid of the unpleasant tasks first, for several reasons. It

ESTABLISHED 1851.

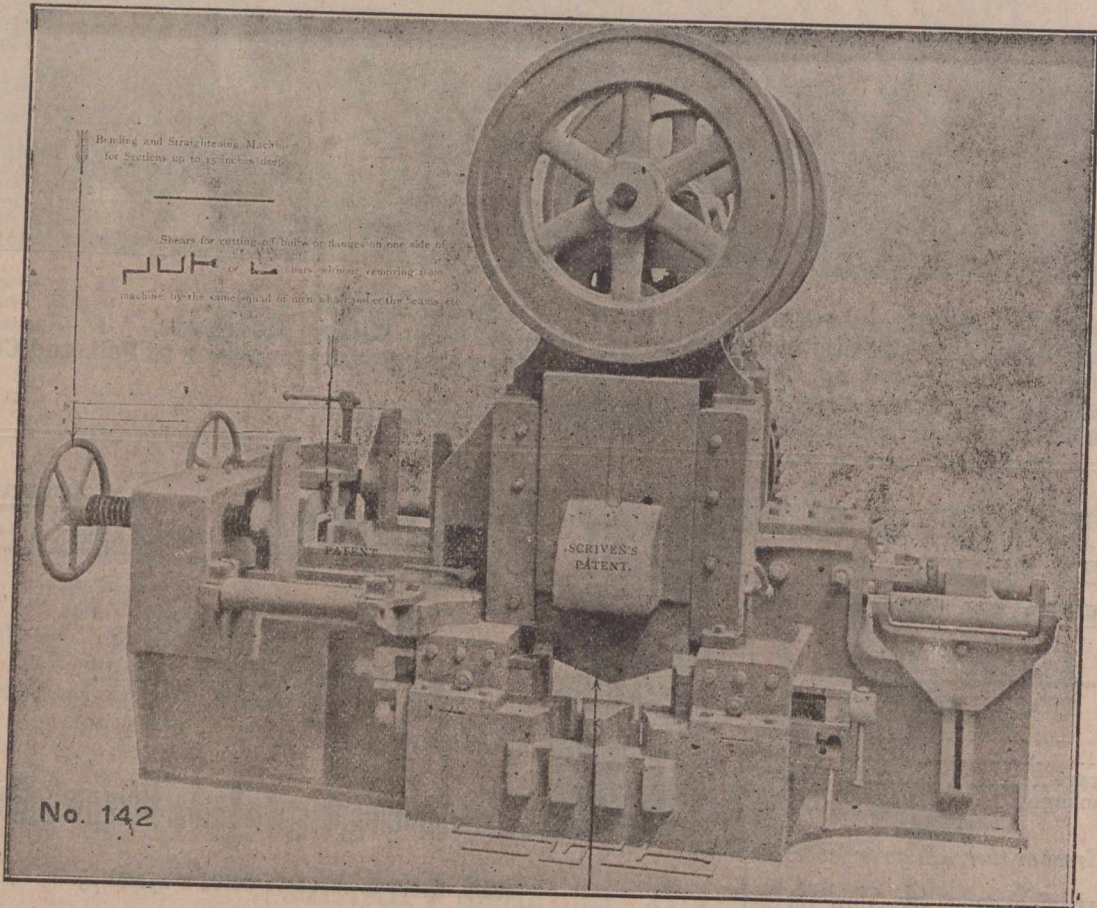
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Machine Tools and Hydraulic Machinery,

For ENGINEERS, SHIPBUILDERS, BOILER MAKERS and BRIDGE BUILDERS



PATENT COMBINED MACHINE for Shearing either Right or Left Hand without changing a knife Also for Bending Beams and Shearing one side off the Bulb for riveting knees to, and Horizontal Punch.

Patent Angle-Bar Planing Machine. Patent Edge and Butt-Plate Edge Planing Machine. Scriven's Vertical Plate Bending Machine, with Bend Plates to end without flat.

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teaches one to "grasp the nettle," and the next time a similar undertaking will not be so hard. It saves time; for it is almost invariably the case that when a man has something to do that he dreads, he doesn't do anything else for thinking of that; and it cultivates courage to take hold of an unpleasant situation and straighten it out to your satisfaction. Don't shirk the things that look difficult or unpleasant. They help you in your development infinitely more than the easy things. It is simply a matter of taking the proper view. One of our prominent agents said a good thing in a speech recently when he stated that the thing which impressed him most was the fact that agents were surprised at the unpleasant things that come up; that his surprise would be greater if they didn't. He had this feeling because evidently he knows that unpleasant things are an unavoidable and necessary part of every man's experience. We would never be strong if everything came our way without any effort—and our business in life is to "get ahead of ourselves." What is necessary in order to do this we should recognize and welcome as being for our general good.

Tel. Address, "Abbey," Accrington.

Established over 50 years.

James Walmsley & Sons,

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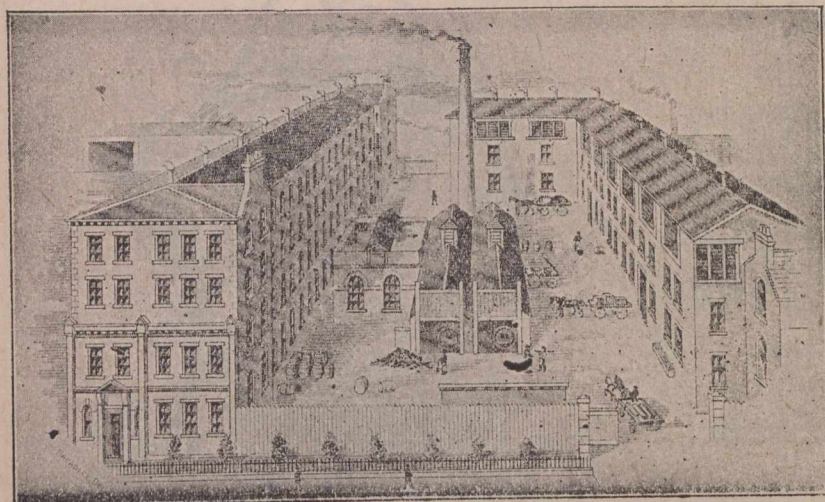
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SINGLE & DOUBLE BELTING

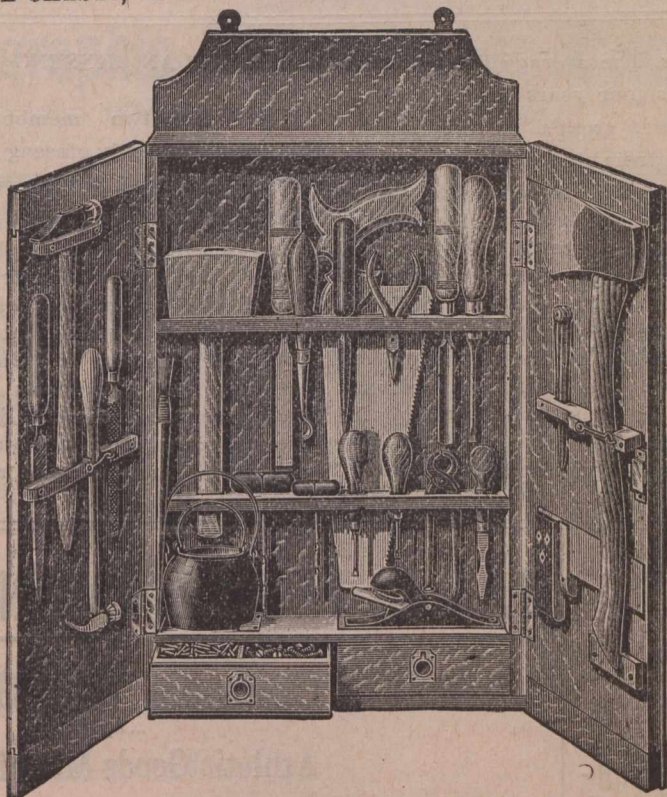
Any Width or Strength, made on our own Improved Principle, whereby Stretching is almost impossible.

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.



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



CITY OAK WORKS,

BROWN ST.
And SHOREHAM ST.,

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ENGLAND.

ZINC CHLORIDE AS A PRESERVATIVE.

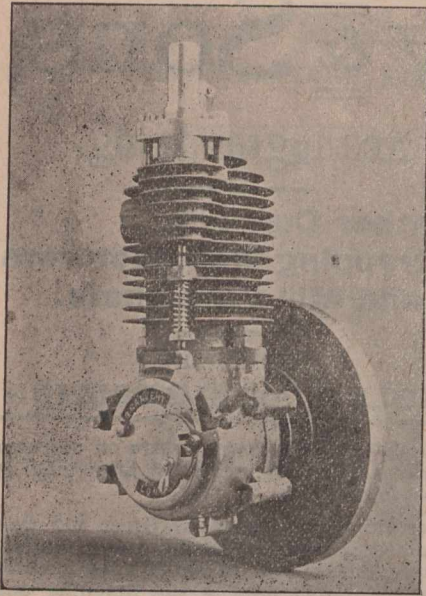
A recent invention for the preservation of timbers by the use of chloride of zinc promises to create a greatly increased demand for this metal. The process is a very simple one and consists of extracting the saps and other juices of wood and replacing them with the zinc chloride, which penetrates all the pores of the wood and renders it impervious to the decaying influences of moisture for a period three times as long as wood in its natural condition resists decay.

It is now used for the preparation of railroad ties. The ties are loaded upon a car which is taken into a tubular retort so constructed that it can be hermetically sealed. A jet of steam is first introduced which is kept at a pressure of twenty pounds for three hours, the temperature being 200 degrees F. This softens and liquifies the pitchy and gummy material. The conditions are then reversed and a big air pump is then applied, creating a vacuum for an hour during which time the pitch and sap loosened by the action of the steam is drawn out of the timber and with the condensed steam is drawn in the retort below the ties. Upon the release of the vacuum a drainage pipe at the lowest part of the retort draws off the extracted material, and the inclosed timbers are thoroughly wash-

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Peter's Yard, Kirkgate, Leeds, Eng.

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will run, BUT Up
Hill

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MOTORS**

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ESSENTIAL.

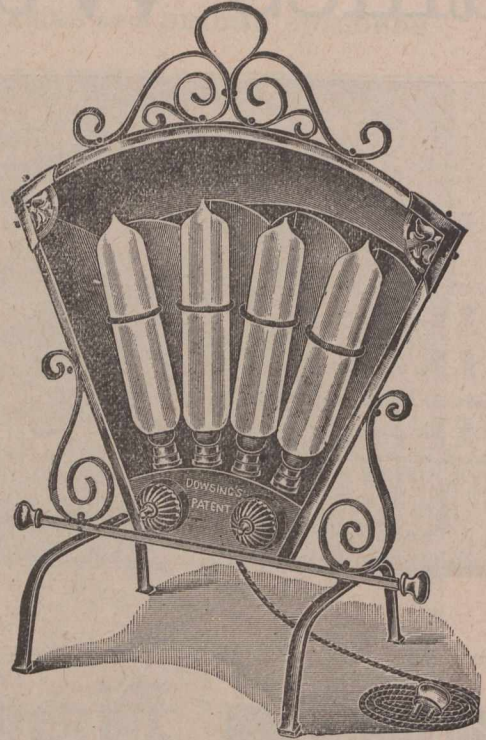
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For Diffusing Heat. Portable. No Reduction of Oxygen by
Coal Fires. No Deleterious Fumes from Gas Stoves. No Dirt.
No Ashes. No Dust. For Hospitals, Infirmeries, Sanitariums,
Public Buildings, Private Mansions, &c.



JAMES MELLING, - DASHWOOD HOUSE,
New Broad Street, London, E.C., England.

ed to remove all remaining pitch or
gum. The retort is again closed and
a three per cent. solution of zinc
chloride is forced in by a solution
pump until the pressure stands at 100
pounds per square inch. This forces
the zinc into the cells of the tissue
and almost entirely replaces the sap
of the wood. The absorption is very
rapid and the final process generally
requires from three to four hours.
Four-tenths of a pound of zinc chlo-
ride is injected into each pound of
wood.

The total time required varies from
seven hours on pine to ten hours on

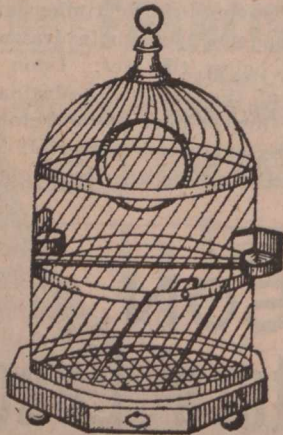
Oregon fir. The average life of a rail-
road tie is four years and it is claim-
ed that ties treated by this method
will last from ten to twelve years.
As zinc chloride is soluble in water,
after ties have been in the ground
eight or ten years it is found that
the upper portion has lost practical-
ly one-half its zinc while in the lower
portions there has been a correspond-
ing increase. The cost of the process
is about 12 cents for each ordinary
railroad tie—about one-third of the
original cost of the tie, while 200 per
cent. is added to its life.

A MICHIGAN GINSENG FARMER.

There are two members of the
Langworthy family, ginseng growers, of
Weaver, a small village near Niles,
Mich.—father and son. They live
alone in a little two-room shack at the
edge of a lonely country road; a
house, the outside of which would
startle most women into absolute
horror if they saw it. But it is not
intended for a woman's occupancy,
and ginseng can be dried just as well
over a rusty cook stove as above a
modern furnace. Ginseng roots are in

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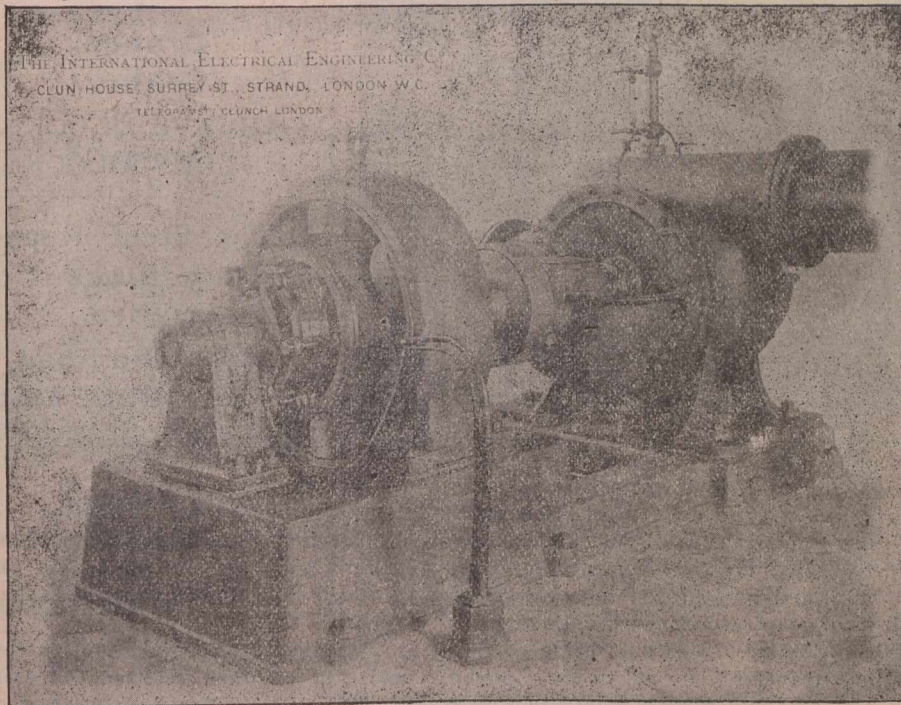
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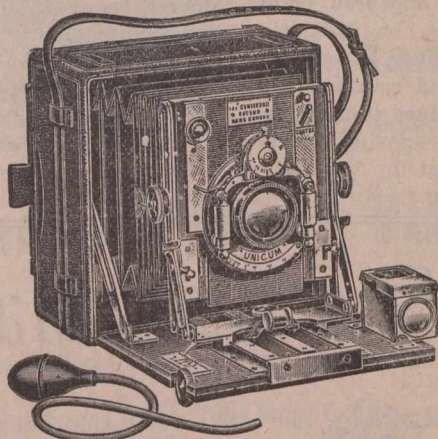
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every corner, and literature concerning them is on every table and shelf and window sill.

George Langworthy is much like his home in more than one respect. Ginseng pervades his every fibre, and he has read concerning it and thought about it and worked with it in the field until he knows possibly more on the subject than any other man in Michigan. The plants in the Langworthy garden are all in beds, each three feet wide and thirty-two feet long, and surrounded by boards to keep the earth in place. There is a one-foot path at the side of each for convenience in weeding. Because of the absolute necessity for shade, for the ginseng in its wild state never grows in the open, the beds are covered at a height of seven feet with lattice work in half-inch spaces. The ginseng plants are hurt by neither snow nor cold and the ground often freezes below the bottom of the roots without injury to the latter.

Ginseng grows principally from seed. In Mr. Langworthy's garden the

Eclectic Steel Co., Limited,

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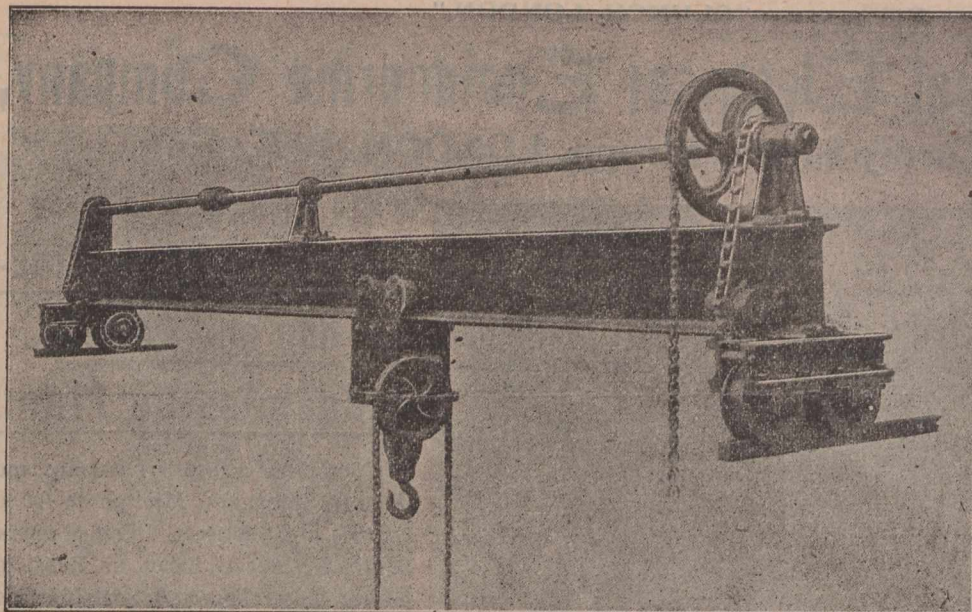
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**Cranes.
Crabs.**

**SHEAVE BLOCKS.
PULLEY BLOCKS**

**The Steel Rope
Pulley-Block Co.**
LIMITED,

Washford Road,
SHEFFIELD, Eng.

individual seeds are planted an inch below the surface in average sandy, pine soil. The latter is then covered with two inches of well rotted leaf mould, which serves as a top dressing for the ground during the life of the plant. The seeds are held by most growers to be valueless for germination, for some unknown reason until eighteen months after their harvest, but in the Langworthy garden they are planted at once, in the latter part of August or the early part of September. They lie in the ground through the winter, and in the late spring a few plants come up. The vast majority do not germinate until the second spring, though those that make their appearance the first year are the more hardy and the stronger of the two.

Seed is seldom borne until the fifth season after planting. At this period the plants are in excellent condition for transplanting and for selling to other growers, though the roots do not, as a rule, reach a marketable size until the fifth year following germination of the seeds. The plants require little care and need only that the beds be kept free from weeds and worms.

The part of the plant of commercial importance is the root, which is composed of two parts, the root stalk and the root proper. The former is slender, seldom one-fourth of an inch in diameter, and is marked by a number of scars, each representing a year in the life of the plant. As many as sixty-five of these have been found on a single root stalk. The size and value of the root do not increase with age, however. In the selection of roots only the well-grown are taken. In selecting these there is less work to do in the washing and the product commands a much higher price in the market.

After the roots are washed they are ready for drying. This is a process which requires constant care, for they must not be burned. The root shrinks considerably in drying, losing about two-thirds of its weight. As soon as the fibrous matter is brittle the roots

are trimmed and returned to the dryer to be finished. When thoroughly dry they are carefully packed in boxes to keep them free from dust and vermin, and are shipped to a New York wholesaler who in turn sells them to the Chinese. The roots bring at their last transfer from \$18 to \$20 a pound. The amount shipped from the United States averages more than 300 pounds annually.

BRITISH EXPERIENCE WITH OIL FUEL.

When William M. Bunker of San Francisco recently appeared before the House Committee on Irrigation of Arid Lands, he made a strong presentation of facts, and reinforced his argument by adverting to the tremendous possibilities opening out before the Pacific coast by reason of

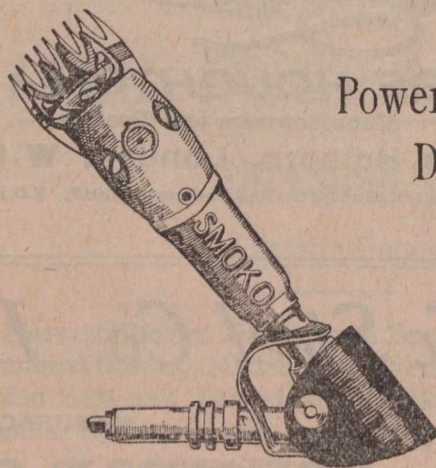
the abundance of fuel oil. The National Homemaker, published at Washington, D.C., reproduced the argument made by Mr. Bunker in full, of which the following is a mere fragment:

"The figures of comparison between coal and oil fuel, realized in recent practice in the British navy and reported by the admiralty, were that two tons' weight of oil were equivalent to three tons' weight of coal, and thirty-six cubic feet of oil to sixty-seven cubic feet of coal, as usually stored in a ship's bunkers. The saving of stokers was considerable. In some instances a stokers and trimmers' crew of thirty-two was now represented by a fireman's crew of eight hands, whose duty was mainly cleaning and helping the engineers with their greasing. The greatest commercial gain was the increase of weight and space available for freight.

Sheep Shearing Machines

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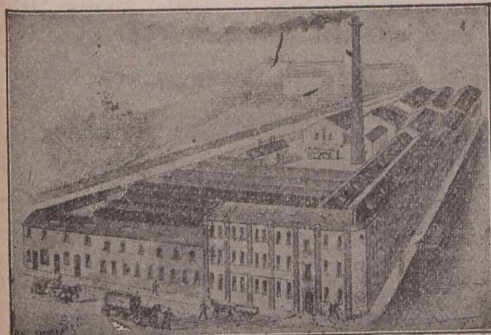
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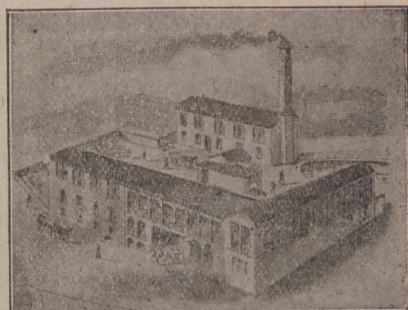
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Tannery: Blackley.

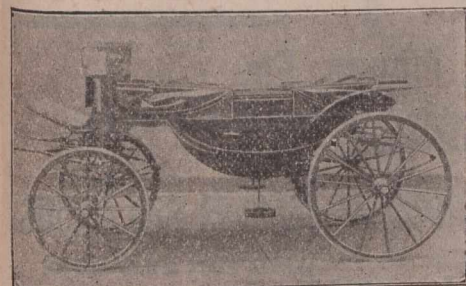
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Canadians can buy these carriages, under the New Tariff, 33 1/4 p.c., in their favour by purchasing in Manchester, from this firm.

If three tons of coal were taken as equal to two tons of oil fuel, there was a gain of, say, 1,000 tons in the freight of a first-class Atlantic steamer, and a gain of nearly the whole of the bunker space, which, subject to drawbacks of non-stowage in the hot parts, would be available for measurement freight. Allowing for these, and assuming the storage of the whole of the fuel in the double bottom and peaks, there would be a gain approaching 100,000 cubic feet of measurement made available for freight in such a vessel. The gain from substituting the new fuel in vessels of less steam power, proportionate to their size, would be correspondingly reduced, but it might be fairly estimated for most ships that 25 per cent. of the space now occupied by coal bunker storage could be utilized for cargo by the transfer of the fuel in liquid form to the double bottom and other parts not now in any direct use. The cleanliness of oiling, instead of coaling, passenger ships and the saving of detention at ports of call were obvious advantages.

"The figures in favor of fuel oil were presented to the British Institution of Naval Architects by Sir Fortescue Flannery, M.P. They support my claim that several contributing causes will inevitably bring about such a re-

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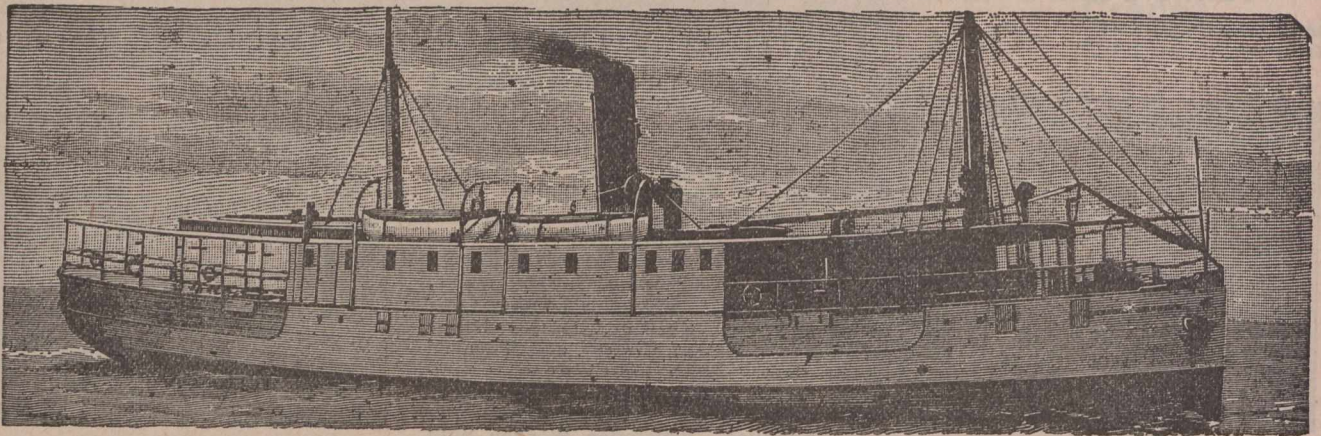


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duction of freight rates between the Pacific coast and Oriental ports as will permit the profitable shipment of our cheapest and commonest foodstuffs to Oriental ports and thus enable Pacific coast producers, those near the shore and those well back on the irrigated lands, to market in the Orient every pound of surplus foodstuff they can possibly grow. For reasons that will suggest themselves to the most casual observer, the farm products for the Orient must be produced on the Pacific coast, and within easy reach of tide-water. These products form a freight that will not bear the cost of overland transportation."

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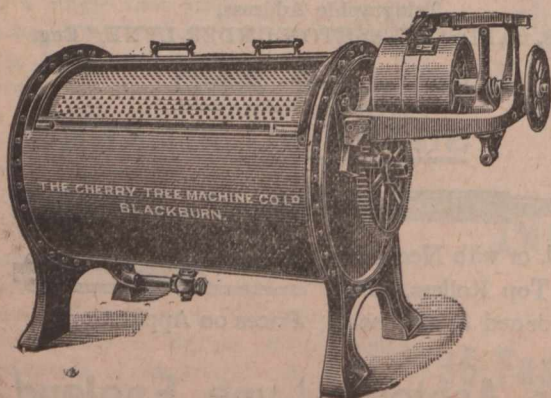
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SHEFFIELD, England.
32 ANGEL STREET,

Leather Merchants and Mill Strap Manufacturers.

is copra, which consists of dried coconuts. In view of the enormous tracts of land throughout the tropic zone that have lately been planted with coconuts it is remarkable that copra has maintained its price.

From both coasts of Africa, and from the West Indies the export has been steadily increasing, and yet, though the world seems to be easily sated with every other kind of tropical product, of copra it never seems to have enough.

Handicapped by a sea carriage of 12,000 miles, the south sea island copra has always commanded a local price of from \$40 to \$55 a ton, and now that a soap and candle factory has been established in Australia it is more likely to rise than fall.

Ten years ago most of the copra went direct to Europe on German ships which came out to Australia with a general cargo and loaded copra in the islands. In the long homeward voyage of from four to six months the rats and the bronze copra beetles

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Aug. 4, 1902.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3½-6mos.	350	\$50	98
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7½-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	96½
Guarantee Co. of North America.....	13,372	6	50	50	....

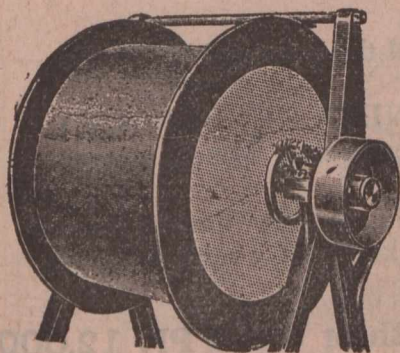
BRITISH AND FOREIGN.—Quotations on the London Market, July 26, 1902 Market value p. p'd up sh.

Alliance Assur.....	250,000	2s. p. s.	20	2 1-5	9½	9½
Atlas.....	24,000	24 p. s.	50	6	26½	226½
British and Foreign Marine.....	87,000	25	20	4	19	20
Caledonian.....	21,500	12s. p. s.	25	5	12	28½
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	44	45
Guardian Fire and Life.....	200,000	9	10	5	9	9½
Imperial Fire.....	60,000	25	20	5		
Lancashire Fire.....	135,493	5	20	2		
Lion Fire.....	100,000	2	2½	1½		
London and Lancashire Fire.....	95,100	22	25	2½	18	19
London Assurance Corporation.....	35,863	20	25	12½	51	52
London & Lancashire Life.....	10,000	10	10	3	8	8½
Liv. & Lon. & Globe Fire and Life.....	381,752	90	St.	2	28	29
Northern Fire and Life.....	30,000	*22½	100	10	71	73
North Brit. & Merc. Fire and Life.....	110,000	30s. p. s.	25	6½	36½	37½
Norwich Union Fire.....	11,000	*53½	100	12	104	107
Phoenix Fire.....	53,776	35	50	5	231½	23½
Royal Insurance Fire and Life.....	125,234	58½	20		47	48
Sun Fire.....	240,000	5s 6d p. s.	10	10	10	10½
Union.....	45,000	18 p. s.	10	4	12½	13½

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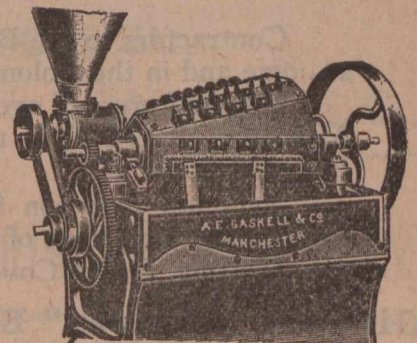
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tunnel through the cargo, destroying large quantities.

On arriving at the oil mills it is crushed by rollers and the refuse, after every drop of oil has been squeezed out of it, is pressed into oil cake for fattening cattle. The oil is then resolved into glycerin and stearin, from which more than half the candles and soap used in the world are made.

At first sight it would seem more economical to press the oil on the spot and so save the freight upon the waste material, but the explanation is that oil must be shipped in tanks or casks. Ships fitted with tanks have to make the outward voyage empty, and casks, if shipped in "shooks" require expert coopers, and when soaked in oil become a prey to borers.

It is possible that a new use may be found for copra as fuel for warships. It burns with a fierce heat. It is very easily stowed and handled and it is only one-third more bulky than coal, its disadvantage in this respect being more than compensated by its superior heating qualities and its freedom from ash.

It is expensive, but in naval warfare, where quick steam is everything, the dearest fuel may often be the cheapest.

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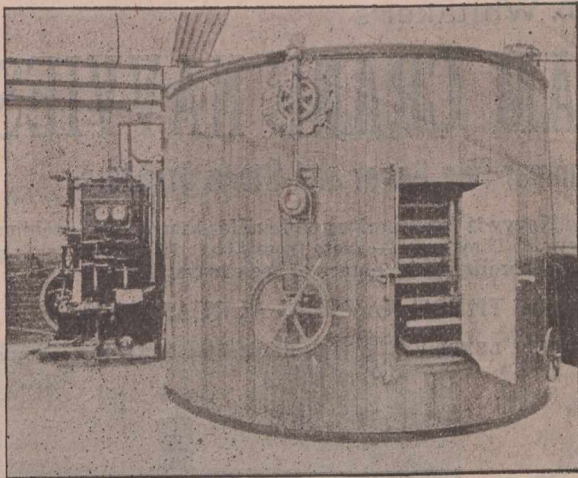
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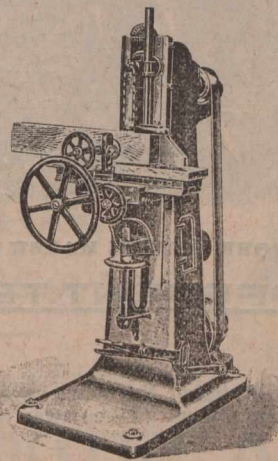
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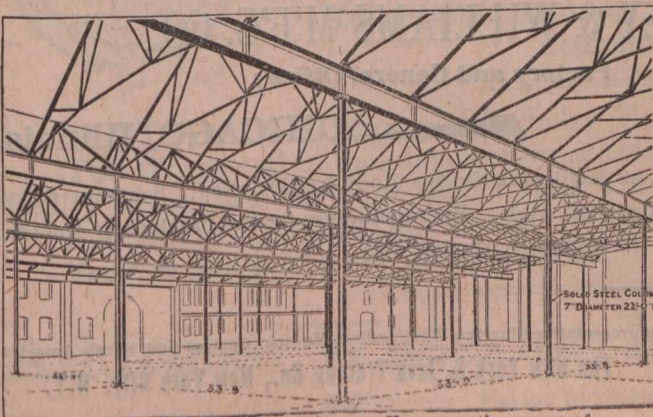
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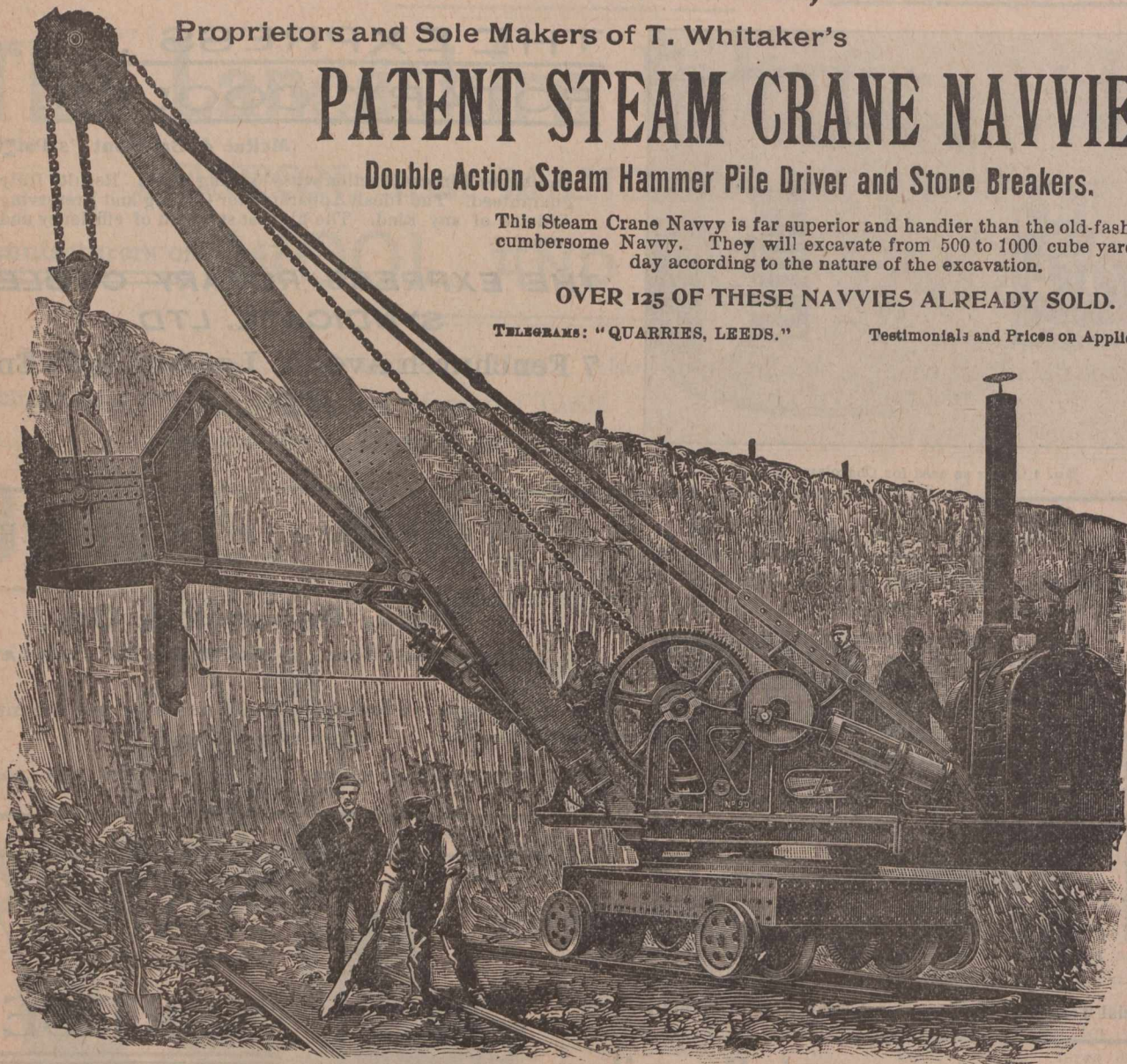
Double Action Steam Hammer Pile Driver and Stone Breakers.

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

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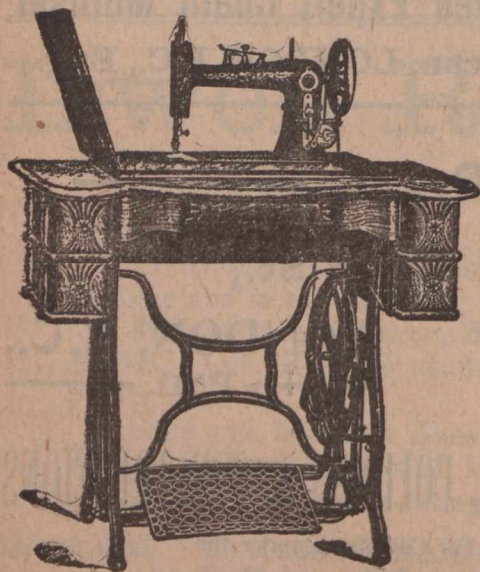
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H. & J. YOUNG, 111-115 Bridge St., Quebec, P.Q.

Representatives for the Pacific Coast, Asia and Australia,

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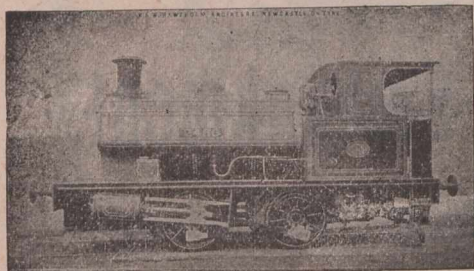
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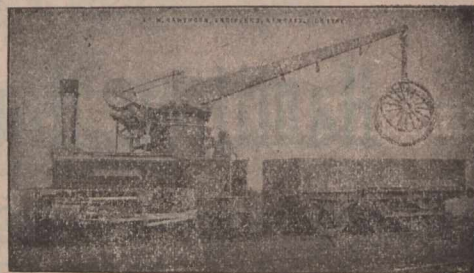


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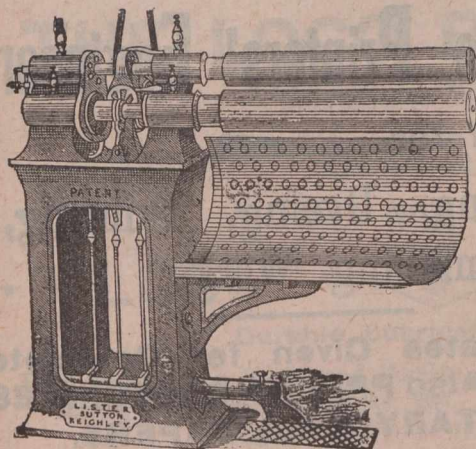
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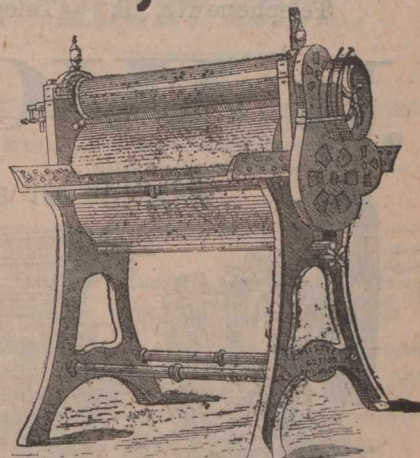
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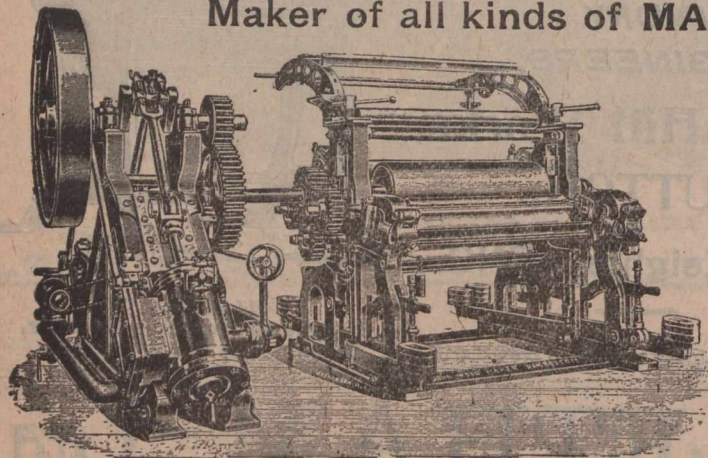
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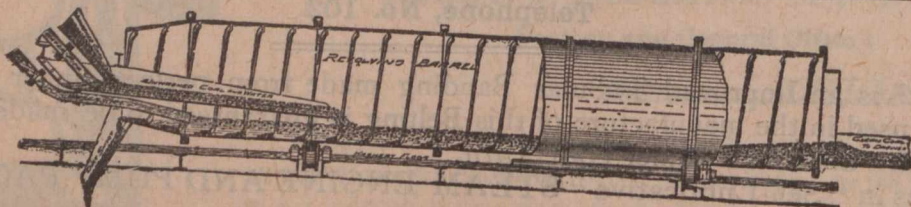
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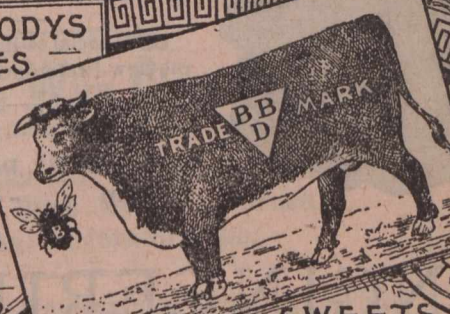
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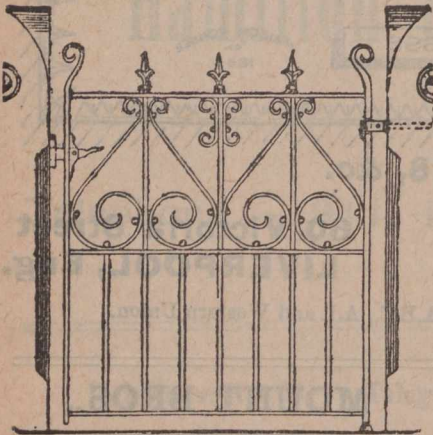
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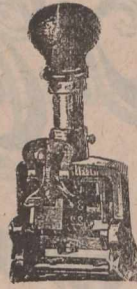
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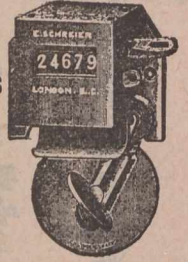
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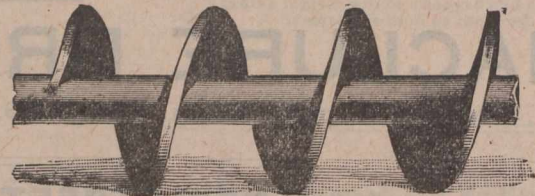
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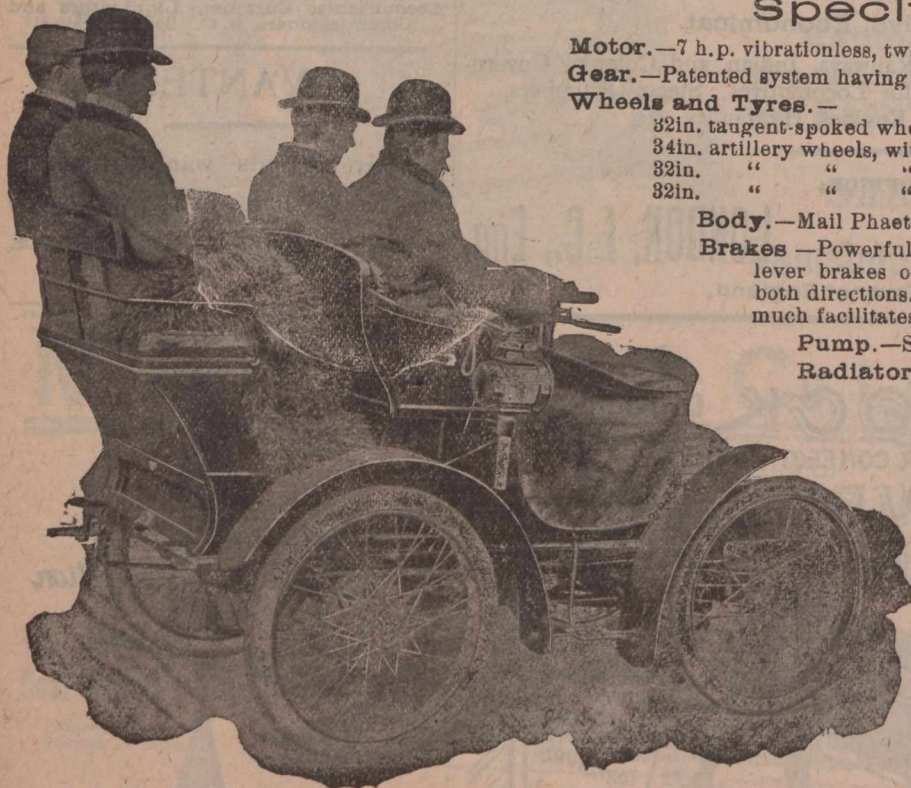
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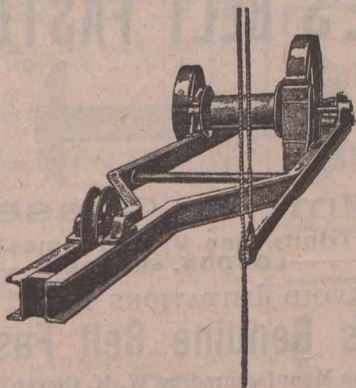
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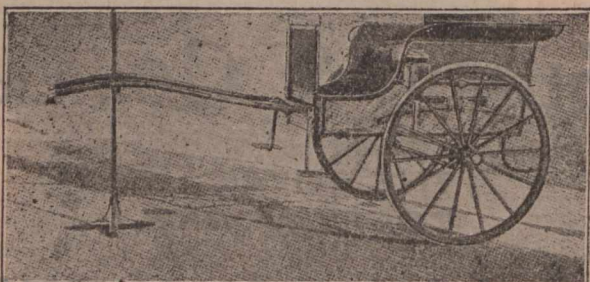
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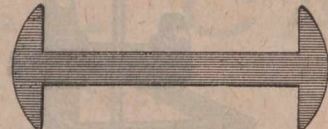
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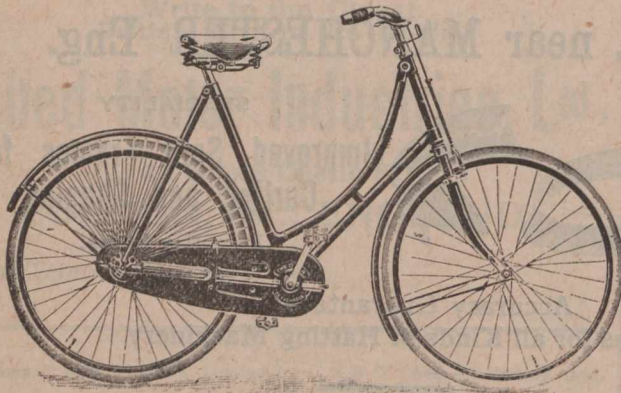
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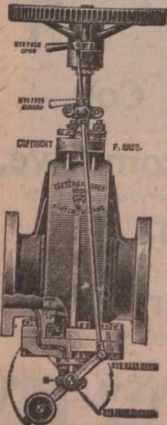
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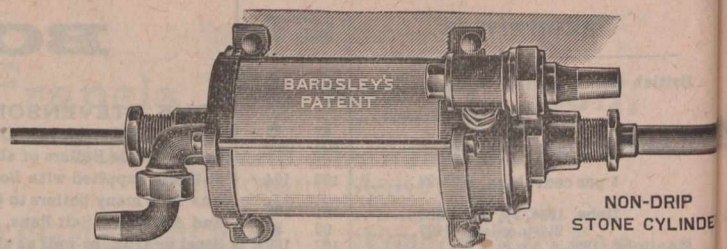
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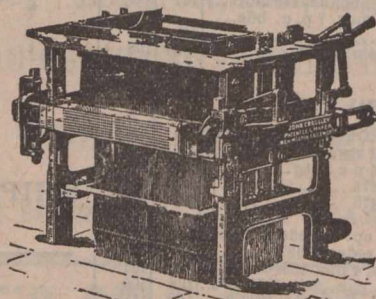
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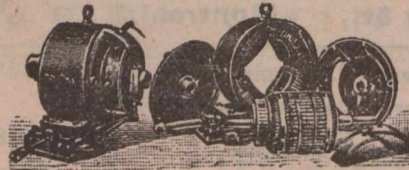
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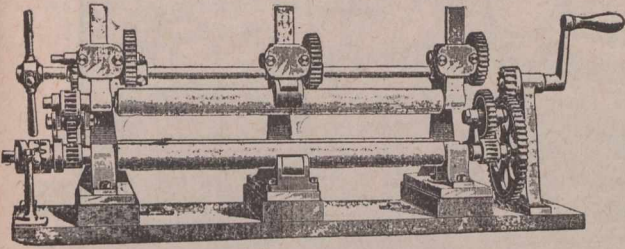
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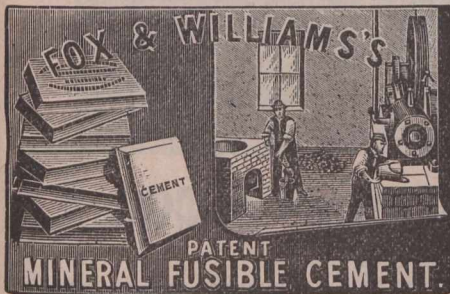
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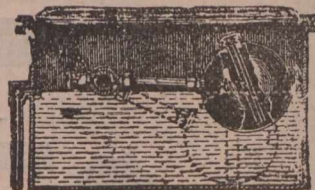
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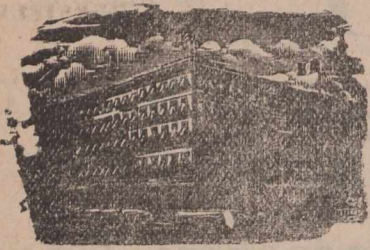
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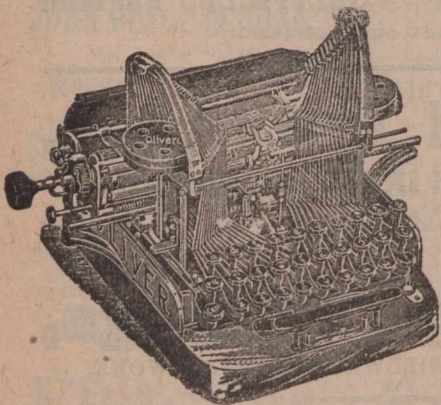
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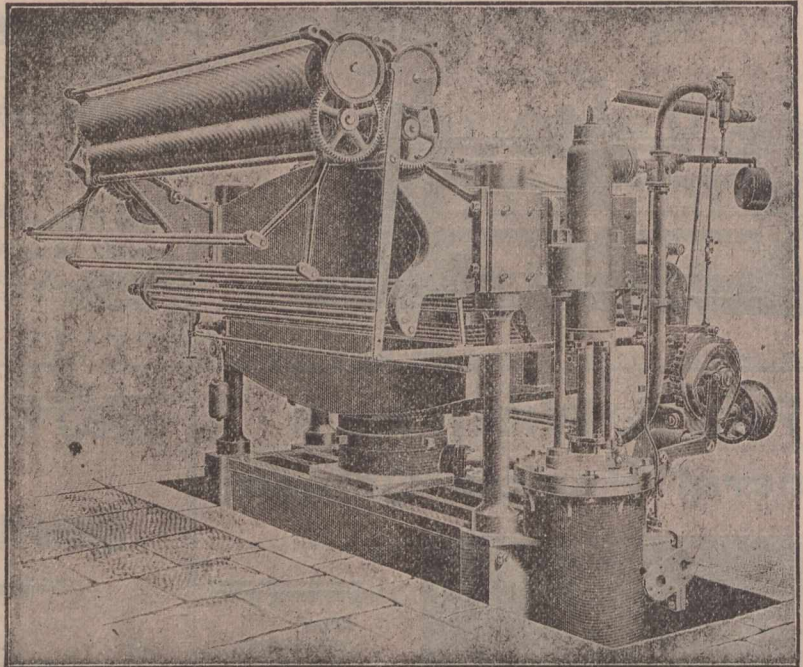
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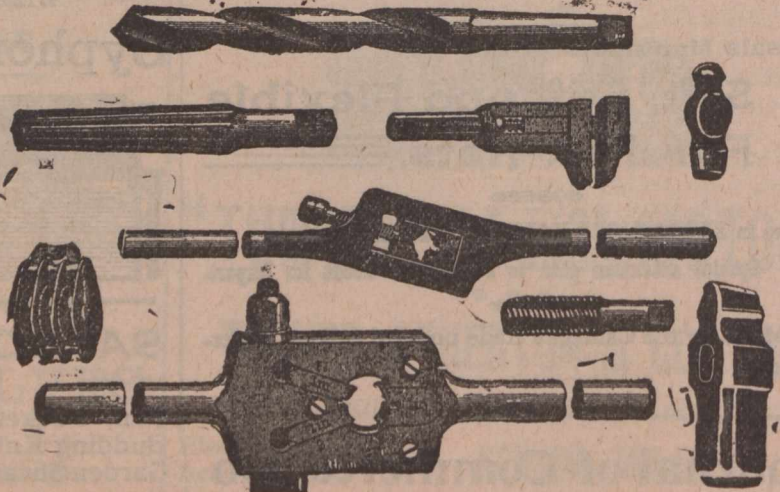
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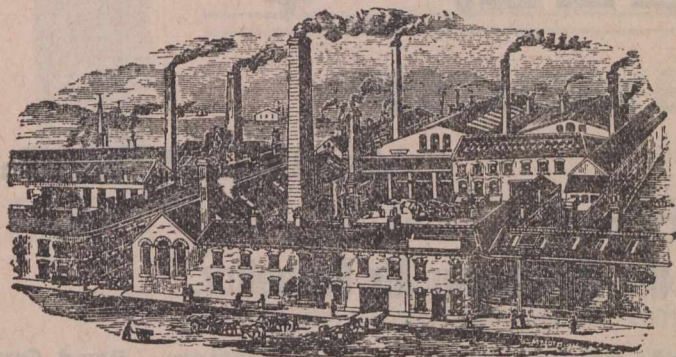
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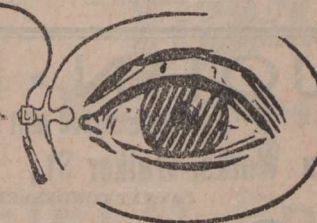
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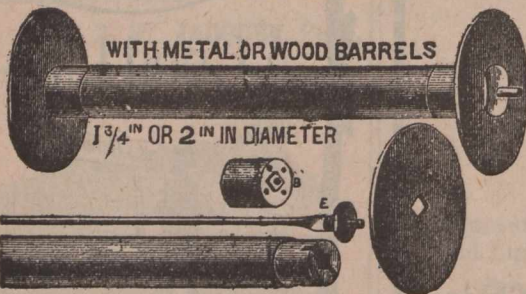
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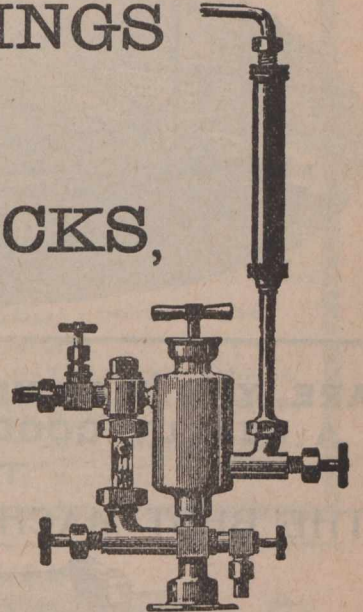
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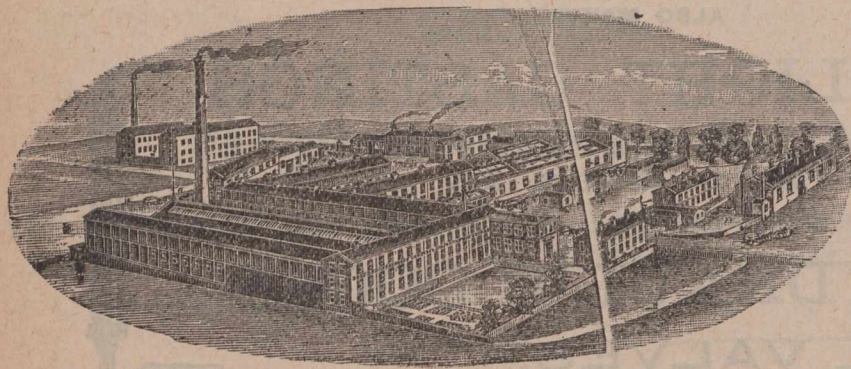
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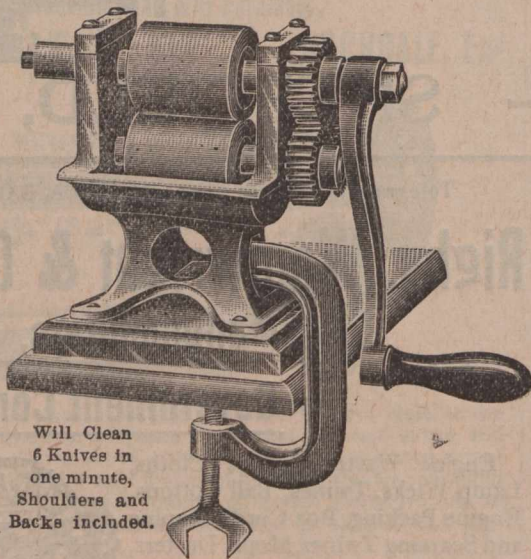
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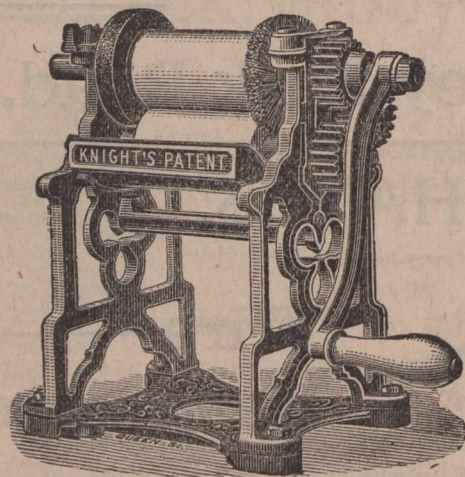
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